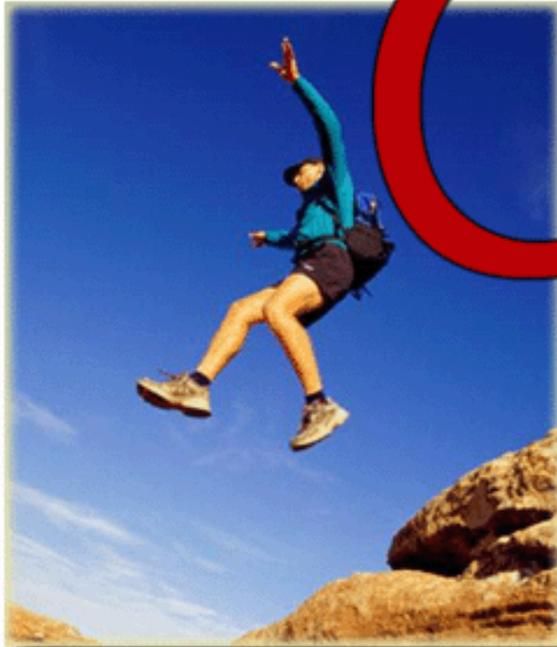




Kimble Insurance
Group



GET A JUMP
ON YOUR
FUTURE

District 47

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FARMERS

Side By Side

Team 47
*“Vanguard of the
South”*

Reserve Agent Getting Started Guide

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Side By Side

Team 47
*“Vanguard of the
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What Benefits Does A Farmers Agency Hold For You?

Career Opportunity

A tremendous, fulfilling career opportunity awaits you if you desire the freedom of owning your own business, along with the true security of knowing that you are in complete control of your financial destiny.

You will have the independence to set your own career goals and to make your own day-to-day business decisions. With a modest capital investment, you have the potential to earn a fantastic income, limited only by the energy that you invest.

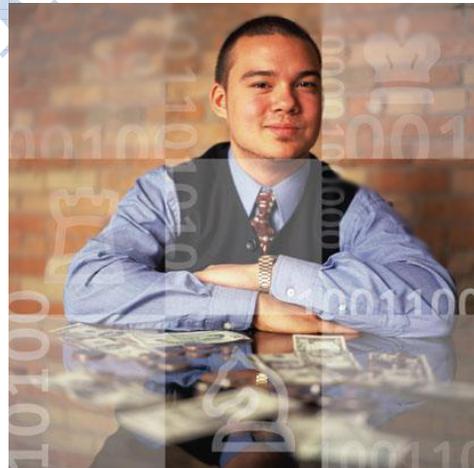
You will *not*, however, be faced with going into business "by yourself". As a representative of the Farmers Insurance Group of Companies, you will enjoy the support and guidance of the "Farmers Insurance Recruiting and Training Center." ***"Be In Business For Yourself, Not By Yourself"***.

Agents succeed because of their superior prospecting systems and habits, mastery of sales presentations, setting clear and attainable written goals, a healthy self-image, a strong belief in insurance and financial services, a "can-do" attitude, and because they consistently work at doing the right things. Couple this with the willingness to duplicate your time and effort by building a support team, and you, the agent, will create an incredible lifestyle.

A Farmers Agent Enjoys:

Free enterprise!

- Equity in the Business
- Tremendous Income Potential
- Community Stature
- Satisfaction
- On-going Training
- Personal Independence
- Dynamic Industry
- Constant Intellectual Stimulation
- Recognition
- Being Part of a Winning Team



...and an opportunity to provide quality service to others and to make a significant contribution to people's lives.



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"Vanguard of the South"

Tremendous Income Potential

Our industry attracts the upper echelon of agent prospects. Why? Because the income potential in the insurance industry is unlimited and the start-up costs are extremely low.

Our top agents consistently earn over a quarter of a million dollars a year!

At the appropriate time, you will have the opportunity to review biographies from several current agents making six-figure incomes. We will discuss what methods agents use to reach these levels of income and how long it takes. You may also contact these agents directly.



Here are several income possibilities for new and established agents:

Renewal Commissions - With Farmers Friendly Reviews, a high percentage of policyholders will stay with you year after year. Every time a policy renews, you earn a commission! As your agency income base expands, more and more policies renew, and your commissions grow along with your security. Approximately 75% of an established agent's income is derived from renewal commissions.

Equity - Another significant benefit is the ability to develop substantial monetary equity, which is called Contract Value. Upon retirement, you can collect your Contract Value as payment for the return of your policies to the company. Many agents use their Contract Value as a retirement nest egg and it can also be useful as collateral for personal loans from the Farmers Insurance Group Credit Union.

Bonus - Farmers offers three bonus plans (Life, Profitability and Contract Value) to supplement your income and Contract Value. Many agents have added substantially to their income and Contract Value through these bonus plans.

In addition to income potential, there are many other valuable features and benefits:

- Association with a Fortune 50 Corporation
- Personal Independence
- Continual Intellectual Stimulation
- Provide Quality Service
- Performance Based Compensation
- Free Enterprise
- Ability to Broker 'Non-Farmers' Business
- Low Capitalization
- Equity Growth
- Residual Income
- Family Rights Provision
- Long-term Community Involvement, Stature & Presence
- On-Going Training, Coaching & Mentoring
- Trips and Achievement Awards



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Setting Goals & Initial Targets

Since a *“goal not written down is just a wish”*, let's set some initial targets toward building your financial future.



Although goal setting is not a new process, it is a powerful one that, if implemented, can yield tremendous results. Unfortunately, many business professionals neglect the goal setting process in their routine business activities. By so doing, they rob themselves of the **clarity** and **focus** necessary to build an effective, vibrant enterprise. You will learn in your Reserve Business Builder Training that goals must be S.M.A.R.T. goals, meaning they must be:

- **SPECIFIC, MEASUREABLE, ACCOUNTABLE, REALISTIC, TIMELY**

Again, although this may seem obvious, do you have S.M.A.R.T. goals? Are they written down or organized into a business plan framework? This process is essential to long-term success in building a Farmers Agency.

There are three key dates that you need to focus on in getting a **FAST START** to building a Farmers Agency. Let's take the time to set these dates and targets now. They are as follows:

- *Schedule First State Licensing Exam* _____
- *Schedule Securities Licensing Exams* _____
- *Schedule Career Conversion Target Date* _____

"The heights of great men reached and kept, were not attained by sudden flight, (but while their companions slept), they were toiling upward in the night."

--Henry Wadsworth Longfellow



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Your 45-Day Action Plan

Approximately 45 days can elapse from the time your pending application has been approved by Farmers until the time your Insurance License is issued by the State. While you are studying for your Insurance exams it is important that you maintain your focus on your new career. To help you do this, follow a simple, focused 45 day action plan. Complete these activity steps and you will have no problem staying on track:



Focus - Focus on your “Dream” & “Why” you want to build this Business.

Readers are Leaders and Leaders are Readers – The following two books are required reading to graduate from the Reserve Program. Set aside time each day to read from these two great books. Order them today!

The E-Myth Revisited, Michael E. Gerber

The Seven Habits of Highly Successful People, Steven Covey

Licensing FAQ – Review the Licensing FAQ’s in this guide.

Complete Your Natural Market Survey – This list will form the foundation for your growing business. You will not be asked to sell insurance products to those in your ‘natural market’ but rather they will start to form the network of those who will assist you in building a vibrant business.

Attend Career Development Training – This is special training targeted for the men and women who are just starting their new business. The training is specific to developing processes, becoming familiar with our computer systems and it provides an opportunity to work with other business owners who face the same challenges. As we work together, the steps in the process are reinforced and the path to success becomes even clearer.

Attend Reserve Agent Training – Reserve Training

Associate with Winners - Seek out an “On the Grow-Fully Licensed” Farmers Agent and talk with them regarding the benefits of becoming a Farmers Agent. The District Office can provide you a referral to one or more of these agents.

Tour the Farmers Agency Dashboard- Get your personalized ID and Password to the Farmers Agency Dashboard from the District Office and take the online Dashboard tour.

Begin Prospecting – Start your marketing plan today. Learn how to gather the necessary information to complete an insurance proposal. You cannot offer or sell an insurance product until you are properly licensed and trained but you can gather information. Form the habit of prospecting every day.



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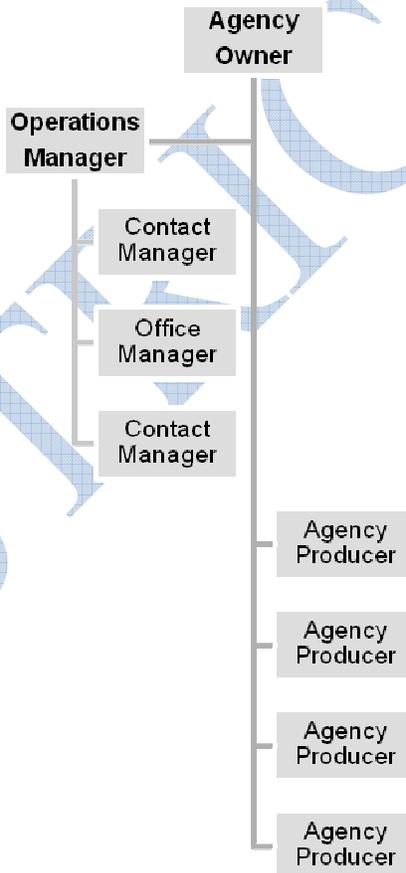
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Organizational Vision – Replace Yourself!

Early in the maturation of your agency you will realize the simple fact that you can't do it alone. Farmers has learned that the single most important element that determines whether a new agency will be successful is how early the agent adds support staff. The earlier the better is our battle cry!

Even if you are a superstar you will quickly realize that to be successful you must learn to duplicate your time and effort through the successful efforts of others. If you get bogged down in the administrative aspects of building an agency, its growth will grind to a halt. You simply must stay focused on the creative side of the business. **The name of the game is being in front of people.** You can't do that if you are shuffling papers and answering the phone every time it rings.

Begin now to visualize a team of professionals working in your agency. A great example is displayed below. You may have numerous questions and even fears about putting this kind of structure together. *Be confident of two simple truths: First, we will help you assemble this structure over time. Second, the Recruiting and Training Center will assist you in the expansion and on-going management of this structure.*



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Welcome to District 47

We are committed to help you build a Farmers Insurance & Financial Services Agency. You will see by our commitment as outlined in the "Success Contract" (see page 12), our willingness to do whatever we can to assist you along your journey to building a successful career with Farmers.

As District Manager, my mission is to recruit, develop and support professional agency managers whose offices profitably market, sell and service ALL of the Farmers Insurance Group product lines. I am dedicated to the success of my Agency Owners.

The Recruiting and Training Center will initially be your primary source for training, support and inspiration. No insurance company can offer you better support and guidance in building a foundation than the Farmers Insurance Group. You will be able to take advantage of our proven systems and technology for building your own business.

We have professional staff, trainers and administrative assistants, all of whom are dedicated to helping you succeed.

All of our business owners and staff are supported by a state-of-the-art computer network, which will allow you to access up-to-date marketing and service programs. You will have the use of integrated equipment, including both a Farmers system mainframe, which includes daily information on policies and claims information, and our own in-house PCs, which house the latest contact management and service software.

The District Office is located at:

Farmers Insurance Recruiting and Training Center

11550 IH-10W, Ste #230

San Antonio, TX 78230

Tel: (210) 561-5652 Fax: (210) 561-5356

Email: lkimble@farmersagent.com Web: farmerscareers-sanantonio.com

Leslie E. Kimble, Jr., LUTCF, District Manager

Email: lkimble@farmersagent.com

Avolonne M. Kimble, M.D, Business Consultant

Email: avolonne.lkimble@farmersagency.com

Jeromy D. Aldridge, Agency Development & Training Manager

Email: jeromy.lkimble@farmersagency.com

Erika Garcia, Officer Manager

Email: staff.lkimble@farmersagency.com



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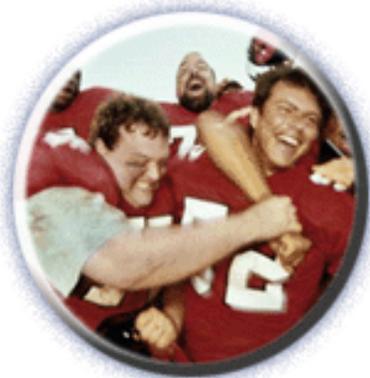
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Team 47
"Vanguard of the South"

The Value of a Coach! – Les Kimble, Jr., Strategic Coach

To achieve long-term success, there are essentially three elements; *Your Dreams and Goals*, a *Financial Vehicle* and a *Team of People* to help you get there. These three elements make up a winning combination. Be assured, you are in the right place, at the right time, with the right people!

The Farmers Opportunity Three Elements - A Winning Combination



A Winning Team



**A Proven
Financial Vehicle**



Your Goals And Dreams

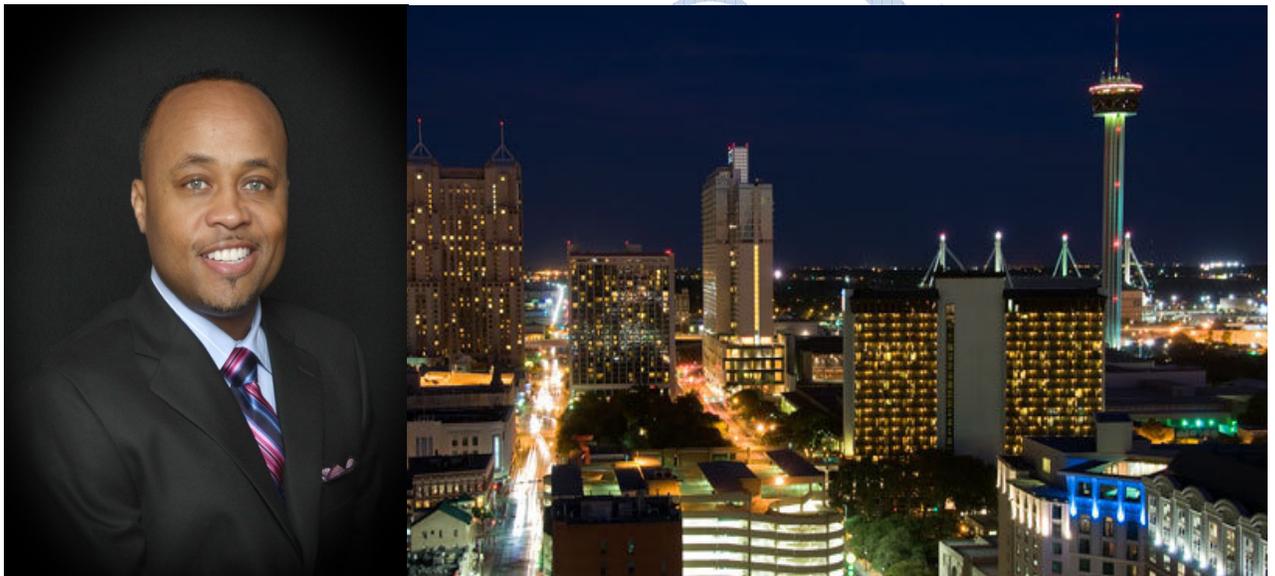


Side By Side

Team 47
*“Vanguard of the
South”*

Your Dreams and Goals coupled with the long term stability of the Farmers organization, although powerful, is not enough to insure success. You must have a business “coach” to guide you through the day to day, week to week and month to month demands of growing a private enterprise. Having a relationship with a winning coach and being on a winning team is essential to success! *Les Kimble is your team leader and coach for Farmers in South Texas.*

Having a successful coach in your business-building corner is an essential element of long-term success. Since time is a finite commodity, we must spend it in the most efficient way possible. Building a business requires that we reallocate resources and make sacrifices. There is no time to waste on wrong turns and dead ends. The battle cry must be to “take the hill” and do so immediately. A competent coach is an invaluable asset in this process!



“I look forward to helping you achieve your goals and live your dreams!” – Les Kimble

“A coach is someone who tells you what you don't want to hear, who has you see what you don't want to see, so you can be who you have always known you could be.” - Tom Landry



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“Vanguard of the South”

Welcome to the Reserve Program

The Reserve Agent Training Program provides licensed part-time insurance agents with the opportunity to experience the dynamics of this rewarding profession without giving up the security of their present employment.

The objective of this program is to determine the suitability of each participant for a career in insurance and financial services. This goal is accomplished by exposing the Reserve Agent to the fundamentals of both the technical (product knowledge, rating, etc.) and practical (prospecting, sales, etc.) aspects of the insurance and financial services business.

During the Reserve Agent program you will earn full commissions on all products sold. You may keep your current job while you complete the comprehensive training program.

This learning experience will enable both the Reserve Agent and District Manager to determine the agent's suitability for transition to Career Agent status. Career Agent status requires a full-time commitment to becoming a professional agent.

To be considered for appointment to the Career Training Program, the Reserve Agent must meet certain "minimum" requirements, as outlined by the District Manager (see p. 29).

Farmers Insurance Group of Companies appoints agents who demonstrate the potential to establish and maintain a profitable, growing business.

Merit, qualifications and competency are the three sole criteria considered in agent appointments. Under no circumstances is a candidate denied appointment due to race, sex, age, color, national origin, physical handicap, religious creed or ancestry.

Farmers Insurance Group is committed to developing a Team of professional Agents and District Managers to meet their agency development needs. It is Farmers Insurance Group's policy to ensure that every agent receives proper training in all phases of the Insurance & Financial Services business. The training begins with the Reserve Agent Program.



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Team 47
*"Vanguard of the
 South"*

Your Commitment to Success

No one is guaranteed success. Success takes hard work, commitment and sacrifice. Les Kimble and the staff at the Recruiting and Training Center are committed to your success. In turn, your commitment to your own success is needed.

The following Success Contract is not a legal contract. It is something far stronger. It is a commitment to your success, something which only your spirit, or lack thereof, can break. The Recruiting and Training Center will empower you with the knowledge, training and advice you need to build the business of your dreams.

Your ultimate success lies in your hands. The details outlined in the following Success Contract are not exclusive; instead, they are a foundation for your success.



"Far better is it to dare mighty things, to win glorious triumphs, even though checked by failure, than to rank with those poor spirits who neither enjoy much nor suffer much because they live in the gray twilight that knows not victory or defeat."

--Theodore Roosevelt

Please review the Success Contract on the next page and register your commitment of whether you are willing to practice the principles of success in building a Farmers Agency...



Side By Side

Team 47
"Vanguard of the South"

Success Contract

Reserve Agent Commitments:

- 1) I will obtain all licenses (Life, Property & Casualty, FINRA Series 6 & 63) necessary to sell all products offered through Farmers Insurance Group of Companies.
- 2) I will attend all Reserve Business Builder Training classes scheduled by the District Office.
- 3) I will establish a phone line, order business cards, and discuss a formal office plan within two weeks of receiving my first insurance license.
- 4) I will have a laptop computer ready for continuous use within one month of receiving my first insurance license.
- 5) I will sign up for the DCS rating software within one month of receiving my first insurance license.
- 6) I will obtain a minimum of 75 X-dates per week.
- 7) I will track my production points daily (report weekly) as well as maintain an accurate Weekly Activities and Sales Record Book.
- 8) I will maintain and submit the Reserve Agents Activity Analysis Report by the 5th of the following month.
- 9) I will work to follow the Eight Steps in Building a Successful Agency (see p. 19).
- 10) I will work to follow the Cardinal Rules (see p. 22).

Business Owner

Date

District Manager Commitments

- 1) I will make available the opportunity to start and grow your own full-time agency, and help you achieve the freedom of self-employment.
- 2) I will provide you with forms and training manuals that you need to operate a successful agency.
- 3) I will provide you with Farmers Network and Agency Dashboard access.
- 4) I will provide you with E-Agent software training.
- 5) I will provide you with the regular and ongoing, training, support, and advice necessary to become an effective insurance and financial services advisor.
- 6) I will provide you access to district staff for **reasonable assistance** while in training.
- 7) I will provide you the formal 35+ hours of Reserve Business Builder Training for your professional development.
- 8) I will hold effective, periodic District Meetings that will help your agency grow.
- 9) I will maintain a positive, motivating and supportive environment conducive to building a profitable enterprise.
- 10) I will provide you access to the Farmers Network of business professionals and specialists (Marketing, Underwriting, Claims, Accounting, Field Support, etc.) essential to help your business grow.

Les Kimble, Jr., District Manager

Date



Side By Side

Team 47
“Vanguard of the South”

The “Road to Career” – Timeline & Major Milestones

Over the years many have tried to define the term “success”. “Team 47’s” definition of success is as follows:

“Success is the progressive realization of a worthwhile dream or goal”

This definition asserts that “Success” is a journey not a destination. We could not agree more! Becoming a successful Farmers Agency Manager is a journey not a destination. It is essential you understand that becoming a success at building a Farmers agency is a process not an event. Rest assured that line upon line, precept upon precept; you can build a great future with Farmers. Having been in the insurance industry for over 80 years, Farmers knows the steps necessary to build profitable agencies. Hint: *Follow the successful steps of those who are building profitable agencies and simply model what they do! If you want what they have then you must do what they do!*

Please find below the basic timeline and major milestones we recommend in proceeding through the Reserve Program:

- Step One:** Obtain your Life & Health License
- Step Two:** Send your U-4 to FFS
- Step Three:** Obtain your Personal and Commercial License
Complete your Natural Market
- Step Four:** Complete the **Reserve Business Builder Program**. Complete steps 1 - 3 to enroll in training. Begin X-Dating. Following the online training, begin attending Weekly Sales Builder Meetings.
- Step Five:** Prep for your FINRA Series 6 & 63 Securities Licenses
- Step Six:** Finalize a formal Marketing Plan
- Step Seven:** Continue Selling Farmers Products and Achieve the Production Necessary to Qualify for Career Status
- Step Eight:** Finalize a formal Business Plan
- Step Nine:** Qualify for Career Status (Subsidy Begins)
- Step Ten:** Qualify for the Blue Vase Award
- Step Eleven:** Qualify for the Silver Star Award

**Complete the 45-Day
Action Plan (see p. 6)**

The role of the Recruiting and Training Center is to help you move through these steps as quickly as possible. It is important that you proceed in the order listed. Again, with 80 years of experience, we know the recipe for a profitable insurance and financial services agency. One element to a sure win is a Fast Start! *Step forward today and schedule your licensing classes!*



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THE LICENSING PROCESS

Step 1: General Lines – Life, Accident Exam Prep Class

Kaplan Professional Schools at (800) 824-8742 or online at www.kfeducation.com to enroll in the next available exam prep class. Remember to ask for the 'Farmers discount'. The class includes the study materials. This class is designed to prepare you to pass the Texas State Insurance exam. We will provide additional product training at the Recruiting and Training Center prior to you entering your new career.

Schedule your exam dates soon after completion of the Kaplan Financial class. Call Prometric at (866) 267-0455 to schedule your exam date and time. Set your exam date and arrange your study schedule to be ready to achieve at least a 70% on the State exam. The exam is a computer based multiple choice test. Your prep work will prepare you for the test environment.

Please notify the office manager when you set your exam date and upon completion of your exam.

Step 2: General Lines Commercial and Personal - Property and Casualty Exam Prep Class

Kaplan Professional Schools at (800) 824-8742 or online at www.kfeducation.com to enroll in the next available exam prep class. Remember to ask for the 'Farmers discount'. The class includes the study materials. This class is designed to prepare you to pass the Iowa state insurance exam. We will provide additional product training at the Recruiting and Training Center prior to you entering your new career.

Schedule your exam dates soon after completion of the Kaplan Financial class. Call Prometric at (866) 824-8742 to schedule your exam date and time. Set your exam date and work your study schedule to be ready to achieve at least a 70% on the state exam. The exam is a computer based multiple choice test. Your prep work will prepare you for the test environment.

Step 3: Series 6 & 63 Preparation

Prior to scheduling your exams for the Series 6 and/or Series 63 you must have your Life/Health Insurance license and your U-4 application must be processed by our broker dealer, Farmers Financial Solutions. Once the completed U-4 application and your \$25.00 check is received by FFS it typically takes 4-6 weeks to open a 120 day window to successfully pass each exam. We will complete and submit the forms to be processed by FFS.

Once your U-4 is submitted, contact Kaplan online at www.kfeducation.com www.adbanker.com to enroll in the next available exam prep class. Remember to ask for the 'Farmers discount'. The class includes the study materials. This class is designed to prepare you to pass the FINRA securities exams. We will provide additional product training at the Recruiting and Training Center prior to you entering your new career.

Schedule exam dates and times by contacting Prometric at 1-(866) 824-8742. Set your exam date and work your study schedule to be ready to achieve at least a 70% on the securities exam. The exam is a computer based multiple choice test. Your prep work will prepare you for the test environment.



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LICENSING INFORMATION

Life

Text W/ Exam CD	\$ 89.90
<Or>	
2-Day Class W/Text & Exam CD	\$224.00 (With Farmers Discount)
Exam	\$70.00

U4 Application & Testing Fee

Includes All FINRA Fees And Series 6 Exam and Series 63 Exam	\$25.00 Application Fee*
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Personal & Commercial Property/Casualty

Text W/ Exam CD	\$ 89.90
<Or>	
2-Day Class W/Text & Exam CD	\$224.00 (With Farmers Discount)
Exam	\$ 70.00

Securities – Series 6

Text W/ Exam CD	
<Or>	
2-Day Class W/Text & Exam CD	(With Farmers Discount)
Exam	<i>Included w/ U-4 Fee</i>

Securities – Series 63

Text W/CD	
<Or>	
1/2-Day Class W/Text & CD	(With Farmers Discount)
Exam	<i>Included w/ U-4 Fee</i>

Texas Insurance Appointment Fee

(This fee is invoiced after appointment to the Reserve Program)	\$80.00 –One Time Fee
---	-----------------------

*To order materials and schedule classes contact Kaplan Financial at 1-800-824-8742.
All class fees include the study materials.

*Visit kfeducation.com to view the times and locations for the classes or schedule on-line.

*Have your credit card ready when you call or visit on-line.

* To schedule a time to take the Life and/or P/C exam contract Prometric at 1-866-267-0455

* **Any questions about the above information? – Contact the District Office at (210) 561-5652***



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Reserve Business Builder Training

As soon as you are enrolled in your State pre-licensing classes you are eligible to enroll in the Farmers Reserve Business Builder Training Program offered at the District Office. This training program is only offered a few times during the year. Check with the District Office to find out when the next formal training class begins.

Throughout this great program, our goal is to repetitiously couple “Skill Training with Skill Practice”. Skills taught on Tuesday* evenings are easily applied during the week thereby moving Reserve Agents one step closer to growing a vibrant full-time agency, not to mention earned commissions!

The Farmers Business Builder Reserve Training Program is organized into five business building modules. They are as follows:

- Module I: Farmers Network Overview
- Module II: Constructing Your Business
- Module III: Your Sales System
- Module IV: Agency Operations
- Module V: Tools of the Trade

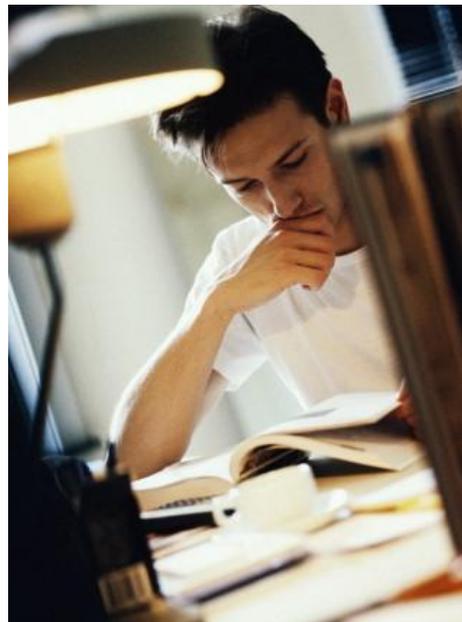
**12 Week Training
Class Schedule Also
Available**

The information taught in these courses is delivered via the following instructional mediums:

- Home Study (Review your Business Builder Kit Prior to Each Session)
- Virtual University (Online Internet Courses)
- Class Room Instruction (Power Point Slides)

Review the following outline to understand the training structure:

<u>Module I: Farmers Network Overview</u>	<u>Hours</u>
<u>Home Study:</u>	
Review material in RBB Kit – Before Each Session	1 Hour
Read the “E-Myth Revisited”	Daily
Listen to Audio CD	Daily
<u>Virtual University (Online Courses):</u>	
Enroll in the Reserve Agent Curriculum on VU	20 Min
Company Overview	20 Min
<u>Classroom Instruction:</u>	
Farmers Network Overview	30 Min
Complete Assessment	45 Min



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Module II: Constructing Your Business**Hours**Home Study:

Review material in RBB Kit – Before Each Session	1 Hour
Read the “E-Myth Revisited”	Daily
Listen to Audio CD	Daily

Virtual University (Online Courses):

Getting Started	20 Min
Prospecting	20 Min
Fair Access	30 Min
Basic Business Skills	30 Min

Classroom Instruction:

Watch “The Value of Value” DVD	1 Hour
Prospecting	1 Hour
Getting Started	1 Hour
Business Fundamentals	2 Hours

Complete Assessment

1 Hour

Module III: Your Sales SystemHome Study:

Review material in RBB Kit – Before Each Session	1 Hour
Read the “E-Myth Revisited” and	Daily
Listen to Audio CD	Daily

Virtual University (Online Courses):

Strategies for Sales Success	20 Min
Auto Product	20 Min
Home Product	20 Min
Life Product	20 Min

Classroom Instruction:

Watch “Why Life” Video	2 Hours
Preparing for the sales interview	10 Hours
The closing interview	7 Hours
The Life/FFS interview	2 ½ Hours

Complete Assessment

2 Hours

Module IV: Agency OperationsHome Study:

Review material in BB Kit – Before Each Session	1 Hour
Read the “E-Myth Revisited” and	Daily
Listen to Audio CD	Daily

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FOLLOW-UP TRAINING AND SUPPORT

	<u>Hours</u>
<u>Virtual University (Online Courses):</u>	
Customer Billing	30 Min
Customer Payment to Agent	30 Min
Auto/Home Policy Processing	30 Min
<u>Classroom Instruction:</u>	
Target marketing	2 Hours
Opportunity marketing	2 Hours
Business efficiency	2 Hours
Complete Assessment	2 Hours
 <u>Module V: Tools of the Trade</u>	
<u>Home Study:</u>	
Review material in RBB Kit – Before Each Session	1 Hour
Read the “E-Myth Revisited” and	Daily
Listen to Audio CD	Daily
<u>Virtual University (Online Courses):</u>	
Regulatory Compliance	20 Min
Commissions and Sales Count Guide	20 Min
<u>Classroom Instruction:</u>	
Commission and Sales Count	1 Hour
Business Planning	1 ½ Hours
Sales Training and Activity Record	1 Hour
Resource Contact Directory	30 Min
Regulatory Compliance	1 Hour
Complete Assessment	45 Min

Follow-Up Training & Support

Upon completion of the Reserve Agent Business Builder Program you will attend a weekly **Career Development training class** which is designed to support you on your way to Career Conversion and beyond. We provide the essential “on the court” assistance and training to help you build your agency. The following types of items are found on a weekly agenda:

- Discuss selling experiences of the week
- Provide on-going product / process flow training
- Share productive marketing ideas
- Establish goals and provide an environment of accountability
- Enjoy a motivating team atmosphere
- Interact with other winners!



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“Vanguard of the South”

The Eight Steps to Building a Profitable Agency

There are a variety of fundamental building blocks that contribute to the development of a profitable business. For simplicity, these success building blocks have been reduced to eight simple steps. This long-term success recipe provides a business building framework for new Reserve Agents and serves as a helpful checklist to determine if a particular advisor is on track or not. Trust these steps; they have been historically proven as a foundation for success. Miss any of these steps and over time you will rob your business of the energy and power it needs to be a growing enterprise. The steps are as follows:



1. Personal Use

Become an all Farmers household.

2. Personal Growth - Books/Tapes

Focus on personal development by reading 10-15 minutes each day from an inspiring source. Listen to an inspiring tape or CD each day. Participate in continuing education.

3. Functions - Attend all District, Division and Farmers events.

4. Association - Associate with winners both in and out of the business.

5. Counsel Up-line - Counsel with District Manager for growth!

6. Execute a Consistent & Effective Marketing Plan

Develop a continuous flow of leads
Maintain 5 active, well defined external marketing strategies
Plan your work and work your plan

7. Generate New Business Commissions

During the first 3-5 years of operation, solidify 500 (2 p/wk) clients (a household with 3 or more lines of Farmers business) with whom the agency earns \$1,000 in commissions per year. You and your team should be generating the following sales on a monthly basis:

Selling 30+ property & casualty policies per month
Selling 5+ life policies per month
Set-up 5+ FFS accounts per month

8. Account / Policy Conservation / Retention

Maintain an on-going pool of satisfied, loyal clients. Achieve a product density factor of 3.0 and maintain profitability in all lines.



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A narrative of each of the Eight Steps is as follows:

Step 1: Personal Use - Advisors must become an all Farmers house. They must use their own products. They should be insured and protected by Farmers. Advisors can't sell something they don't believe enough in to own themselves. If an advisor has the need for a particular product that Farmers offers, then advisors should embrace it! To not do so is to kill one's own attitude. This philosophy builds personal belief in one's own business. You can't sell a Chevy while driving a Ford! To skip this step is to tear away at the fragile belief that is at the core of one's independent enterprise.

Step 2: Personal Growth – Books/Tapes - Advisors must understand one elemental truth, "*One cannot succeed beyond the level of one's own self-image!*" Advisors must incorporate a habit of lifelong personal development. Listening to success oriented tapes and CD's helps develop a strong self-image. A great man once said, "*You will become a sum total of the books you read and the people you associate with*". Without question, "*Readers are Leaders and Leaders are Readers*". Advisors are encouraged to read from success oriented books.

Step 3: Functions – Advisors must attend all District, Division and Farmers events a priority. No matter what these functions might be, active attendance and involvement is essential for success. In many respects, the template for success is found, taught, modeled, and reinforced at these meetings. Missing these events will cause an advisor to lose valuable time in the building of his/her enterprise.

Step 4: Association - Since people tend to become like the people they hang around, associating with positive, "*on the grow*" people is a known success principle. Advisors are encouraged to seek out people who are in life where they want to be. In his book entitled, "Unlimited Power", Tony Robbins said, "*Find someone who has what you want and model what they do*". Modeling is a powerful concept. In the Farmers family, those individuals to "model" can be found by attending the various achievement clubs and incentive trips throughout the fiscal year. Advisors are encouraged to associate with these and other winners in the District and Division!

Step 5: Counsel Up-line - As an advisor builds his/her business he/she will need to take corrective action to sustain growth. Before making significant changes, advisors are encouraged to "check up-line", meaning meet with their District Manager, to review agency plans and objectives. These changes might include office relocation, staff hiring or firing, budgetary concerns, reviewing an annual business plan and/or possibly discussing the need to make a significant shift in product line focus. These opportunities are a great time for the advisor to establish a relationship of accountability. Division Specialists might also be considered as individuals to seek product line knowledge and expertise.



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Step 6: Execute a Consistent & Effective Marketing Plan - Developing a continuous flow of leads (prospecting) is essential for success. Agencies begin to slow, when they stop this critical business building step. If raw materials are not loaded onto the beginning of an assembly line, a finished product will never result. Agents must have an effective marketing game plan sufficient to produce the leads necessary to reach the desired production results. It is essential to maintain a minimum of 7 active, well-defined and executed marketing strategies (p. 24). The old adage of “*Plan your work and work your plan*” is time-tested sage advice.

Step 7: Generate New Business Commissions All of the other steps can be performed with exactness, but without the execution of a consistent sales action plan, an agency will not generate the capital it needs to survive. A profitable advisor is a happy advisor. *Master the basic steps of Generating Leads, Making Contacts, Giving Presentations and Providing Effective Policy Service.* An advisor must become proficient in engaging in the following activities:

- Prospecting
- Developing Leads
- Qualifying Leads
- Appointment Setting
- Conducting Presentations
- Identifying Needs
- Offering Solutions
- Product Delivery
- Continual Follow-up

SECRET: Build a TEAM of Professionals that can master these simple steps. Duplicate your time and effort and you will achieve great results!

During the first 3-5 years of operation, advisors should solidify 500 clients (2 p/wk) with whom the agency earns \$1,000 in commissions per year each. Hitting the targets listed in this step, advisors should achieve company sponsored achievement clubs and awards. Accomplish these longer-term targets by developing a team that consistently generates the following volume:

- Selling 30+ property & casualty policies per month
- Selling 5+ life policies per month
- Set-up 5+ FFS accounts per month

Step 8: Account / Policy Conservation / Retention - Maintain an on-going pool of satisfied, loyal clients. It doesn't make any sense to load clients in one end of the agency only to watch them go out the other. To maintain a satisfied pool of loyal clients, advisors must hallmark the importance of relationships and “needs based” selling. A product density factor of 3.0 should be pursued as well as maintaining an “all lines” profit. Agencies should routinely provide a “high touch” environment for their clients. This is done in part by implementing some of the following strategies:

- Farmers Friendly Review
- Client Referrals
- Outstanding Service
- Follow-up at Renewal Time
- Send Articles & Publications
- Seminars
- Thank-you Notes
- Regular Mailing Program
- “Friendly Review” Quarterly Publication
- Become a Reference Source



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Eight Steps Summary

It is no wonder that four of the Eight Steps address the “agent’s attitude and personal development” and the remaining four address the “physical process of building an agency”. The power of this is shown below:

Personal Focus:

- Personal Growth - Books/Tapes
- Association With Winners
- Counsel Up-line
- Attend District, Division & Farmers Events

Business Focus:

- Personal Use
- Execute a Consistent External Marketing Plan
- Generate New Business Commissions
- Account / Policy Conservation

Don't discount the power of this business building recipe. It has weathered the test of time. Its daily application is life changing! Focus on these simple steps and you will build long-term wealth. Miss any of them consistently and you will lament the results.

The “Cardinal Rules”

The Cardinal Rules are taught and exemplified by members of Team 47 Breaching these rules will not be tolerated. Advisors are taught and counseled to adhere to these higher levels of performance and professional behavior:

- Rule #1 - Check Up-line Before Making Significant Changes
- Rule #2 - No Negative Cross-Line
- Rule #3 - Never Embarrass Anyone / Exemplify the Principle of Edification



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Rule # 1 - As our business grows we will need to make adjustments from time to time to sustain growth. Before making significant changes, advisors will be encouraged to “check up-line”, meaning to counsel with their District Manager or other Specialists, to review any significant agency operational or marketing changes. These changes might include office relocation, hiring/firing staff, making significant shifts in product line focus, budgetary considerations, etc.

Rule #2 - It is also important that advisors observe the “No Negative Cross-Line” rule. If advisors have concerns or gripes they should bring them to the District Manager where these issues can be resolved. A proposed solution or remedy can be discussed so both parties can work toward resolution. Most times we find that a simple discussion will uncover any misunderstandings that will arise as we build our business and interact with other business owners, underwriters/employees and the public in general.

Rule #3 – As we all strive to apply the “Golden Rule” in all of our relationships we will treat those around us with respect. Although fun and enjoyment will abound, fun should never be at the expense of another person. Leaders lift, build, encourage and respect others. These characteristics must surround all Team 47 relationships. Someone said, “*If you build a soap box for someone they will quickly stand on it*”. This principle of edification amongst team members is essential to create a culture of success. As we look for good qualities in those around us we will find them.

Let’s Talk About Marketing...

Depending on your level of sales experience, you may have a varying level of questions regarding how to successfully market your agency. Although we will spend considerable time in our Business Builder classes talking about prospecting and marketing, let’s take a few moments to touch on this topic.

The single most important aspect in the sales process is prospecting. Consistent, effective prospecting over time will build a good base of potential clients to support your business now and in the future. Therefore, one of the first training activities you must immediately experience and master as a new agent is the ability to contact and develop prospects.



- *Remember, the whole focus of prospecting is to generate qualified leads!*

Prospecting requires basic communication skills as well as a great deal of discipline and commitment. The goal is to become proactive--making opportunities happen—rather than reactive—waiting or wishing for things to happen. Prospecting is not something you do from 8:00am – 5:00pm. To be successful, prospecting must be something that you consciously, and unconsciously, do in every aspect of your life during your entire career. As you master this process you will want to add additional support staff and Agency Producers to help you expand your marketing efforts.



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Prospects are developed using various lead sources and prospecting methods. A lead is simply a name and phone number of any person who may have a need for your products and services. Leads can be obtained through an endless variety of activities.

Again, although we will talk more about this during our Business Builder Training, please find below a host of successful marketing and prospecting ideas that have worked well in the past:

- PURCHASE LEADS – MARKET POINT
- UTILIZE KEY NEIGHBOR PROGRAM
- PURSUE NATURAL MARKETS
- CHOICEPOINT.COM
- MASS MAIL
- HIRE CONTACT MANAGER
- HIRE TELEMARKETER OR OUTSIDE FIRM
- LOCAL NEWSPAPER ADVERTIZING AND/OR INSERTS
- SPECIALTY NEWSPAPER
- LOCAL PROGRAMS, DIRECTORIES...
- CREATE AN AGENCY BROCHURE
- REWARD STAFF WITH EACH SALE AND/OR GOAL
- POST CARD PROGRAM
- BUY TARGET LIST-MAIL OR CALL
- HIRE SUB-PRODUCERS
- PURCHASE MAGNETS, PENS, ANNUAL CALENDERS, MUGS, KEY CHAINS...
- TARGET PUBLICATIONS (APARTMENT OWNERS NEWS, CONDO MANAGEMENT UPDATE...)
- CROSS MARKET BOOK (AUTO-NO HOME, HOME-NO LIFE, ETC.
- HIRE KID FOR DOOR HANGER
- START A RENTERS PROGRAM
- CREATE NEWSLETTER
- JOIN CHAMBER OF COMMERCE, LIONS CLUB, LIFE UNDERWRITERS.....
- SPONSOR LOCAL EVENT
- BUY STORE BAGS WITH YOUR COMPANY NAME ON IT
- SEMINAR SELLING (ESTATE PLANNING, HOME BUYING, HOME LOANS, CHILD SAFETY, CHILD PROOFING YOUR HOME.....
- CREATE A NEIGHBORHOOD WATCH PROGRAM
- FREE ROAD ATLAS WITH EACH PROPOSAL
- RESTAURANT FISHBOWL....FREE LUNCH/DINNER
- SALES CART AT MALL

Select 7 Active Marketing Strategies and pursue them Consistently and Effectively!



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- PASS OUT BUSINESS CARDS EVERY DAY
- X-DATING
- COLD CALLING
- WEEKLY BAGEL DELIVERY TO REAL ESTATE OFFICES AND/OR MORTGAGE BROKERS
- BUSINESS/RENTAL FLYERS – DOOR TO DOOR
- SET UP BOOTH AT CAR WASH ON A SATURDAY
- JOIN LEADS GROUP
- SEEK REFERRALS FROM EXISTING CLIENTS
- TELL PEOPLE WHAT YOU DO
- MAIL AN AGENCY INTRODUCTION TO EVERYONE YOU KNOW
- MEET OTHER LIFE ONLY AGENTS
- STAMP “WE APPRECIATE REFERRALS ON ALL MAIL”
- PLACE CARDS AND BROCHURES IN STORES/BUSINESSES
- SPEAK AT APARTMENT COMPLEX
- PURSUE AFFINITY GROUPS FOR MARKETING
- CHILD SAFETY DAYS
- SPEAK AT CONDO ASSOCIATION
- TEAM UP WITH A REALTOR, LOAN BROKER FOR HOME BUYING SEMINAR
- FOR ADDITIONAL IDEAS PLEASE REFER TO THE “90 RESERVE – CAREER MARKETING LIST

Select 7 Active Marketing Strategies and pursue them Consistently and Effectively!



It is important to select “Active” as well as “Passive” marketing strategies. The key is to select the plan that works best for you, generate and develop a specific action plan, and to contact your clients based upon that plan. This could be done through face to face contact, telemarketing, direct mail, internet/email, etc. *To be successful, you must select and consistently pursue a minimum of 7 active marketing strategies.*

For now, look over the above list and begin to identify which strategies are most appealing to you based on your personality, natural market and any other target markets you want to pursue.



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Agency Dashboard

Once your initial application has been approved, the Business Development Center will assign you a user ID and password for the Agency Dashboard. If you do not have this access, please call our office immediately. The Agency Dashboard provides answers to virtually any question you might have in operating your agency. It is a powerful, comprehensive tool, yet it is organized in such a way as to be both useful and efficient. Become familiar with the Agency Dashboard and you will rocket your success to the head of the class. A high speed DSL line will save you ample time in using this tool. You can log on to the Agency Dashboard by typing in the following address:

<https://eagent.farmersinsurance.com>

The screenshot shows the Farmers Agency Dashboard interface. The top navigation bar includes 'FARMERS', 'e-Mail', 'Legal', 'Feedback', 'Helpdesk', and 'Sitemap'. The main content area is titled 'e-Print - A Centralized Print Option' and discusses the benefits of e-Print for customer mailings, including retention programs and cost savings. A list of steps for using e-Print is provided at the bottom of the page.

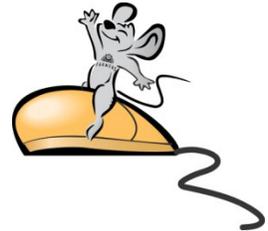
To maximize the power of the Agency Dashboard access it on a regular basis. Here are some tips as you log on both Daily, Weekly, Monthly and on an As Needed basis:

Daily

- Bulletins/News and Information (Home)
- eAuto/e Home (Personal)
- Financial Blueprint/Windows to Life (LifeNet)
- Personal Lines forms, manuals, policies & endorsements (Personal)
- Let's get it issued (LifeNet)
- Track your new business (LifeNet)
- e-ACA (Money Handling)
- CRN (Claims)
- Customer Alerts (Home)
 - Auto/Home Cancellation/Policy Expiration
 - Farmers EasyPay® Notice of Cancellation
 - Auto/Home Pending Cancellation/Avoid Lapse
 - Auto/Home New Business/Changes

Weekly

- SAM Auto/Life Leads (LifeNet)
- Potential Term Conversions (LifeNet)
- Increase Your Book of Business (LifeNet)
 - Social Security Leads
 - Long-Term Care Leads
 - "Friendly Exchange" cards



**Invest in a High Speed
Internet Connection
at Home**



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Weekly

- FFS Commissions Statement (Managing)

Monthly

- eFolio (Managing)
- Statement of Operations (Managing)
- Auto & Fire Experience Analysis (Managing)
- Topper/Championship Tracker (Managing)
- At-Risk Communication (Marketing)
- Profitability Bonus (Managing)
- Commercial Experience Analysis (Managing)
- Improve Your Life Lapse Ratio (LifeNet)

Quarterly

- Profit Bonus Tracker (Managing)

As Needed

- Growth & Retention (Marketing)
- Foremost (Specialty)
- Value Added Resources (Value Added)
- View/Update Umbrella policies (Personal)
- On-line flood quote & issue (Personal)
- e-CLS (Business)
- Home Service Plan Quote & Issue (Value Added)
- Virtual University (Learning)
- FFS marketing material--letters, letterhead & ads (Marketing)
- MDC on-line ordering (Managing)
- Moore Stationary on-line (Managing)
- Site-Map (Home)
- Life Calculators (Life)
- Create/Deactivate User IDs (User Administration)
- Technology (Managing)



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COMMISSIONS SCHEDULE

<u>Preferred Auto Insurance</u>	14%	New Business
	10%	Renewals
<u>Standard Auto Insurance</u>	10%	New Business
	10%	Renewals
<u>Preferred Homeowners Insurance</u>	20%	New Business
	14%	Renewals
<u>Liability Umbrella</u>	10%	New Business
	10%	Renewals
<u>Life Insurance:</u>		
Term Insurance	40%	New Business
Whole Life Insurance	50%	New Business*
Flexible Universal	50%	New Business*
		*15% Renewal In Year Two – 2% Thereafter
<u>Annuities</u>	4%	New Business
<u>Business Insurance</u>	15%	New Business
	12%	Renewals

This is a list of the core products you have to offer. Our menu of products and services is much broader and includes products such as RV's, ATV's, boats, motorcycles, disability insurance, flood insurance and much, much, more.....ABOUT 75 ADDITIONAL FARMERS PRODUCTS TO BE PRECISE!

Keep in mind Farmers unique contract feature that allows you to broker whatever business they do not offer. For instance, Farmers does not offer a health insurance product. As an Agency Managers under a Farmers Appointment Agreement you would have the ability to secure an appointment with one or more health insurance companies to offer their products and services to your clients. (***)**LIMITED – STATE OFFICE APPROVAL REQUIRED**(***)

Once you obtain your securities licenses and pass the required training as set out by our broker-dealer you will have an entire menu of financial products to offer your prospects and clients. Our broker dealer (Farmers Financial Solutions) has relationships with most of the leading Fund Companies in the securities business.

Remember that we only make commission income on what we sell and keep. The number one objective of your business will be to get in front of enough qualified prospects every day. We will assist you to build a business plan complete with the daily activities to drive the results you desire.



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There are three variables to determine your income:

1. The products you have to offer
2. The commissions you make on each new product sold and renewal commissions earned
3. The amount of effort you will put into this business venture

We have a rich commission schedule with a large menu of products and services. The variable left to determine your business's revenue has to do with your consistent effort.

Career Conversion Requirements

To be considered for appointment to the Career Training Program, the Reserve Agent must meet the following "minimum" requirements:

- Generate a minimum of 48 issued policies during the last 90 days of the Reserve Program: at least 40 in Property & Casualty and 8 issued policies in Life. A minimum of 4 Life policies must be "uncontrolled" and connected to 4 separate households within the Property and Casualty households sold.
- Have access to the Agency Information Management System (AIMS) and submit electronically all business transactions to the Companies that can be submitted through AIMS or the E-Agent System.
- Successfully complete all online learning modules, including the Fair Access Online Course.
- Complete all Business Builder Reserve Development System assessments. (See Business Builder Course Outline)
- Acquire a minimum of 1,200 valid prospects as defined in the Business Builder Reserve Development System.
- Secure Licenses for all of our Companies: Life, Personal and Commercial P/C, Series 6 & 63.
- Successfully complete the Career Conversation Examination available on Virtual University.
- Complete the Pre-Career Conversion New Business Audit. (Conducted by the DM)
- Demonstrate the ability to sell both Property & Casualty, Life Insurance and FFS products and have a working knowledge of the Business Builder Career Development System.
- Complete all Business Builder Career Development pre-work assignments.



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Matching Subsidy Program Overview

Once you qualify as a Career Agent you will be eligible to participate in the Matching Subsidy Program. This program was developed based on the fundamental premise that the best results are obtained by paying for performance. Agent performance during the first 6 months of the Full-time Career Program will determine the amount of additional subsidy awarded for leads, office staff and overhead expenses.

Because it pays for performance, the Matching Subsidy Program provides substantially more incentive to those agents who “make it happen” than any subsidy program Farmers has ever used before. It enables agents to generate a greater amount of working capital during the Career Agent Program by “matching” subsidy to the agent’s new business commission. This both encourages and enables agents to more rapidly establish professional agencies, hire staff and build large books of business.

How it Works?

Months 1-6 - A level \$1,500 in subsidy plus full commissions is advanced to all new career agents for the first 6 months of the Career Program provided the agent produces 40 P&C and 4 Life (I&P) policies in the first 3 months.

Months 7-24 - Subsidy level will depend upon performance by the agent at the end of the sixth months of the Career program. At that time, a Career agent’s production will be checked for the number of policies issued-and-paid. Career agents will be terminated or eligible to receive a subsidy based on their production level at that time.



Policies Issued	P&C	Life	Subsidy Available Months 7-24
	<40	<4	Contract may be terminated
Bronze	70	8	Subsidy matches new business Commission dollar for dollar on new business over \$500, up to \$2000.
Silver	100	10	Subsidy matches new business Commission dollar for dollar on all new Business commissions up to \$2000.
Gold	120	12	Eligible for Lead Subsidy (\$100 monthly /\$1800 max) over and above matched subsidy.
Platinum	150	15	Eligible for Staff Subsidy (\$1500 monthly /\$12000 max) over and above matched Subsidy



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Months 13-24

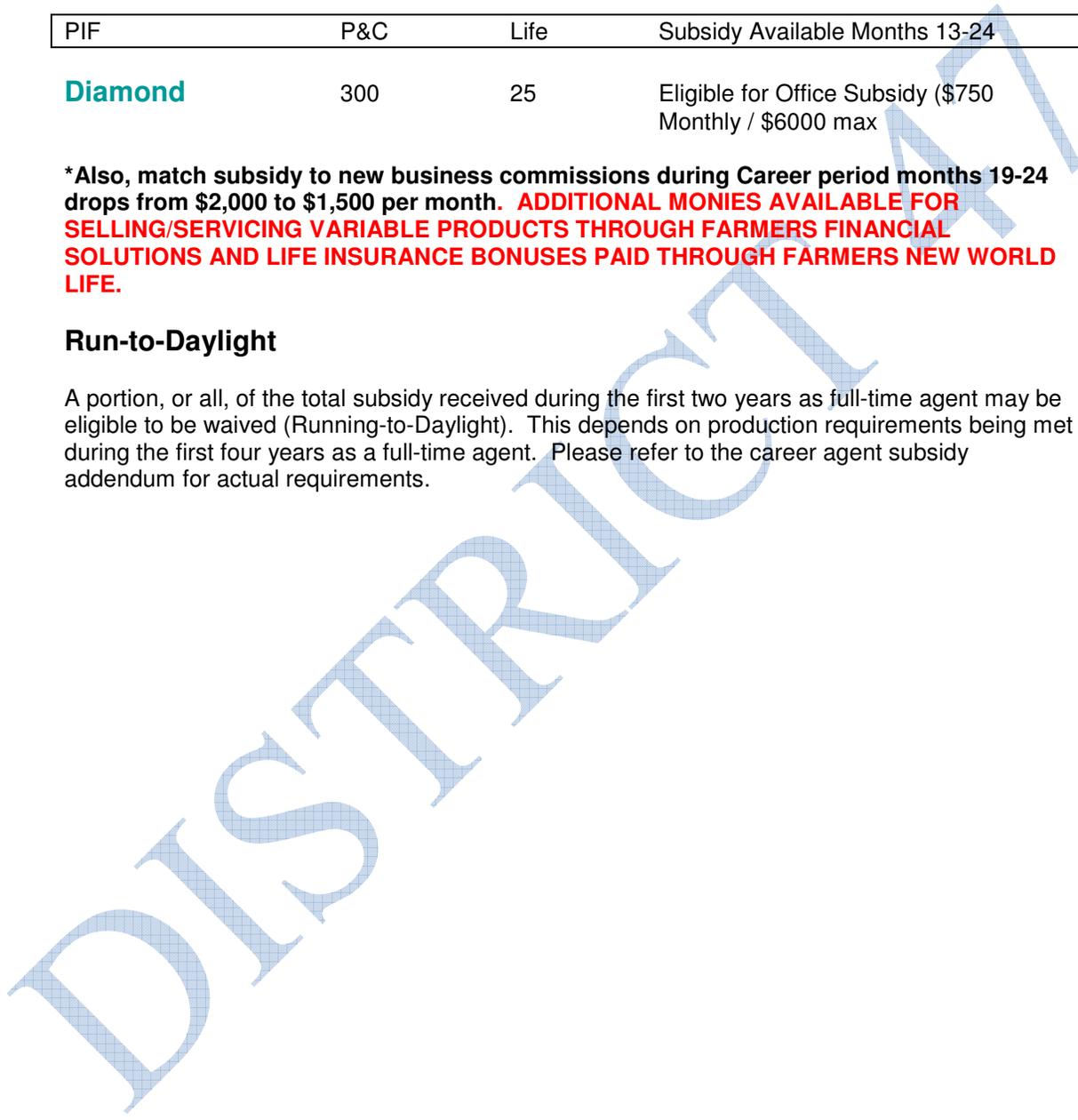
At the end of the 12th month on the career program, agents may be eligible to receive an additional subsidy for office expenses depending on the level of PIF attained. However, all types of subsidy payments cease at the end of the 24th month.

PIF	P&C	Life	Subsidy Available Months 13-24
Diamond	300	25	Eligible for Office Subsidy (\$750 Monthly / \$6000 max)

***Also, match subsidy to new business commissions during Career period months 19-24 drops from \$2,000 to \$1,500 per month. ADDITIONAL MONIES AVAILABLE FOR SELLING/SERVICING VARIABLE PRODUCTS THROUGH FARMERS FINANCIAL SOLUTIONS AND LIFE INSURANCE BONUSES PAID THROUGH FARMERS NEW WORLD LIFE.**

Run-to-Daylight

A portion, or all, of the total subsidy received during the first two years as full-time agent may be eligible to be waived (Running-to-Daylight). This depends on production requirements being met during the first four years as a full-time agent. Please refer to the career agent subsidy addendum for actual requirements.



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How This All Fits Together

To achieve your goals and live your dreams using this opportunity will require that we develop an 'interdependent relationship.' Using a proven system and product lines, with our local leadership and support coupled with your discipline and drive we will all achieve our goals.

Farmers:

- A Fortune 50 Corporation
- Over 80 Years of Experience in Building Strong Small Businesses across the U.S.A.
- The Nation's 3rd Largest Auto/Home Insurance Company
- The Nation's 5th Largest Commercial Lines Insurance Company
- A Top 10 Life Insurance Company
- One of the Fastest Growing Broker-Dealers in the Financial Services Industry
- Over \$21 Billion in Surplus (money to pay claims and grow market share)
- "A" Financial Ratings From A.M. Best, Moody's and Standard and Poor's
- Over 23,000 Agents
- Over 14,000 Employees
- The Largest Unit in Zurich's International Insurance and Financial Services Organization
- A Strong National Brand
- A Nationally Recognized Two Year Training Program
- Over 70 Years of Experience in the Texas Market
- A Texas State Office Staffed with Specialist to Assist You

As a business owner you have access to the 'best practices' in our dynamic industry. You are in business for yourself but not by yourself.

The Recruiting and Training Center:

- Your Local Destination for Training Using the Business Builder System
- Ongoing Support to Achieve Your Milestones Along the Way To Success
- Monthly One-On-One Meetings to Track Your Progress In All Areas Of Your Business
- Training of Support Staff and Agency Producers
- Your Communications Conduit From Farmers and Back To Farmers
- A Resource For Insurance and Business Questions and Challenges
- A Professional Support Team With a Vested Interest in Your Success
- A Social Support Network With People Just Like You

Our job is to get to know you and understand your goals and dreams – then work with you to achieve your objectives. We understand the process of building a business in South Texas using the Farmers System. We will assist you as you reach new milestones and encounter new difficulties. Our goal is to help you walk through each step of the process.



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The Agency Manager:

Is this you? If the timing is right and you have a clear picture of where you want to go along with the discipline to do the 'right things' every day – this will be a great fit. The men and women who work in our system enjoy all the advantages listed above along with the freedom that comes with building a business.

At times you will be asked to do things you do not want to do. There will be moments when you may wonder if this is everything you thought it would be. **Believe in the system.** Professionals do what they must do – even when they don't feel like it. Follow our lead. Follow your plan. Reap the rewards.

Final Thoughts...

While working as a milk shake machine salesman in the late 1950's, Ray Kroc called on the McDonald's brothers in San Bernardino, California. He recognized a great opportunity. Ray urged the brothers to duplicate their burger stand and open additional locations thereby creating a captive market for multi-spindle milk shake machine sales. Rebuffing his recommendation, Dick and Maurice McDonald elected to huddle close to their roots in San Bernardino and to simply maintain the flagship location they opened. As the story goes, Ray Kroc bought the franchise rights to the McDonald's enterprise and returned to Des Plaines, Illinois to build an exact duplicate of the San Bernardino operation.



Ray's concept was to help others get into a business of their own and to help them succeed. Charging less than \$500 as a franchise fee, Ray's pay-off was to earn 2 cents on each burger sold. Many of his good friends and Chicago business associates thought his plan would end in failure. With disbelieving hearts they poked,

"Do you know how many burgers you'll have to sell to make any money at 2 cents a burger?"

Ray knew how many burgers!

The rest is history. Ray duplicated his "win-win" success model over and over again throughout the United States and eventually around the world. He built a repeatable system for the fast food industry. Thousands have modeled his cookie-cutter approach. As a new operator of a McDonald's franchise, one attends Hamburger University in Chicago for training to run a successful McDonald's operation. Just the right secret sauce on the burger and knowing just when Ronald was to show up were all part of the curriculum.

More than anything else, Ray developed an effective system to produce successful independent business owners. Oh, the burgers were important, but equally or even more so was the repeatable system that he developed.

Ray was able to create an independent flow of income to his family far beyond his own personal time and effort. He did this through the principle of duplication and residual income.



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You have the same opportunity! Through Farmers policy renewals and trail commissions on financial services products, you can establish a flow of income that is also independent of your own personal time and effort. Certainly a rare opportunity!

The result can be a lifestyle that most people only dream of...

Farmers and Team 47 help men and women achieve their goals and live their dreams -

What will you do with this opportunity?



DISTRICT 1



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