Joseph Sidaros, MBA, CIAM, CMFA
Strategic Consultant & Executive Coach

Retooling our Field Force for the Next Generation of Financial Professionals

LIMRA LOMA
Navigate With Confidence

Our Mission
is to advance the insurance and financial services industry by empowering our members with **knowledge**, **insights**, **connections** and **solutions**.
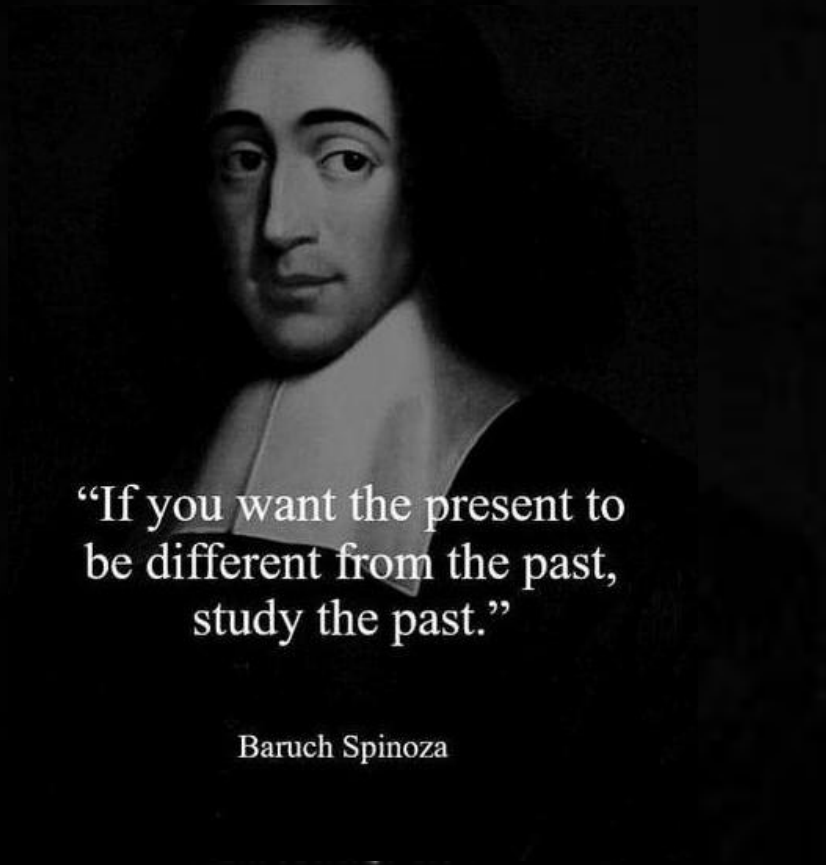
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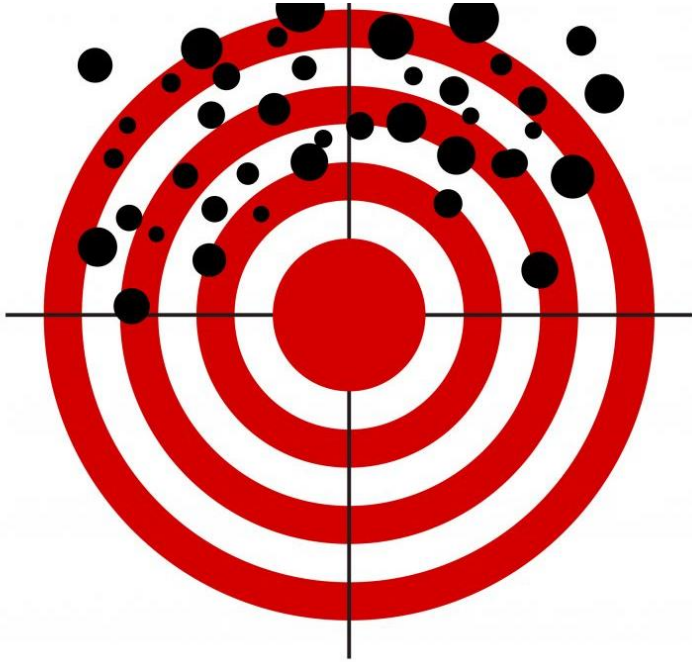"If you want the present to be different from the past, study the past."

Baruch Spinoza

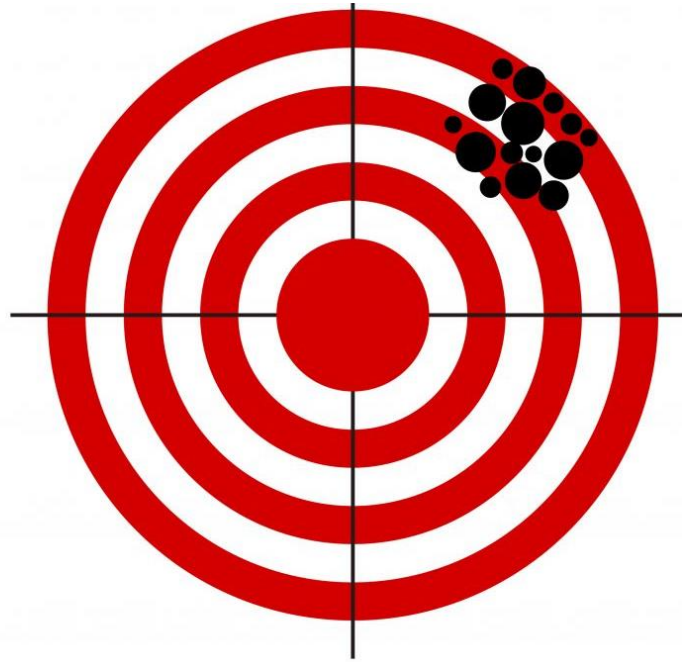**Baruch Spinoza was a Dutch philosopher of Portuguese Sephardic Jewish origin**

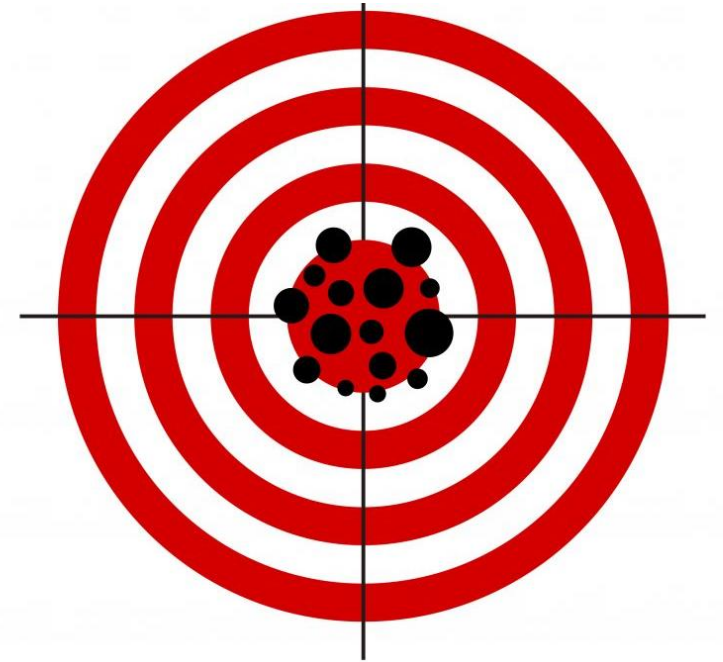We are the Product of our Decisions and Choices, Rather than our Circumstances.

Neither Reliable nor Valid **Reliable, but not Valid** **Reliable and Valid**

An Opportunity to Reflect on the Past and the Outcomes

- We did not grow our distribution network as we intended to do
- We did not attract as many high performing advisors as we would have liked
- Retention is still an issue
- Productivity of our advisors is still a problem
- What are we going to do about persistency?
- Our goal of client service excellence is still out of reach.
- The managers are not building as they should
- The advisors are not selling as they should

When a flower doesn't bloom, you fix the environment it grows in, not the flower.

Alexander Den Heijer

Cutting the Budgets/Costs and show a Profit
Grow the Business/Revenue and show a Profit

Choices, Decisions & Strategies,
In the Absence of Doubt!

The 80% / 20% Rule is a Sad Reality
So, Where is the Opportunity?

When will we ever fix it?

Peak + Average + Losers

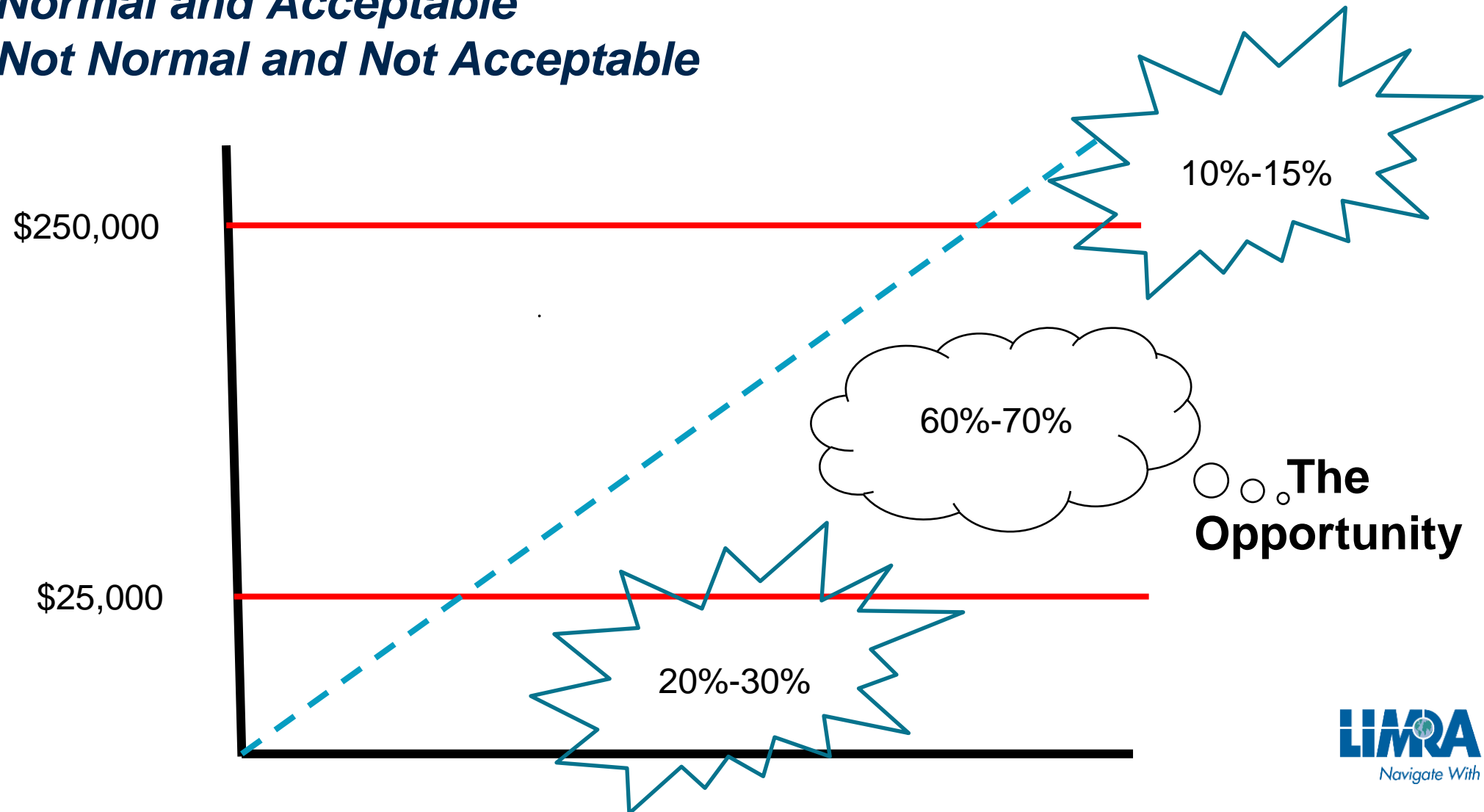*The Famous Production Graph*

Losers Are Born, Winners Are Born Again!

Some are Born this way, and Some are Developed to be Great

We have a Vested Interest to Finding Them, or Developing Them, and Keeping Them

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The Production Graph Tells the Story!

- ***Normal, but Unacceptable***
- ***Normal and Acceptable***
- ***Not Normal and Not Acceptable***

$250,000

10%-15%

60%-70%

The Opportunity

$25,000

20%-30%

Greatness is Independent of the Past

There is a Better Way

Indeed, we can Develop People.
We Need to Change our Strategies.

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The Floor is Yours, and so is The Future

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Happy to respond to your Questions

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