



WTS FINANCIAL · POWERED BY FORTIS COMPANIES



2025 EDITION · AGENT HANDBOOK

# Standards, Culture & *Code of Conduct.*

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*A foundation for the agent we expect every member of this family to become.*

VOL. I  
ISSUED · 2025  
INTERNAL DOCUMENT

## A LETTER FROM LEADERSHIP

# Welcome to the family.

**W**hen you joined WTS Financial, you didn't just take a position — you took a seat at the table. The work we do here is serious. The clients who trust us are real. And the people you'll build alongside will become some of the most important relationships in your professional life.

This handbook is the foundation of how we operate. It describes the standards we hold one another to, the culture we protect, and the conduct that earns us the privilege of being invited into the most important financial decisions of our clients' lives. None of it is decoration. Every page is a promise.

We believe that great agents aren't built by accident. They're shaped by clarity, accountability, and a community that refuses to let them coast. That is what you'll find here — clarity in what we expect, accountability in how we lead, and a family that will hold you to the agent you're capable of becoming.

Read this carefully. Refer back often. And know that everything inside it exists for one reason: so that the people we serve, and the people we work alongside, are always better for having been with us.

*With purpose and gratitude,*

WTS Financial Leadership

OFFICE OF THE FOUNDERS

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## SECTION 01 · CULTURAL FOUNDATION

# Culture is not what we say. It is *what we protect.*

At WTS Financial, our culture is the architecture of everything else we do. It defines how we serve clients, how we treat one another, and how we conduct ourselves when no one is watching. The principles that follow are not aspirations. They are the standard.

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01

**FAITH***Values & Direction*

Faith provides our compass. It grounds our decisions in something larger than ambition and reminds us that integrity must outlast any sale, any season, and any setback.

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02

**FAMILY***Responsibility & Purpose*

Family is the reason we work. The people we love at home, and the agents we stand beside in this business, give meaning to the long hours and the difficult days. We protect both, fiercely.

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03

**WORK***Execution & Excellence*

Work is where conviction becomes contribution. We bring our best effort to every client, every appointment, every follow-up — because excellence is the visible form of the values we hold private.

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*These priorities must be honored with consistency and integrity. They are the order we lead from — never an excuse for poor performance, missed commitments, or a lack of accountability.*

## SECTION 01 · CONTINUED

# The Six Principles

Beneath Faith, Family, and Work sit the daily habits that make those values real. These six principles describe the agent we expect every member of WTS Financial to be — and the teammate every member of WTS Financial deserves to work alongside.

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**PRINCIPLE · I**

## Ownership & Accountability

You own your results. When the standard is not met, you take ownership, correct the course, and improve. We do not trade in excuses, blame, or revisionist history.

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**PRINCIPLE · III**

## Professional Communication

Be timely, clear, and respectful. Keep clients and teammates informed. Address issues directly and proactively — never around them.

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**PRINCIPLE · V**

## Continuous Growth

Stay committed to learning. Apply feedback without ego. Use every challenge — closed or lost — as fuel for the agent you're becoming.

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**PRINCIPLE · II**

## Commitment to Excellence

Approach every task with preparation and professionalism. Excellence is not an event — it is the consistency of effort that compounds into reputation.

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**PRINCIPLE · IV**

## Relationship-First Approach

People over transactions. Always. Build trust, understand needs, and create the kind of relationships that outlast any single policy or commission.

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**PRINCIPLE · VI**

## Culture Protection

Culture is a shared responsibility. No gossip. No negativity. Concerns are raised directly and constructively, with the people who can actually do something about them.

# 02

## OUR PARTNERSHIP

# Company Structure & Affiliation

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WTS Financial operates as an independent organization, powered by Fortis Companies and its network of affiliated entities. Throughout this handbook, references to “the Company” include WTS Financial along with Fortis Companies and each of its direct and indirect subsidiaries, partners, and contracted carriers.

This affiliation is the foundation of our agents' ability to serve clients at the level we expect. Through Fortis, our agents access the systems, products, training, and carrier relationships required to deliver suitable, compliant solutions across multiple states and product lines.

Agents acknowledge that they may conduct business through systems, products, and relationships made available through Fortis Companies and its broader network. This privilege carries the responsibility to represent both organizations with the same standard of professionalism and integrity that defines WTS Financial.

### IMPORTANT

#### One brand, one standard.

When you act as an agent of WTS Financial, you also represent Fortis Companies, our carrier partners, and every agent who has built this name before you. Conduct yourself accordingly.

## INTEGRITY IN PRACTICE

# 03 Professional Conduct & Ethical Standards

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Agents are expected to conduct themselves with integrity, professionalism, and respect — at all times, with all parties, in all settings. This standard is not situational.

It applies to interactions with clients and prospects, with team members and leadership, and with the carrier partners whose relationships we are entrusted to steward. The way you communicate in a quiet appointment is the way you communicate in a difficult one. The agent you are in private is the agent you are.

Any behavior that reflects negatively on WTS Financial, Fortis Companies, or their associated partners is strictly prohibited. This includes — but is not limited to — dishonest practices, misrepresentation of any kind, and any action that compromises the trust placed in us by our clients, our carriers, or one another.

Violations may result in disciplinary action up to and including termination of an agent's affiliation. Reputation, once spent, is the most expensive thing in this business to rebuild — and we will not subsidize its loss.

## ZERO TOLERANCE

# 04 Workplace Conduct & Anti-Harassment

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**POLICY**

## Zero-Tolerance Policy

WTS Financial maintains a zero-tolerance policy for harassment, discrimination, and inappropriate conduct of any kind. All reports will be taken seriously, handled with discretion, and addressed promptly.

## Sexual Harassment

Sexual harassment is strictly prohibited. This includes unwelcome advances, inappropriate comments, requests for favors, and any conduct — verbal, physical, or written — that creates an uncomfortable, intimidating, or hostile environment for any agent, employee, client, or partner.

## Discrimination

Discrimination on the basis of race, color, religion, sex, age, national origin, disability, or any other status protected by law is not permitted. Every member of this organization is entitled to be evaluated on character, contribution, and conduct — and nothing else.

## Reporting

Any agent who experiences, witnesses, or becomes aware of conduct that violates this policy is expected to report it to leadership immediately. Reports may be made through the upline chain or directly to senior leadership. All reports will be received without retaliation and handled with the seriousness they deserve.

# 05

## WHAT YOU ARE AUTHORIZED TO DO

# Scope of Authorized Activities

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Agents may engage in the solicitation and servicing of insurance products only when properly licensed and appointed for those products and in those states. Agents must operate strictly within the scope of their authority — never outside of it.

Operating beyond your scope creates exposure for the client, the carrier, the Company, and yourself. When in doubt, ask. The cost of a five-minute clarifying call is always less than the cost of a misstep.

### Authorized Activities

- Presenting approved products to qualified clients within your appointed scope
- Assisting clients with the completion and submission of insurance applications
- Submitting business in accordance with carrier guidelines and Company procedure
- Collecting initial premiums in strict accordance with carrier rules and regulations

# 06

## NON-NEGOTIABLE

# Prohibited Conduct

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### CRITICAL

These standards are non-negotiable.

Agents are strictly prohibited from engaging in any activity that violates law, regulation, or Company standards. Any violation is considered a serious offense and may result in immediate termination — without warning, progressive discipline, or further notice.

The following acts are strictly prohibited:

Misrepresentation of any product, policy term, or feature to any client or prospect

Altering an application without the applicant's express written consent

Rebating — offering anything of value to induce or reward the purchase of a product

Accepting or handling client funds beyond what is expressly authorized

Using personal funds to pay a client's premium (except for immediate family members)

Disclosing confidential client information to any unauthorized party

Publishing or distributing materials using the WTS Financial name without prior written approval

Initiating legal action or entering agreements in the name of WTS Financial or its affiliates

## CHAIN OF COMMUNICATION

# 07 Communication & Reporting Standards

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Agents are expected to follow a structured communication process. Your immediate upline or agency leader is the first point of contact for support, questions, and concerns — they exist to clear the path in front of you.

Following the chain serves two purposes. It ensures that issues are addressed by the person closest to the situation, and it protects the time of senior leadership for matters that genuinely require it. Skipping levels without cause is rarely faster — and often slower.

Timely communication is non-negotiable. Agents must notify the appropriate parties of any schedule changes, missed appointments, or developing issues that could affect a client, a carrier, or the team. Reliability in communication is the most visible signal of professional reliability overall.

Professional communication is clear, respectful, and proactive. It does not require last-minute rescue calls, repeated reminders, or interpretation. Be the agent whose word can be taken at face value.

YOUR LICENSE, YOUR RESPONSIBILITY

# 08 Licensing, Compliance & Legal Responsibility

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Agents are personally responsible for maintaining all required licenses and appointments in every state in which they conduct business. The Company supports this process with resources and reminders, but the legal responsibility belongs to the agent.

Conducting business without proper licensing is strictly prohibited. This includes soliciting, presenting, or completing applications for products or in jurisdictions for which you are not properly licensed and appointed.

Agents accept full responsibility for their own compliance with all applicable laws and regulations, and acknowledge that any violation may result in termination of affiliation as well as potential legal and financial consequences from regulators, carriers, or affected clients.

**REMINDER**

When in doubt, do not proceed.

If you are uncertain about your appointment status, the suitability of a product, or the legality of an activity, stop and ask. Pausing for a clarifying conversation is always cheaper than recovering from a regulatory misstep.

# 09 TRUST, PROTECTED

## Confidentiality & Data Protection

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### HIGHEST PRIORITY

Client privacy is our highest priority.

All client personal, financial, and health information must be handled with care and used only for legitimate business purposes. Unauthorized sharing or misuse is a serious violation and may result in termination and legal action.

Confidentiality is the quiet currency of this profession. Every conversation an agent has with a client carries a baseline assumption: that nothing said in that conversation will be repeated, forwarded, screenshotted, or referenced in any context outside its legitimate business purpose.

Agents are responsible for protecting client information across every system, device, and channel they use — including email, phones, shared drives, and physical paperwork. Devices used for Company business should be password-protected and kept secure. Documents containing client data should never be left visible, unattended, or improperly disposed of.

If client data is ever lost, exposed, or potentially compromised — for any reason — leadership must be notified immediately. Speed matters more than self-protection in these situations. We do not penalize honest reporting; we penalize concealment.

## ACTIVITY DRIVES OUTCOME

# 10 Performance Expectations & Activity Standards

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Agents are expected to maintain consistent, intentional activity aligned with their stated business goals. Consistency is not a personality trait — it is a discipline that anyone can build and that everyone here is expected to demonstrate.

Expected activity includes regular appointment setting, deliberate follow-up, structured pipeline management, and effective use of the systems and resources made available to agents through WTS Financial and Fortis Companies.

WTS Financial provides the platform, the partners, the products, and the people. We do not, and cannot, provide the willingness to do the work. Results are ultimately a function of the agent's own preparation, persistence, and follow-through.

Performance is reviewed regularly with your upline. These conversations are designed to support, not surveil — to identify what is working, what is not, and what to adjust. Approach them with openness; bring your numbers, your honest assessment, and the willingness to be coached.

# 11

## THE LONG APPRENTICESHIP

# Training & Development

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Ongoing training is not optional in this profession — it is the price of remaining relevant in it. Agents are strongly encouraged, and at times required, to participate in mentorship sessions, team training, product education, and the implementation of Company systems and processes.

Success at WTS Financial is built on the consistent application of proven processes — not on shortcuts, not on improvisation, and not on reinvention of what already works. The fastest path to mastery is the willingness to follow the playbook fully before deciding what to adjust.

Agents are expected to bring a posture of genuine humility and openness to development. Take notes. Ask questions. Implement what you're taught. Return with results — and then ask the next question.

Mentorship runs both directions. As you grow, you will be expected to invest in the development of those who joined after you. The agent who teaches sharpens themselves twice.

# 12

## HOW YOU ARE PAID

# Compensation

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### COMMISSION-BASED STRUCTURE

All compensation is commission-based and governed by carrier agreements and contract terms. Income is not guaranteed and is based solely on production and personal performance.

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This structure is intentional. It rewards effort, consistency, and skill — not tenure, optics, or politics. It also requires that agents take ownership of their financial planning, since income reflects production cycles rather than salary schedules.

Specific commission rates, advance terms, chargeback provisions, vesting, and renewal structures are set by the applicable carrier and contract documents. Agents should review their contracts carefully and direct any questions about compensation to their upline or the appropriate Company contact.

WTS Financial is committed to clarity and accuracy in compensation. If a discrepancy is ever observed in a statement, raise it promptly through the established channels so it can be reviewed and resolved.

# 13

## STANDARDS & SEPARATION

# Termination

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WTS Financial reserves the right to terminate an agent's affiliation at its discretion. Depending on the circumstances, termination may occur without prior notice.

Termination is never the first tool we reach for. Where issues are coachable, we coach. Where standards have been crossed in ways that cannot be coached around, we act decisively — for the protection of clients, of carriers, and of every agent whose reputation is bound to ours.

### Grounds for termination include, but are not limited to:

- Violation of Company policies or this Code of Conduct
- Unethical conduct, fraud, or misrepresentation in any form
- Failure to comply with applicable legal and regulatory requirements
- Conduct that materially damages the reputation of WTS Financial
- Harassment or discrimination of any kind

#### ON SEPARATION

### We part with the same standard we operate by.

When a separation occurs, all Company materials, client information, and proprietary systems must be returned or properly disposed of, and all post-separation obligations under contract — confidentiality, non-solicitation, and the like — remain fully in effect.



*“Hold the line. Honor the work. Take  
care of the family.”*

— WTS FINANCIAL

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