



## Heritage CONNECT Program - International Training and Certification

The certification process is designed to support our Associates with a full understanding of the rules and procedures governing their roles with respect to collecting Leads and providing recommendations to Heritage Sales Representatives for Education Savings Plans (ESP) enrollment.

It is extremely important to understand and comply with all existing regulations of the financial services industry, legislation and disclosure requirements and understand that there are certain limitations placed on the Associate with what they can and cannot do or say while representing the Heritage CONNECT Program.

### Heritage CONNECT Program Certification Topics

1. **Vocabulary:** Do's and Don'ts
2. **Forms:** Lead Form
3. **Disclosure:** Do's and Don'ts
4. **Lead Complaints:** What to do and when?
5. **Confidentiality and Privacy**

#### **Vocabulary:** Leads

By recommending Heritage Sales Representatives to your friends, family and contacts, you connect them with ESP experts who are best suited to help them achieve their financial goals.

Each person you recommend or connect is called a "Lead" and will be contacted by a Heritage Sales Representative to discuss their financial needs.

When one of your "Leads" decides to purchase an ESP from a Heritage Sales Representative that you have recommended, you will be paid a lead fee on that Lead per child.

#### **Vocabulary:** Being Registered or Licensed

An individual **must be registered or licensed** by the proper authority (i.e. Financial Services Commission) to:

1. **Sell** Financial products and
2. **Provide advice** regarding a financial product



As an Associate for the Heritage CONNECT Program, you are **not** registered or licensed to sell financial products or provide advice. You are only allowed to recommend Leads to a Heritage Sales Representative.

**Vocabulary: Do's and Don'ts:**

**Do say:**

- “Can I connect you to Heritage and have one of their Sales Representatives contact you?”

**Don't say:**

- “Heritage is the best, our family and friends receive a 10% return on their ESP investment. Can I recommend you?”

**Vocabulary: Do's and Don'ts**

**Do say:**

- Heritage Education Funds International Inc. is a provider of Education Savings Plans and has been helping families throughout the Caribbean support their children's post-education since 1983.

**Don't say:**

- Heritage will ask you to contribute a specific amount per month i.e. \$ 50.00, and then you can contribute more when you want to.

**Forms: Lead Form**

The process for your friends, family and contacts to be connected by a Heritage Sales Representative is to have them fill out, date and sign the “**Lead Form**”

The “**Lead Form**” is used to connect your Lead to Heritage and cannot be altered in any way.

The “**Lead Form**” must be fully completed by your Lead and is then emailed to [info@heritageintlplan.com](mailto:info@heritageintlplan.com) where it is sent to the Heritage Sales Representative, who will then contact your Lead to set up a meeting.

You are required to explain and **disclose** in detail to your Lead all parts of the form prior to them signing and submitting the Lead Form to Heritage.

## Disclosure

There are strict requirements surrounding the duty to disclose information to your friends, family and contacts (Leads) when you are an *Associate*.

- A violation of these rules and regulations can result in penalties including, and not limited to, termination of your contract with the Heritage CONNECT Program. There must be full disclosure.
- Once your Lead agrees to have a Heritage Sales Representative contact him/her to discuss their financial needs, he/she will fill out and sign the required "Lead Form"
- You are required to **disclose** to your Lead at that time that you will be compensated if they purchase an ESP from a Heritage Sales Representative. This must be clearly disclosed prior to them signing, dating and submitting the "Lead Form".
- If you do not disclose this information you will be subject to penalties including but not limited to termination of your contract with the Heritage CONNECT Program.

### Disclosure: Do's and Don'ts

#### Do say:

- "It sounds like you are interested in being contacted by Heritage. Yes? Great! Next step is to have you fill out the Lead Form which will allow a Heritage Sales Representative to contact you to assist you with your financial needs. If you do decide to purchase an ESP from the Heritage Sales Representative, I want to disclose to you that I will be compensated for connecting you to them."

### Disclosure: Do's and Don'ts:

#### Don't say:

- "Let's have you fill out the Lead Form and sign it right now, don't worry about all of that mumbo jumbo, it doesn't mean anything."

### Topic Four: Complaints

- You may at some point have a lead that has a complaint
- All complaints are taken seriously and must be recorded and dealt with promptly and professionally. As an Associate, you are required to forward the information to the Heritage CONNECT Program through email communication to [info@heritageintlplan.com](mailto:info@heritageintlplan.com). Please indicate "complaint" in the subject line. The complaint will then be dealt with promptly.



### Topic Five: Confidentiality and Privacy

- Your Lead's information is protected by Heritage's Privacy Policy. All of your Lead's information is protected under this policy. Your Leads are entitled to:
  - Know why their personal information is collected and to consent to its collection, except where exempted by law;
  - Have their information used only for the purpose that was consented to;
  - Know that more personal information will not be collected than is necessary to serve the Lead and meet legal obligations;
  - Know that their information will be **safeguarded** and **not disclosed** to any other party without their consent

### Confidentiality and /Privacy: Your Responsibility

- The Heritage CONNECT Program, all of the Heritage Sales Representatives and you as an *Associate* for the Heritage CONNECT Program, are responsible **for the protection of the personal information gathered from your Leads.**
- Care in collecting, using and disclosing personal information is essential to continued confidence and goodwill.
- The "Lead Form" only requires the specific information needed to allow a Heritage Sales Representative to contact your Lead to provide the required financial advice.



**Heritage CONNECT Program - International Training and Certification**

I, ..... have read and understood the Heritage CONNECT Program International Training and Certification and agree to abide by it as a valued member of the Heritage CONNECT Program.

\_\_\_\_\_  
Name (Please Print)

\_\_\_\_\_  
Signature

Dated on this day.....of .....202\_\_

**Once dated and signed, please scan and email this completed form to: [info@heritageintlplan.com](mailto:info@heritageintlplan.com)**