



NEW AGENT MANUAL

Your Guide to Getting Started

Keep this manual close during your first 90 days with us.

FAITH • FAMILY • FINANCIAL FREEDOM • LEGACY

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Welcome & Our Mission

Welcome to Collective Prosperity Firm. You are joining a team built on faith, integrity, and a genuine commitment to helping families protect what matters most. This manual is yours to keep — refer back to it any time you have a question about how we operate, what's expected of you, and where to turn for support.

“Every agent who joins Collective Prosperity Firm becomes part of something bigger than a job — a mission to protect families, build financial freedom, and develop leaders who create lasting impact in their own communities.”

That mission shapes everything in this manual: how we're structured, how we work leads, how we coach, and how we hold ourselves accountable. Welcome aboard.



Who We Are

Collective Prosperity Firm (CPF) is a nationwide life and health insurance agency, licensed in all 50 states, built on life insurance, final expense, Medicare, health insurance, annuities, and financial education.

CPF is part of a growing family of brands, including Mana Life Group (MLG) and our partners at KYNG Financials & Consulting. Together, we operate as one team across multiple brands and product lines — giving you the reach of a national agency with the culture of a close-knit team.



Where We Fit — Our Structure

Understanding how CPF is structured will help you know exactly where to go for what you need.

We are proud partners of TrueWealth — our main umbrella and the hierarchy we report to for contracting, carrier appointments, and compliance. Day-to-day coaching, culture, and your personal development are led directly by CPF and Mana Life Group.

Level	Role
TrueWealth	Our IMO hierarchy — contracting, carrier appointments, and compliance flow through them.
Collective Prosperity Firm & Mana Life Group	Your agency partner — runs day-to-day coaching, culture, training, and your development.
You	Our newest agent — supported by both levels above as you grow.



Our Culture & Values

Four values guide how we treat each other, our clients, and our business:

Value	What It Means
Faith	We lead with conviction, stewardship, and purpose.
Integrity	We do what's right, especially when no one's watching.
Service	We measure success by lives changed, not just policies written.
Excellence	We hold a high standard and help each other rise to meet it.



The Carriers You'll Represent

As a CPF agent, you'll have the opportunity to be appointed with some of the most respected carriers in the industry, including:

Carrier	Carrier
American-Amicable	Royal Neighbors
Transamerica	Gerber Life
Mutual of Omaha	Americo
Aetna	Corebridge Financial
SBLI	AFLAC
National Life Group	Baltimore Life

Your specific carrier appointments will be confirmed during Step 2 of your onboarding path below.



Your Onboarding Path

Getting fully active happens in four steps. Once every item below is complete, you move from Onboarding to fully Active status.

Step 1 — Contracting & Licensing

- Contract and agreement signed and filed
- Resident license confirmed active with NIPR
- Reciprocal licensing coordinated where needed, for leads outside your resident state

Step 2 — Carrier Appointments & Compliance

- Appointments submitted with our core carriers
- E&O coverage confirmed and on file
- Compliance standards reviewed together

Step 3 — Tools & Access

- Added to our CPF Telegram team channel — daily updates, training resources, and internal team communication
- Added to the TrueWealth Slack channel — where our upline hierarchy communicates, separate from our internal Telegram
- Command Center dashboard access granted
- Training resources and scripts shared

Step 4 — Coaching & First Steps

- Introduction call completed with your assigned coach or upline
- Dial session schedule assigned
- First shadowed call or presentation completed



How We Work Leads: Closing vs. Submitting

Every file moves through two distinct steps — knowing the difference keeps clients cared for and applications moving.

Step	What It Means
Closing	Completing the client worksheet and setting clear follow-up expectations with the client.
Submitting	Purchasing a non-resident license if needed, then submitting the completed application to the carrier.



What We Ask of Every Agent

These standards apply to every agent on our team, regardless of tenure:

- Consistent dial sessions — a minimum of 3–4 sessions each week, every week
- Honest, consistent activity reporting: dials, contacts, presentations, and applications
- Prompt follow-up on every lead you're given
- Coachability — a willingness to implement feedback and grow



Earning Free Leads from Coach Char & KB

Agents who meet the following standards become eligible for free leads:

1. Four weeks of consistent dial session attendance (minimum 3 per week; an exception is made for agents who attend the 8% conference/event)
2. Consistent activity reporting to coaches — dials, contacts, presentations, and applications
3. A committed plan to work provided leads through 3–4 dial sessions that week

4. Coachability: implementing feedback and recording calls when requested
5. Prompt follow-up on every lead you're given



Our Coaching Philosophy

We coach in a specific order, because each stage builds on the last:

Order	Focus
1	Mindset — the foundation everything else is built on
2	Activity — consistent mindset drives consistent activity
3	Skill — consistent activity is what builds real skill

Our coaches often ask questions rather than hand you answers — helping you build your own judgment inside a supportive, two-way community. Coaching at CPF is collaborative, not one-directional.



Compliance & Your Responsibility

As a licensed agent, you are 100% responsible for chargebacks on your business — regardless of full-time or part-time status, and regardless of whether you're currently active. Unpaid chargeback balances can lead to collections, being vectored from other carriers, and contract termination.

This isn't meant to alarm you — it's meant to be clear from day one. If a chargeback situation comes up, communicate early. We'll always work with you on a plan.



Staying Connected

Channel	Purpose
Wednesday Collective Checkpoint Call	Every week at 7:00 PM EST — team presentation and commitments.
CPF Telegram Channel	Daily CPF updates, resources, and internal team communication.
TrueWealth Slack Channel	Our connection to TrueWealth, the hierarchy CPF partners with and reports to.

Beyond the tools, remember: this is a two-way community built to support your growth, not just track your numbers.



Quick Reference

Resource	Details
General questions	investments@kbconsultingsolutions.org
CPF Telegram Channel	Provided during Step 3 of onboarding
TrueWealth Slack Channel	Provided during Step 3 of onboarding
Command Center Dashboard	Access granted during Step 3 of onboarding
Weekly Team Call	Collective Checkpoint — Wednesdays, 7:00 PM EST
Your Coach / Upline	Introduced during Step 4 of onboarding



You're one of us now.

Welcome to Collective Prosperity Firm.