

Great News -- Life Performance Bonus has been changed just for our zone for both 3rd and 4th quarter. You will love the changes, and it couldn't of come at a better time since we just kicked off our Life Calcutta promotion. Please read the rules attached and get the life issued.

Not Great News -- Yesterday I received a severe reprimand from the state office about how poorly my district's life policy issued performance is. We are last in the state and in the bottom 10 nationally, 3 issued in July from 30 agents. I had no defense!!! Starting August 1st, any agent who does not issue 1 life policy each month will have to attend mandatory life training the following month on the 2nd and 4th Tuesday on each month from 10am to 11am. Training will be conducted by me and members of the state office. Example, no life policies issued in August, must attend life training on 9/8 and 9/22. If you issue a life policy in September, then you are not required to attend October training. Each month stands alone and no life issued will require life training the following month. You may chose not to attend the mandatory life training, I am then obligated to document that and forward your failure to attend to the state and home office. The Farmers' Group of Companies does have the right to expect agents to be productive in all lines of business. The life issued expectation is 1/month minimum. This is not an unreasonable expectation since thousands of agents do issue at least 1 life/month.

I do not like having this type of conversation, but it is necessary to improve our life sales performance and you are the only one that do it. I know you can, if you want to, if you focus, if you put in the effort, if you feel it is important.

Thank You,

*If you have a positive attitude and believe you are successful, you will be*