

## 1. What reports are available in the ICM Web Portal?

Weekly Advance and Bonus Reports are available in the ICM Web Portal:

- Advance Summary Report
- Advance Details Report
- Weekly Submit Report
- Management Dashboard
- MTD Production Report (January 2021)
- WGB Report
- Leadership/Training Bonus Report
- Leadership Associate Count Report (January 2021)
- RGA Bonus Report
- Personal Recruiting Bonus Report (Scheduled 2021)
- Guaranteed Advance Report, where applicable (Scheduled 2021)

The following reports are not part of the ICM Web Portal, and will continue to be in CAS/Agent Workspace/IMPACT:

- Monthly Commission Ledger Statement
- Monthly Charge Summary Report (2020)
- Monthly Financial Analysis Report
- Monthly AP&P Reports

## 2. Where do I find my total advance payment in ICM?

The total advance amount is listed on the Advance Summary Report in the advance column. The total advance amount is the sum of Advance on Submit (-) minus deductions for manual payment recovery, expense, chargebacks, and flat deductions.

Weekly Production and Advance						
GlobalID		Weekly Production Life	Weekly Production A&H	Weekly Production Total	Advance	Deferred Chargeback
	<a href="#">Submit</a>	5,827.44	0.00	5,827.44	2,468.30	0.00
	<a href="#">Adjustments</a>	0.00	0.00	0.00	0.00	0.00
	<a href="#">Returned Initial Premium</a>	0.00	0.00	0.00	0.00	0.00
	<a href="#">Decline Counter Offer</a>	0.00	0.00	0.00	0.00	0.00
Weekly Production and Advance						
	<a href="#">Manual Payment Recovery</a>	0.00	0.00	0.00	0.00	0.00
	<a href="#">Expenses</a>	0.00	0.00	0.00	0.00	0.00
	<a href="#">Chargebacks</a>	0.00	0.00	0.00	0.00	0.00
	<a href="#">Flat Amount</a>	0.00	0.00	0.00	0.00	0.00
	<a href="#">Special Amount</a>	0.00	0.00	0.00	0.00	0.00
Weekly Production and Advance						
	<b>Total Cash Advance, Weekly Gross Production</b>	5,827.44	0.00	5,827.44	<b>2,468.30</b>	0.00

### **3. Why is there a difference between my advance check/ACH deposit, and the advance amount displayed on the Advance Summary Report?**

If the agent has enrolled in the Stock Purchase program, the weekly stock purchase amount is deducted from the agent's payment outside of the ICM Compensation System. Child support or wage garnishment orders are facilitated outside of the ICM Compensation System. The transactions for stock and child support deductions are reported on the Monthly Ledger Statements. Documentation in the form a pay statement will be made available as a future enhancement. If you have any questions about your deductions, or to request a pay statement, please email the Home Office Agency Accounting Team at [AAMONEY@ailife.com](mailto:AAMONEY@ailife.com).

### **4. Why do I have different advance rates assigned to my new business in ICM?**

The advance rate will be assigned to each policy based on the NTG/Retention percentage for each level.

- Personal Production will use Level 1 NTG/Retention
- SA, GA business will use Level 2 NTG/Retention
- MGA or Level 3 GA will use Level 3 NTG/Retention
- RGA will use R-number which is combined MGA/RGA
- SGA will use Level 4 NTG/Retention

If an advance has been paid on a policy, any subsequent adjustments or chargeback will be applied at the same advance rate as originally paid.

### **5. What is the negative advance carryover field on the Advance Summary Report?**

The negative advance carryover is the chargeback remaining from the current week report that was not recovered from the agent's advance.

Example:

The agent has current week chargeback in the amount of \$700

The agent's total advance amount calculated in the current week is \$1,000

The maximum chargeback deductible in the current week is 50% of the total advance

$\$1,000 \text{ advance} \times 50\% = \$500 \text{ max chargeback in current week}$

$\text{Current chargeback } \$700 \text{ (-) minus } \$500 \text{ max chargeback} = \$200 \text{ negative advance carryover}$

\$200 will be listed in the negative advance carryover field, and will be combined with the scheduled next chargeback for deduction in the following week.

## 6. Where can I view MTD and YTD production information in ICM?

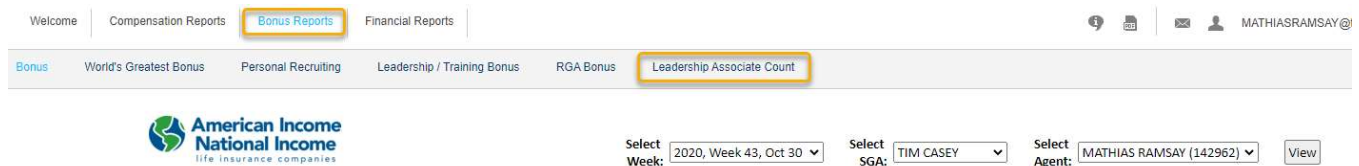
The MTD Production Report can be accessed in ICM by selecting the link provided on the Advance Summary Page. The MTD Production Report will display the Life, A&H, Combined Net Monthly Production totals through the current date of the calendar month, for personal, Agency, and 1<sup>st</sup> 6 month production. You may refer to the MTD Production Report starting in January 2021 and forward for MTD amounts.

YTD Production is not available in ICM. Starting in 2021, the MTD Production Report can be used to track current month data compared to YTD values from the last AP&P report. Reporting is currently in development to provide the YTD values on a weekly basis.

## 7. Where do I find my Leadership Bonus Associate Details (Bonus Codes)?


This Report will be available in the ICM Web Portal the first week in January 2021.

The Leadership Associate Count Report displays the total bonus associates counted for the manager in the prior 2 month period, and the bonus associates accumulated in the current month through the current report date. The Leadership Associate Count Report can be assessed under the Bonus Reports web tab at the top of the page



The Leadership Associate Count Report can also be accessed directly from the Leadership Bonus Report by clicking on the Prev 2 Month Associates count, provided in the Leadership Bonus Overview Grid.

**Leadership Bonus Overview**

Prev 2 Month Associates	2 Month Personal Production	Leadership Assoc Waiver	Training Assoc Waiver	Personal Production Waiver	NTG / Retention	NTG/Retention Percentage	Initial Leadership Bonus	Weekly Leadership Bonus
 2	1,720.32	Yes	No	Yes	NTG	100.00%	420.71	0.00

## 8. How does a new agent obtain access to the ICM Web Portal?

The user ID to log into the ICM Web Portal is the agent email address stored on the agent’s profile in Agent Workspace. Once the new agent’s profile has been established in Agent Workspace, the agent will receive an automated email from [ICMAutomation@torchmarkcorp.com](mailto:ICMAutomation@torchmarkcorp.com). The email will provide the agent’s temporary password to login to the system.

Go to the ICM Website

<https://icemail.globelifeinc.com/login.html>



User ID

Password

Login

*Forgot your AIL ICM user name?  
Forgot your password?  
Do not have an AIL ICM account?*

The agent must enter their email address for User ID, and enter the temporary password provided. The agent will be prompted to change their password upon first login.

### Change Password

Enter your current password and then choose your new password.  
Click **Save** when you are done.

Strong passwords contain at least 8 characters and 3 of the following character types: Lowercase, Uppercase, Number, Symbol (e.g. !@#\$%^&\*()<>)

Current password

New password

Confirm new password

Cancel

## 9. I didn't receive an email containing my temporary password. How can I access the ICM Web Portal?

Review your profile on Agent Workspace and confirm the email address on file. If the email address is correct, go to the ICM login screen at <https://icemail.globelifeinc.com> and select "Forgot your password?"



**American Income  
National Income**  
life insurance companies

User ID

Password

Login

Forgot your AIL ICM user name?  
Forgot your password?  
Do not have an AIL ICM account?

Next, enter your email address on the next screen, then submit. This will generate an automated email with a new temporary password.

To reset your password, type the full email address that you use to sign in to your AIL ICM account.



name@company.com

Submit

Forgot your AIL ICM user name?

If you need to update your email address, please update directly to the Agent Workspace profile, and notify [ICMQuestions@aillife.com](mailto:ICMQuestions@aillife.com) for a new temporary password.

## 10. Where can I find more training materials/videos on the new ICM Web Reports?

ICM Training Materials are available on Laptop OnDemand and the Agency Resource Center (Agency Page)

The screenshot displays the American Income Agent Resource Center website. At the top, the logo for American Income life insurance company is on the left, and the text 'Agent Resource Center' is on the right. Below the logo is a navigation bar with links: Home | Company Forms | CAS Helpdesk | Contact | Glossary | Logout. A red banner below the navigation bar contains the text 'COVID-19 Update: [click here](#)' and a close button (X). The main content area is divided into a left sidebar and a right main section. The sidebar, titled 'Agent Resource Center', lists various categories: Actuarial, Agency (highlighted with a yellow box), Claims, POS, Policy Issue, Underwriting, Spotlight, AML Compliance, and Marketing. Below the list is a 'Social Media' icon and a dropdown menu labeled 'Please select a Download'. The main section is titled 'Agency' and contains 'Contact Information' (254-761-6671, [Write Us!](#)) and a section titled 'Agent Supply Downloadable Forms'. Under this section, there is a sub-section 'ICM Report Information' (highlighted with a yellow box and pointed to by a yellow arrow) which lists four reports: 1.1 Global ID in ICM (PDF), 2.0 Compensation Reports (PDF), 2.1 Weekly Submit Report (PDF), and 2.2 Advance Summary Report (PDF).

## Needs-Based Videos

1: Introduction	+
2: Establishing Rapport	+
3: Presentation	+
4: Needs	+
5: Suggested Close Sale	+
Full Presentation	+

## Other Training Videos

<a href="#">ICM Training Videos</a>	+
Button-Up	+
Quality of Business	+
Reinstatement	+

You are currently signed in.

[Click here to sign out](#)

