

Final Multi-Vertical Operational Partnership Proposal

This proposal is intended to establish a scalable operational relationship across multiple active live transfer and lead generation verticals currently operating within our network.

We currently operate with inhouse production teams, verification departments, live transfer agents, publishers, media vendors, and multiple production sources nationwide.

Active Verticals

- Medicare
- Final Expense
- ACA
- Auto Insurance
- Auto Warranty
- Home Warranty
- Mortgage
- Term Life
- MVA
- Home Improvement

Production & Qualification Framework

Customers pass through multiple operational stages before transfer:

- Lead Generation
- Qualification Department
- Verification Department
- Licensed Agent / Buyer Routing

This structure is designed to improve transfer quality, reduce low-intent calls, and improve operational consistency.

Lead Generation	Qualification	Verification	Buyer / Agent
Customer Generated	Intent Confirmed	Transfer Approved	Quote & Close

Live Transfer Handling Understanding

Once the call is connected after warm introduction, the licensed agent or receiving representative may proceed directly with qualification confirmation and quoting.

Suggested Continuation Question:

“Are you interested in reviewing your current options/rates to see if you may qualify for better pricing, additional benefits, or improved coverage today?”

If customer confirms interest: • Continue with quoting, enrollment, or closing discussion

If customer intent is not confirmed: • The call may simply be disconnected immediately without unnecessary handling time

Because the customer already passes through qualification and verification before transfer, the chances of low-intent or dropped calls are significantly reduced.

Buffer Window & Approval Understanding

Current operational approval structure uses a:

180-Second / 3-Minute Connected Buffer Window

Once the customer confirms interest after transfer and the call remains connected for the required duration, the transfer becomes approved and billable under the operational agreement.

Data Delivery & Tracking Structure

Customer information collected during qualification and verification may be delivered through:

- Google Sheets
- CRM Routing
- Dialer Integration
- DID Routing
- Buyer Tracking Systems

Our agents and verification team complete backend operational forms during qualification. Information is then delivered to the receiving agency or buyer for smoother handling and better approval visibility.

Current Vertical Rates & Capacity

Vertical	Rate / Structure	Daily Goal
Medicare	\$40 CPL	50 – 100
Final Expense	\$40 CPL / \$300 CPA	50 – 100
ACA	\$40 CPL	50 – 100
Auto Insurance	\$25 CPL	50 – 100

Auto Warranty	\$40 CPL	50 – 100
Home Warranty	\$40 CPL	50 – 100
Term Life	\$50 CPL	50 – 100
Mortgage	\$70 CPL	50 – 100
MVA	\$30 CPL	50 – 100
Home Improvement	Custom Structure	50 – 100

CPA / Closed Application Structure

Under the Final Expense CPA structure:

- \$300 Flat Rate Per Approved Application
- Customer already qualified and prepared operationally
- Agent mainly handles E-signature, application writing, and final submission

Payment is based on approved applications according to operational agreement terms. We are not involved in carrier commissions or agency commission structures.

Payment Structure & Operational Understanding

No Upfront Payment Requirement

Production is delivered first before payment is collected.

During the first operational week:

- Monday to Friday approved production is billed daily
- Payment is cleared at the end of each working day

After the first operational week: • Payment structure moves to weekly settlement

Legal Enforcement & Payment Protection

Approved production payments are expected to be honored strictly according to the operational agreement and business deed.

In situations involving payment disputes, operational violations, or delayed payments, our USA-based legal counsel and operational team may initiate:

- Legal notices
- Contract enforcement procedures
- Formal dispute escalation
- Collection & recovery procedures

- Operational suspension
- Legal filing where necessary

Final Understanding

This structure is designed to build long-term operational relationships between licensed agents, agencies, IMOs, production centers, buyers, publishers, and live transfer partners through scalable production support, operational structure, qualification handling, and payment accountability.