



CULTURE GUIDE

**TOGETHER  
WE THRIVE**

# OVERVIEW

Thrive is a human-centered company that leverages technology to deliver outrageously helpful service from outrageously helpful people.

We believe there is a better way to experience insurance – for both our clients and our team. We’ve created a culture that reflects that belief.

## WHO WE ARE



Ours is a culture centered on people, where **high performers** can thrive. We work intentionally to make days brighter for our clients and each other – the kind of **outrageously helpful** people you want to have on your team.

# WE ARE HIGH PERFORMERS

## What Does it Mean to be a High Performer?

- It means having high standards for yourself.
- Being fearless, but not reckless.
- Having the courage to try and fail.
- Acknowledging when you messed up, and fixing it.
- Working to get better every day. It's who we are as a team.

# OUR PEOPLE

We want to work with people who share our spirit and embody our core values – who don't just show up to get by and get out, but want to pour into their teammates and clients while they're at work and get something great in return.

Our team is full of unique, energetic people with vibrant lives both inside and outside the office who want to see each other succeed – who look to the future, aren't afraid of a challenge, and are exceptionally talented at solving problems together.

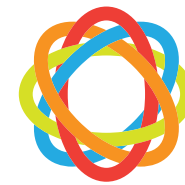


## OUR CORE VALUES

- **Positivity:** Maintaining a friendly, optimistic attitude in the workplace and client interactions.
- **High Personal Standards:** Being accountable and doing work every day that we can be proud of.
- **Togetherness:** Forming connection as a community, building each other up as a team and helping each other succeed.
- **Outrageously Helpful:** Going above and beyond to provide the best service possible to our clients and one another.

## OUR BRAND

A strong brand defines your **what**, communicates your **why**, and connects with your **who** – the clients and team members who are your perfect fit. The Thrive brand is an intentional, ongoing area of focus that captures the essence of who we are and what makes us truly unique.

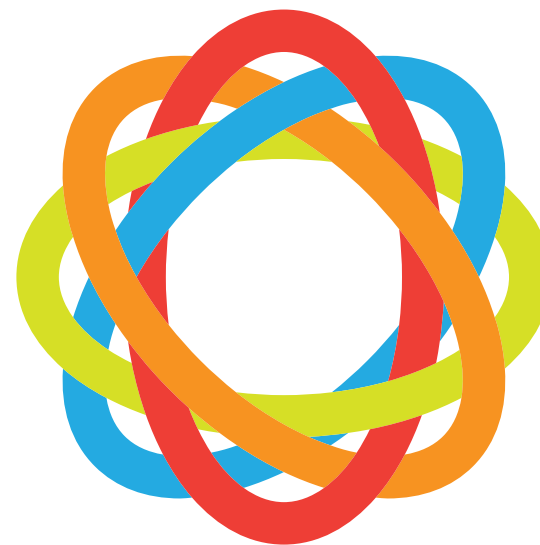


THRIVE



# WHAT WE BELIEVE

**Our beliefs are not just words, but real practices woven throughout our culture – from our logo, to how we talk, to how we work with clients, to how we recognize each other.**



## **Our Logo Meaning**

The Thrive logo features four intertwined colors: Red, Blue, Green, and Orange. Each color represents an aspect of life that contributes to a sense of purpose, working together in harmony to achieve this goal.

At Thrive, we help our clients and team members to live authentic, purpose-filled lives built on the solid foundation of a successful career, personal well-being, a fulfilling lifestyle, and healthy relationships.

## Career

The average American spends 90,000 hours at work over their lifetime. We think those hours should count. A successful and fulfilling career can contribute greatly to a more purpose-filled life. At Thrive, we want to help you love what you are doing and reach your full potential as a high performer.



## Well-being

Personal well-being is a critical component of a healthy and happy lifestyle. Thrive champions our team members, helping them to feel heard, protected, and physically and mentally cared for. We strive to serve as a resource and maintain an authentic and innovative company culture, offering several valuable benefits to our team members to help them Thrive.







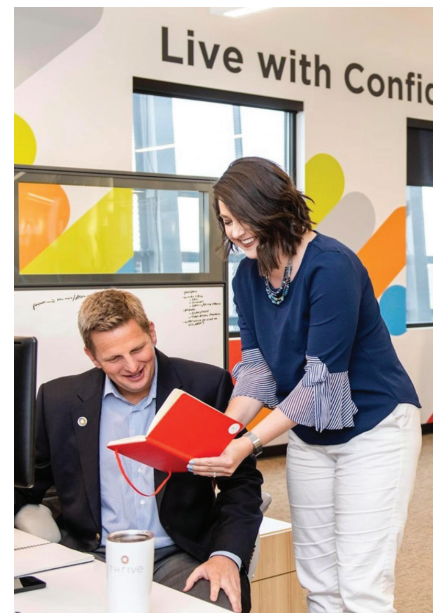
## Lifestyle

At Thrive, we aim to enhance our team members' quality of life. Your lifestyle is just as unique as you are, and we want you to feel encouraged to be yourself and fulfilled by your experiences. Our goal is to support you in managing your time and money, empowering you with the flexibility to spend your life doing the things that matter most to you.



## Relationships

We know your relationships matter. Family, friends, and colleagues can be some of the most important people in your life, and we want to help support those relationships. Healthy relationships improve emotional well-being, create stability, reduce stress, and lead to a greater sense of purpose. That's why we encourage our team members to create a sense of community both in and out of the workplace. Together we Thrive.







## OUR CORE PHILOSOPHIES

### Whole Life Success = Professionally & Personally Successful

Success is not defined by just one thing, but by the sum of many things that are all valuable. At Thrive, we're here to help our team feel successful both professionally and personally – meaning not just your career, but your overall well-being, lifestyle, and relationships, so you can live with confidence and purpose.

### Be a Champion of Others

Both inside the office and out, we believe there is power in being an ordinary person putting in extraordinary effort for others. Whether it's a big task or small, we're committed to doing the right thing. Truth, love, and empathy go a long way.

## THRIVE STORIES

**Thrive Stories create opportunities for our team to recognize each other and provides an outlet for the things that aren't easily measured in a spreadsheet. With Thrive Stories, our team can recognize themselves for what they're most proud of that month, as well as other team members who may have gone above and beyond.**

The purpose of Thrive Stories is to recognize how each person has made an impact on the company, those around them, and our clients, and how they've grown since they've been with us.



To help our team focus on what matters, we use 4 categories:

- **Outrageously Helpful**
- **Personal Best**
- **Trusted Advisor**
- **Purpose**



## BETTER TOGETHER BENEFIT

Although our value of “Togetherness” is a daily interaction, we encourage our team to be intentional about finding Togetherness with those around them both in and outside of Thrive. To promote that, each month we share \$50 with anyone on our team who goes out for a meal or beverage with another person and shares a photo with us – no receipt needed!

This “Better Together” benefit helps our team receive the human connection we all need while building relationships within our communities.



# ANNUAL AWARDS & RECOGNITION PROGRAM

The Thrive Awards exist to recognize our team for exceptional performance in sales, career milestones, and living out Thrive values. The ceremony is an exciting time for us to come together and celebrate one another.

Thrive Awards:

- **\$1M Sales Award**
- **Perpetual Sales Awards**
- **Live With Confidence Award**
- **Sales Milestone Awards**
- **Tenure Awards**
- **Thrive Stories Awards**



## EQUITY PARTNER PROGRAM

With continued high performance, Thrive advisors have the opportunity to become equity partners in the business – without the stress and risk of owning an agency.

This opportunity allows our team to share in the success we're creating together, contributing to a sense of Whole Life Success.





Thrive Kids is our Community Outreach Program dedicated to supporting kids. We believe in a future filled with thriving adults. A future where individuals are making a big impact in their work, at their homes, in their schools, and in their communities. This is why we focus our community efforts on the next generation – because when kids thrive, our future thrives.

How we help:

- Each month, **we donate meals to a local charity** for every new and existing policy renewed. Since 2020, we've had the opportunity to
- donate over 20,000 meals for kids.

In 2021, we partnered with Liberty Mutual & Safeco to **donate \$10,000 to Positive Tomorrows.**







## THRIVE BRAND PROMISE

Our promise to our clients ensures they live with confidence knowing they have a trusted advisor on their side.

- No surprises at renewal
- No bait & switch pricing
- Outrageously helpful people
- Love us or your money back



We're extremely proud of our present state as a company.

We're even more excited for our future.

## OUR MISSION

To build the best environment for high-performing, service-oriented, growth-minded individuals to thrive both professionally and personally.



## A NOTE FROM OUR FOUNDER & CEO

From the bottom of my heart, I want to say thanks for considering Thrive. When I started this company back in 2011, I wanted to create the kind of place I felt truly proud to work – a place that valued and supported its team, took good care of its customers, and helped everyone thrive, whether that's in the office or at home. Now, what we have accomplished is greater than I could have imagined. I am extremely proud of the team we have created, and equally excited for what we have to look forward to in the future. We're glad you're here to be part of it.

**Taylor Richardson, Founder & CEO**

# WHY THRIVE

## WE HAVE A PROBLEM

Let's face it. The insurance industry is aging and we've collectively failed to engage the younger generations. Young people rarely aspire to build a career in insurance.

But referrals are the #1 source for Millennials when looking for a job – and 82% of Millennials already working in the insurance industry would recommend this industry to their friends.

Additionally, 67% of Millennials who have been in the insurance industry for at least 3 years plan to stay in the industry as long as possible. This is higher than the standard.

This industry is primed to offer the younger generations a thriving career, but not doing a good job of appealing to them.

Younger generations are looking for workplaces that are agile, technology-friendly, and genuinely take care of their team – and they're not finding them.

**We're here to change that.**



## HOW WE'RE DIFFERENT

Insurance is a relationship business. To grow your business within your community, you need to grow your relationships – and it helps to have more people on your team.

In our industry, we constantly express how much relationships matter – yet we've done very little to attract more people into our industry so we can pass those relationships to the next generation.

We are a workplace that attracts and retains the next generation of talent through a dedication to **our brand, our culture, our people, and their success.**

# WE HAVE SHARED PRIORITIES

In their careers, Millennials prioritize **Purpose, Work/Life Integration, and Growth.**

- **Purpose:** A vision to help build something of significance
- **Work/Life Integration:** Autonomy and flexibility in their work
- **Growth:** They want to be challenged

At Thrive, these are priorities that we live out every day.



At Thrive, we help new advisors grow at least 30% faster while earning equity in their book of business.



# WE KNOW THE VALUE OF A GREAT BRAND

A powerful brand stands out in a crowded market by simultaneously earning trust and sparking interest.

People want to align themselves with a brand that represents how they see themselves and who they want to be. In fact, 40% of Millennials make their career decisions based off of brand and reputation. They want a brand they identify with.

But the insurance industry isn't staying up to date. It doesn't spark interest and doesn't speak to the identities and needs of the next generation.



Our focus on our brand stands out. We prioritize having a world-class brand that resonates with both team members and clients. We make insurance look (and feel) good.



## WE'RE NOT BACKED BY PRIVATE EQUITY

Unlike many other agencies, we're purposefully not backed by private equity. This gives us greater independence, agility, and the ability to make decisions quickly. This independence also allows us the freedom to maintain the identity and spirit we want to create for our people – not assimilate or dilute who we are.

The same goes for the agencies we work with. We want to build a community, protect your people and ways of working, and add to the mosaic of Thrive – not take away from who you are.

## JOIN THE THRIVE TEAM

If you consider yourself a high performer and feel the most energized when you're being outrageously helpful to others, we might be the perfect fit.

**Thrive is a special place.  
We hope you'll join us.**

