

welcome

Hello GFI Family and welcome to our latest edition of the Compliance Newsletter!

As we enter the fourth quarter we continue to stay focused on growing the overall business while doing so in an ethical and compliant manner. This is central to how we must operate in the market to deliver consumer value and protect the GFI brand we all share. There are some really critical insights in this month's edition that we need to have cascaded across the organization. Please send this bulletin to all your agents and teams and make training on how to run a compliant agency a central focus for your business in every meeting, training and interaction! Compliant behavior is a habit we must employ, not opt into or out of doing. Below are the central focus areas in this month's edition. Be sure and revisit past editions too for critical updates.


- Website Approval
- Partnership Ownership Program is Live!!
- New E&O Program
- Recruit the Right Way
- Carrier Corner
- Social Media Policy reminders
- Email and title guidelines

As we look to close out 2025, we must never tire of our focus to do things the right way first. If you see something, say something. Use the Compliance inbox, follow our guidelines and share them globally with your teams. We ALL hold the responsibility to act professionally and to the highest compliant, ethical and moral standards at GFI. Let's all Go For It, compliantly, together. Thanks for all you do to help drive our mission to insure our clients lives and retirements across the globe!

Go for it!

Marty Schafer

President of GFI

 @mcschafer09



NEW GFI ERRORS & OMISSIONS (E&O)

You must maintain E&O at all times & cannot allow it to lapse.

We are excited to announce that as of October 1, 2025 GFI secured a new E&O policy under QBE Insurance Corporation. GFI has appointed Willis Towers Watson Insurance Services West as our broker of record. The binding renewal of the enhanced E&O program is designed to align with the GFI's growth projections and to protect the business interests of GFI agents. New E&O certificates were emailed out to all active, licensed agents, and it is important to note that all licensed and active agents are required to have E&O coverage through GFI. This is exclusive of agents domiciled in the state of New York. E&O coverage provides a financial safety net, covering legal defense costs, settlements, and judgments related to activities conducted as a financial services professional. This is meant to protect you, your business, and GFI.

As GFI continues to grow, we've upgraded our E&O coverage from previous policies in order to reflect GFI's growth and commitment to its customers, carriers, and agents. The cost is \$499 annually or \$45 monthly. Pre-existing annual E&O payments are being honored. For monthly billings, the new rate will be reflected in the next installment payment. Levels of Marketing Director (MD) and up are required to carry annual E&O coverage. All licensed agents must maintain active E&O coverage at all times. There will be no back pay options for missing E&O coverage and E&O cannot be reinstated retroactively. Inactive E&O will result in commissions being skipped and redirected to your upline agent. Continuing to lack E&O coverage may result in suspension and/or termination.

Remember, this E&O program is here to protect agents, protect the POP program, and protect the GFI business opportunity. This brand new and enhanced program strengthens everyone's protection and ensures smooth continuous business operations moving forward. Learn more within your Agent Portal using the Quick Link "Errors and Omissions (E&O)".

Need additional help? Any request or questions regarding E&O, including "Did I Sign Up Already?", please send email to **EandO@mygficonnect.com**

FAQ

Do you have questions about compliance?
We want to hear from **YOU**. Send us an email at **compliance@mygficonnect.com**.



John Joseph
VP, COO & CSO of GFI

Website Approval

Many agents are creating their own websites to expand their brand and reach more recruits and clients. You may be doing this on your own or through outside help, for example Marketing Inventors.

Please remember that websites need to be reviewed by GFI Compliance to ensure they comply with the GFI Social Media Policy [include hyperlink to Compliance website], brand/logo requirements, and naming conventions. Please submit websites for review to compliance@mygficonnect.com with the title **PLEASE REVIEW MY WEBSITE**



Partnership Ownership Program

The GFI Partnership Ownership Program (POP) is a first of its kind, innovative offering available to those GFI agents that meet its eligibility requirements. The program differentiates GFI within the financial services distribution industry. It's understandable that you want to use this as a recruiting tool. However, you are not permitted to discuss the POP Program specifically on your social media accounts or in writing in any social media, online, podcast, or print media at any time or in any circumstance. The POP Program is unique and proprietary to GFI and there is concern about i) misrepresentation, and ii) providing information to our competitors and social media "haters".

If you want to use the POP Program to facilitate the recruiting process - be generic and keep it high level in verbal discussion only that is not published, recorded, or reproduced in any fashion. It's ok to talk about "ownership opportunities" without mentioning POP or going into any detail.



POP SIGNING IN NEW YORK
LAST AUGUST 2025

How to Recruit the Right Way



- Mindset is everything, remember the value you are giving to your prospect for \$199, before you ever start your recruiting presentation. Also remember this intangible before you ever begin your presentation: "There's nothing more powerful than a made up mind"



- Leadership at GFI, so many here who were making \$500K/YR. To millions per year. Technology, we are becoming the Amazon of the financial services with Tevah Technologies. We have trademarked the 5F's of Fulfillment with an emphasis on a balanced life with Faith, Family, Finance, Fitness & Fun.



- We serve client's needs with the 5 Finger Solution, to family's needs. 70 million baby boomers are between the ages of 60-80 and we have great rollover products. We are also one of the few companies in America teaching families how to save for their future.



- We recommend that people who start in GFI do it part time, that serves 2 purposes:
 - ✓ We don't want new agents to feel pressure to make sales and,
 - ✓ We want to observe them during their probation period, to see if they are a good fit for our 5F's or Fulfillment Formula.

How to Recruit the Right Way



- We offer 3 divisions depending on the new associates preferences
- ✓ Inspirational Marketing, that is working in the warm market, and teaching them how to get unlimited referrals
- ✓ Leads Division
- ✓ Advanced Products division for High Income & High Net Worth families.



- We have an abundance of Zoom trainings daily, weekly, & monthly to train our agents on every segment of our business model.



- We search for high identity agents to work for GFI, and we know that 50% of the families in North America make over \$75,000/year. We take compliance in the financial services industry very seriously and always search for high identity prospects to become



- Lastly, we believe in a win-win-win business philosophy.

- We want our clients to win with the best & most
- ✓ competitive products in the industry.
- We want our insurance and annuity companies to win
- ✓ with a high client persistency.
- We want our agents to get good and competitive
- ✓ commissions on their sales to clients.

SEE SOMETHING, **SAY SOMETHING**



Use the compliance mailbox (compliance@mygficonnect.com) to forward social media posts, videos or words, from GFI agents that you believe are inconsistent with our compliance culture. We will review it. Remember, it's everyone's job to **PROTECT THE BRAND!**

NEW UPDATE!

CARRIER CORNER



Welcome to the Carrier Corner!

This is your VIP pass to the latest tips, updates, and must-knows from our amazing partner providers. It's their chance to spotlight what matters most—and your chance to stay in the loop, stay sharp, and maybe even learn something new.



Service – One Key to Success

After many years working in insurance compliance—particularly in the complaint space, I’ve learned that exceptional service is a necessity. Producers play the most pivotal role in delivering this service. The impact of your efforts includes both the retention of your customers and, though you may not have thought of it this way, mitigation against consumer complaints.

Why does it matter?

- **Proactive Customer Service:**

Good service involves anticipating potential issues before they become complaints. Producers can implement strategies and provide solutions early, which can prevent dissatisfaction and demonstrate their commitment to customer welfare.

- **Retention:**

It’s extremely hard to come back from a complaint with a customer. Once you are at that point, you have likely lost their business.

- **Reputation:**

No one wants dissatisfied customers. Word of mouth or negative online commentary can hurt both your reputation and the industry’s. Satisfied customers are likely to recommend your services to others and can lead to organic growth.

- **Consequences**

When our company receives a complaint, we spend a great deal of time investigating the matter and determining the appropriate next steps. Should a customer choose to go to the Department of Insurance, the Department will do the same. Either route will require a significant amount of your time and could result in action you disagree with.

- **Pro tip:**

Demonstrating professionalism and respect in all customer interactions is essential. Everything you say and do could end up being reviewed by a company Compliance Department or the Department of Insurance. Think about it – is what you are about to say or do something you would be proud to have reviewed? Producers who handle situations with empathy and courtesy are more likely to receive positive feedback and fewer complaints.

Benefits

- **Building Stronger Customer Relationships – Trust and Loyalty:**

- ✓ Providing excellent service builds trust and loyalty among customers. When customers feel valued and understood and they understand the products that you have sold them, they are more likely to remain loyal (even in the face of new producers seeking to move their business).
- ✓ Retaining existing customers is often more cost-effective than acquiring new ones. Good service may help ensure continued patronage and strengthen long-term business relationships.
- ✓ This doesn't only happen at the solicitation/sale – it happens over the life of the product, and insurance products are long-term purchases.

- **Effective Communication:**

A key aspect of good service is clear and consistent communication. Producers can cultivate trust and rapport by continuing to keep customers informed, answering queries promptly, and addressing any concerns transparently.

- **Competitive Edge:**

In industries where products or offerings are similar, service quality can become a key differentiator. Producers who excel in service stand out and gain a competitive advantage.

While there are no guarantees, I can say that in my twenty years in Compliance, the top way to avoid complaints is excellent, ongoing customer service.

I want to thank you for your business. North American values you and all the hard work you do to sell our products and do so the right way.

Cyndi Hall
VP, Chief Compliance Officer
North American Company for Life and Health Insurance®








GFI's Social Media Policy & Guidelines

Do you want to build a dynamic and effective social media presence while staying compliant with GFI's Social Media Policy & Guidelines?

It can be challenging navigating the social media landscape in a compliant fashion. Why not partner with an expert who understands the policy and has the GFI Compliance Department on speed-dial.

Marketing Inventors can help with:

-  Smart Website/Landing Page
-  Smart E-Commerce
-  Smart Social Media Management
-  Smart Social Media Marketing
-  Smart Paid Ads on All Digital Platforms



OUR POLICY

Purpose

Agents who use social media to promote their GFI business must do so in a professional, ethical and accurate manner. A false or misleading statement can generate complaints and damage GFI's reputation. There are also security and data protection issues to consider. Always remember, **PROTECT THE BRAND!**

Application

This policy applies to agents of Global Financial Impact, Global Financial Impact Canada Inc, Global Financial Impact International, and Global Financial Impact Puerto Rico. All social media accounts that are used professionally must be registered with GFI. Agents that do not register their accounts are subject to disciplinary action.

SEE SOMETHING, SAY SOMETHING

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GFI EMAIL GUIDELINES

Agents are **not permitted** to use "GFI" or "Global Financial Impact" as part of their email address. If you are currently using either of these terms or something similar, please report this to **compliance@mygficonnect.com**

Only corporate employees and the service support mailboxes are permitted to reference GFI in email addresses.

FOLLOW US ONLINE

@gficonnect
@ericjamesolson

