

2025

12 WEEK JOURNAL



Your Guide to
Success in the
Final Expense Market



SALES AGENT | JOB DESCRIPTION

COMPETITIVE - COMMUNICATIVE - TEACHABLE - MINDFUL

Reports To: Sales Director

Travel: Up to 50%, based on your preference. Our top producers usually like traveling more.

Status: Full Time

What Kramer Agency provides: We are committed to providing a continuous flow of opportunities to make your financial goals become a reality.

Impact Description

We hire smart, talented, driven people every day. This is your chance to make a difference and begin living your own remarkable experience! The Sales Agent will showcase Old American Insurance Company offerings to new customers and customize policies that work for their lives. You will understand the competitive activity and buyer's preferences in your market and deliver remarkable customer service. By achieving annual revenue and sales objectives you can earn uncapped commission payouts and performance-based rewards. You will have opportunities for growth through a long-term, strategic career path. We guarantee you won't run out of leads or your next lead packet will be free.

Key Responsibilities

- Revenue Generation** – manage leads, build relationships, and perform activities that lead to confirmed contracts.
- Create Value** – represent our company's products, starting with an understanding of our underwriting and how it meets applicant's needs. Provide exceptional customer service with a personal in-depth touch.
- Remarkable Experiences** – Attend awesome events and create camaraderie among your teammates in everything you do. Freedom to control your time and income.



Skills & Abilities We Love In This Role

- Draws energy from closing deals.
- Thrives in a fast paced, team environment.
- Handle rejection by having a positive attitude that is equal to your abilities.
- Self motivated, strong desire to be in the field hunting for the next sale, the drive to continue door knocking and making contacts. Essentially not quitting.
- Conveys information effectively to others persuading them to change their minds or behaviors.
- Overcome objections with ease as 10% of life is what happens and 90% is how we react.

Qualifications

- Commitment to Values: Demonstrate honesty, integrity, and a strong focus on supporting clients' financial well-being.
- Tech Proficiency: Possess intermediate computer skills and the ability to effectively use our web-based and mobile sales applications.
- Dependable Transportation: Reliable and economical transportation is essential.
- High Mobility: Be prepared to work primarily from your vehicle, making upwards of 50+ stops or visits daily.
- Adaptability: Embrace a mobile work environment, including traveling to clients up to 90 miles from home.
- Weather Resilience: Perform duties in varying weather conditions and temperatures.
- Overnight Travel: Be open to overnight stays. Top-performing agents often choose to travel more frequently, sometimes 1-2 nights per week or two weeks per month.



ENROLL

Kramer Agency
University

How You'll Make Impact

- Close deals by following the Assumed Sales Presentation, our proven sales process.
- Work leads as measured by weekly activity card.
- Determine the best product customer qualifies for based on their information and needs.
- Explain the THREE Guarantees of our program.
- Show written quotes for bronze/silver/gold plans.
- Obtains applicants signature on the agreement and collect banking information.



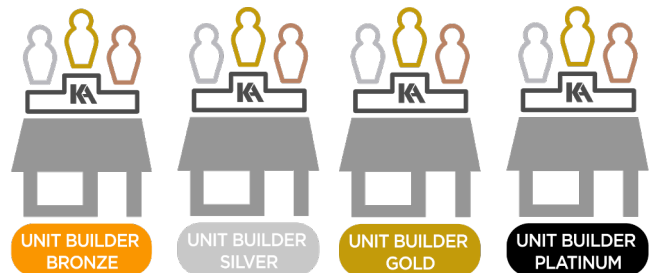
How I'm Scored

Agents in this role will be measured each week based on performance in the following behaviors:

- Complete tasks in 12 week journal
- Sales prospected from 20 new leads on a weekly basis for 90 days
- 10 presentations signed, each week
- 5 confirmed and approved agreements, issued by insurance company, each week

Opportunities to Advance

- Sales Recruiter
- Division Sales Manager
- Division Sales Director
- Other Positions available in the company will be posted for consideration by all



PRE CONTRACTING (already has state insurance license)

Before I receive a contract with Old American Insurance Company I must:

- Complete Kramer Agency University
- Attend mandatory introductory team call
- Memorize health questions
- Complete Application on paper, scan and email to joinus@krameradvantage.com
- Schedule next call with Sales Director
- Return executed Letter of Commitment
- Present memorized the Assumed Sales Presentation, the door approach, and 10 rebuttals for overcoming objections.



SCHEDULE CALL

LEAD FINANCING

In order to have my leads financed, I must:

- Produce \$2,500 APB from Produce \$2,500 Annualized Premium from your referrals and our self generated previous respondent leads or purchase a order of new leads.
- Sell a minimum of \$2,500 APB without the help of a supervisor within 30 days.
- Using 12WJ complete Weekly Activity Cards, Pending List and Selling Score Card.
- Demonstrate ability to use the kcllc.net.



PERMANENT AGENT

In order to be considered a permanent agent, I must:

- Sell a minimum of \$18,000 APB or 30 apps in first 90 days.
- Participate in all weekly conference calls.
- Provide supervisor Weekly Activity Card on daily basis via text, no later than 10:00 p.m. each scheduled working day, a minimum of three days per week.
- On a weekly basis report to supervisor completed Weekly Activity Card, 12WJ Pending List and 12WJ Selling ScoreCard.
- Complete and return Lead Transfer Forms
- Provide time to do "ride-a-longs" as often as possible, on a monthly basis. Once in his/her territory to observe, and once in my territory, to offer guidance.
- Work full time for Old American scheduling no more than two consecutive weekdays off in advance with Supervisor.



KRAMER AGENCY AGREES TO:

- Provide sales tracts and product knowledge.
- Teach company and agency processes through classroom, one-on-one training and website training.
- Have leads available
- Do joint work every other week for the first 90 days, quarterly training thereafter and one on one when needed.
- Review sales activity weekly.
- Finance your leads once you achieve the \$2,500 Annual Premium within 30 days.
- Provide a professional environment for you to work in.
- Communicate directly with you, the agent.
- Track your sales activity each week and provide coaching to help you improve.

SIGNATURES:

Prospective Agent Signature

Date

Website: www.krameradvantage.com
Agency Phone: 877-797-3251
Fax: 877-797-4738

Office Hours:

Mon - Fri 8:30 a.m. - 4:30 p.m. CST
 Sat/Sun CLOSED



Office Support direct/text: 816-548-3153
 Harrison Ramsden harrison@onalead.com



General Agent Manager direct/text: 816-289-9309
 J.J. Kramer jjkramer@onalead.com

Accounting & Commissions accounting@onalead.com

Mailing Address: *General Delivery*
 P.O. Box 34657
 North Kansas City, MO 64116

Physical / Shipping
 2103 Swift St., Suite 200
 North Kansas City, MO 64111



Kramer Advantage Contacts

<https://krameradvantage.com/contact>

Old American Insurance Company

Direct: 800-735-6242

AGENT PORTAL www.kclinc.net
Field Tech Support (password reset) x8511
 ID: _____ Password: _____

New Business/Administrator
 Stacy Potter, Director direct: 800-735-6242 x8823
 Jennifer Bradshaw, Admin x6413

New Business/Underwriting
 Oliver Da Vonchio x8558
 Carolyn Jost x8211
 AVP, Chief Underwriter

New Business/Reissue
 Liz Oliva-Laca, Reissue Admin x8158
 Julie Summers, Reissue Admin x8701

New Business/Submit Application fax: 877-523-2265
 P.O. Box 219844, KC, MO 64121 oaicnewbusiness@Oaic.com

Information Line x8095
Overnight Delivery
 3520 Broadway, KC, MO 64111

Contracting & Commissions direct: 800-735-6242 x6010
commissions@Oaic.com

Customer Service direct: 800-735-6242 x6001
 fax: 816-303-9800
customerservice@Oaic.com

Supply direct: 800-735-6242 x8247
supply@Oaic.com

Brad Cope, Vice President, Sales and Marketing x6471
 Cell - 816-682-3207
brad.cope@oaic.com

Joe Dougherty, Regional Vice President x6212
 Cell - 816-399-9480
joe.dougherty@oaic.com

Other Carriers

| Name | Customer Service | Fax for Replacements |
|----------------------------------|------------------|----------------------|
| AAA LIFE | 888-422-7020 | 888-223-6534 |
| AARP (NYL) | 800-865-7927 | 855-681-0181 |
| American Amicable | 800-736-7311 | 254-297-2105 |
| American Income Life | 800-433-3405 | 254-761-6635 |
| Americo Financial Life | 800-231-0801 | 800-395-9238 |
| Bankers | 800-283-8011 | 800-899-0146 |
| Boston Mutual | 877-624-2249 | 781-770-0553 |
| BrightHouse | 800-638-5000 | 813-983-4404 |
| Capitol Life | 469-522-4400 | 888-525-5002 |
| Colonial Life | 800-283-8011 | 800-880-9325 |
| Cuna Mutual | 800-356-2644 | 608-236-8030 |
| Equitable | 800-352-5150 | |
| Family Benefit Life | 866-211-0811 | 502-875-7084 |
| Fidelity Life | 800-369-3990 | 866-947-8738 |
| Gerber Life Ins Co (Life) | 800-704-2180 | 231-928-3078 |
| Globe Life | 877-577-3860 | 214-250-5702 |
| Great Western Ins Co | 800-733-5454 | 402-496-8199 |
| Guarantee Trst Life Ins Co (GTL) | 800-338-7452 | 847-699-6309 |
| Homestead Life | 800-477-3633 | 515-440-7695 |
| Knights of Columbus | 800-380-9995 | 800-866-9097 |
| Landmark Life | 800-299-5433 | 325-646-3688 |
| Liberty Bankers | 800-745-4927 | 325-643-4043 |
| Lincoln Heritage | 800-438-7180 | 602-808-0521 |
| Met Life | 800-638-5433 | 400-827-2000 |
| Monumental Life | 888-265-8791 | 410-385-6903 |
| Mutual of Omaha | 800-775-1000 | 402-997-1906 |
| Physicians Mutual Life | 800-228-9100 | 402-633-1604 |
| Pioneer American Life | 254-297-2776 | 254-297-2784 |
| Primerica Term | 800-544-5445 | 470-564-6454 |
| Protective Life | 800-866-9933 | 205-268-3402 |
| Royal Neighbors of America | 800-627-4762 | |
| Security National Life | 800-574-7117 | 866-666-4450 |
| Security Plan | | 512-582-9302 |
| State Farm | 800-782-8332 | 970-395-5257 |
| Thrivent | 800-847-4836 | 800-225-2264 |
| Transamerica | 800-797-2643 | 866-834-0437 |
| United of Omaha | 800-775-1000 | 402-997-1906 |

Helpful Hints

Underwriting

● Bipolar Disorder

- Bipolar disorder can be treated with a variety of medications which may include more common medications used to treat depression, anxiety or other mood disorders.
- **Bipolar specific** medications include 1) Abilify, 2) Clozapine, 3) Depakote, 4) Lamictal, 5) Lithium, 6) Rexulti, 7) Risperdal and 8) Seroquel.
 - **BMP** (One Bipolar Specific Medication + One Other Mood Medication)
 - **BMS** (More Than One Bipolar Specific Medication and/or 3 or More Mood Medications Required to Control)

● Hepatitis C and/or Chronic Hepatitis

- Any diagnosis of chronic hepatitis in the past will result in **BMQ**
- Hepatitis C is the most common form of chronic hepatitis found in U.S., but other forms include hepatitis B, D and E
- Recent advances in treatment such as Harvoni, Mavyret and Zepatier have shown good early results in eradicating the Hepatitis C virus, but no studies are available to assess long term effectiveness

● Kidney Transplants

- Kidney transplants are performed after an individual has reached end-stage renal failure
- Question 8b on the application excludes kidney transplants and should be answered “no”
- Immune suppressants such as Cellcept, Cyclosporine and Imuran are required post-surgery
- All kidney transplants are a **best case BMQ**

● COPD

- Medications indicated on medication list such as Spiriva, Turdoza, Breo Ellipta and other “Ellipta’s” are prescribed almost exclusively to treat COPD or other forms of chronic respiratory conditions
- We look at many different things when assessing prescription medicine histories
 - Tobacco use (**most common cause of COPD**)
 - Length since last use/how many times it has been used in the past
 - Recent treatment
 - Prescriber, to eliminate allergies or serious asthma
- COPD is a **BMQ**

● Congestive Heart Failure (CHF)

- CHF is a separate and specific medical diagnosis, but commonly associated with medical history of heart disease
- Medication prescribed to treat CHF does not indicate a cure and health question timeframes generally do not apply, however medication stability over 2 years may be considered more favorably
- Many medications may be used to treat CHF including diuretics and anti-arrhythmic’s. Medications specifically designed to treat CHF include **Inspira** and **Entresto**, but other medications including **Digoxin** may be prescribed to treat CHF and associated arrhythmias

● Amputation

- Amputations caused by acute injury do not apply
- Removal of breast due to cancer is not an amputation

● Memory/Alzheimer’s/Dementia

- Diagnosis of Alzheimer’s, Dementia, or having memory loss is a **Decline**
- Any past or current use of medications such as Aricept, Namenda, and Exelon will be **Decline**

● Question 10 and 15 – Application Questions

- Even though questions are worded differently the same medical conditions apply to both question 10 and 15 – only timeframes are different

- A good way to look at these questions is any type of medical procedure or medication to improve circulation to the heart, brain or lower extremity and any form of heart disease or peripheral vascular disease will apply
- Another consideration is any significant changes to medications prescribed to treat heart disease or circulatory conditions and how recently these changes were made
 - Underwriters look for medication use stability when assessing these conditions, particularly with medications/blood thinners designed to primarily treat heart arrhythmias, chest pain and possibly heart failure

● Application Questions and Selected Timeframes for BMP, BMS and BMQ
























































- Medical questions are worded as “diagnosis and/or received treatment” for that particular time period required by the plan **....5 years for BMP, 2 years for BMS etc.**
- Heart and other circulatory disorders and health conditions being treated are some of more difficult applications to underwrite as there are many medication options and a greater percent of these medications can be used for multiple impairments
 - Medication stability can be often viewed favorably by underwriters for heart and circulatory disorders
 - Not all medications for heart or circulatory disorders will qualify under the 5 year (BMP)/2 Year (BMS). Below is a list of the more common meds and **best case underwriting decisions**.
 - Digoxin/Lanoxin
 - BMQ
 - Effient, Isosorbide, Ranexa or Brilinta
 - BMQ < 2 years
 - BMS > 2 years
 - Entresto and Inspira
 - BMQL < 2 years
 - BMQ > 2 years
 - Nitroglycerin Patch
 - BMQ < 2 years
 - BMS 2-5 years
 - Xarelto
 - BMQ < 2 years
 - BMS > 2 years
 - Furosemide(Lasix)
 - BMQ >80mg
 - Spironolactone
 - BMP ≤ 50mg
 - BMS > 50mg
 - Furosemide(Lasix) + Spironolactone
 - BMQ
 - Isosorbide + Furosemide or Spironolactone
 - BMQ
 - Digoxin/Lanoxin + Furosemide or Spironolactone
 - BMQL
 - Ranexa + Furosemide or Spironolactone
 - BMQL
 - Brilinta + Furosemide or Spironolactone
 - BMQL

● Blood Sugar Levels/A1c Reading




- Oral medications only
- Levels are based on average not highest reading
- Average blood sugar reading ≤ 170 or A1c ≤ 7.5 would qualify for **BMP**

| Year | Name | DSA/DDSA | APB | NBR | Bonus |
|-------------|--------------------|----------|--------------|-----|---------|
| 2013 | Brad Temaats | DDSA | \$126,587.00 | 85% | \$1,582 |
| 18 DDSA's | Greg Pfannenstiel | DDSA | \$135,686.00 | 87% | \$1,696 |
| 24 DSA's | Matt Ruiters | DSA | \$116,290.00 | 89% | \$ 750 |
| | Eric Sipes | DSA | \$103,225.00 | 93% | \$ 500 |
| | Maris Haster | DSA | \$ 99,663.00 | 91% | \$ 500 |
| | Clay Talbot | DSA | \$102,949.00 | 87% | \$ 500 |
| 2014 | Brad Temaats | DDSA | \$184,204.00 | 88% | \$3,224 |
| 25 DDSA's | Eric Sipes | DDSA | \$162,800.00 | 88% | \$2,442 |
| 24 DSA's | Justin Roberts | DDSA | \$145,501.00 | 83% | \$1,819 |
| | Matt Ruiters | DDSA | \$132,590.00 | 84% | \$1,657 |
| | Maris Haster | DSA | \$119,122.00 | 87% | \$ 750 |
| | Clay Talbot | DSA | \$100,091.00 | 88% | \$ 500 |
| | Chris Goodman | DSA | \$ 98,214.00 | 85% | \$ 500 |
| 2015 | Jon-Erik Miletello | DDSA | \$177,757.00 | 86% | \$3,111 |
| 39 DDSA's | Michael Copeland | DDSA | \$162,831.00 | 84% | \$2,442 |
| 21 DSA's | Greg Pfannenstiel | DDSA | \$144,303.00 | 85% | \$1,804 |
| | Maris Haster | DDSA | \$138,162.00 | 88% | \$1,727 |
| | Justin Roberts | DDSA | \$135,310.00 | 86% | \$1,691 |
| | Matt Ruiters | DDSA | \$129,082.00 | 92% | \$1,614 |
| 2016 | Daniel Harris | DDSA | \$169,670.00 | 82% | \$2,545 |
| 24 DDSA's | Jon-Erik Miletello | DDSA | \$148,592.00 | 85% | \$1,857 |
| 32 DSA's | Brad Temaats | DDSA | \$140,897.00 | 88% | \$1,761 |
| | Matt Ruiters | DDSA | \$131,826.00 | 96% | \$1,648 |
| | Greg Pfannenstiel | DDSA | \$131,750.00 | 88% | \$1,647 |
| | Justin Roberts | DSA | \$121,117.00 | 89% | \$ 750 |
| | Maris Haster | DSA | \$104,898.00 | 96% | \$ 500 |
| | Chris Goodman | DSA | \$102,199.00 | 86% | \$ 500 |

| Year | Name | DSA/DDSA | APB | NBR | Bonus |
|-------------|--------------------|----------|--------------|-----|---------|
| 2017 | Matt England | DDSA | \$157,353.00 | 83% | \$2,360 |
| 29 DDSA's | Michael Copeland | DDSA | \$145,001.00 | 82% | \$1,813 |
| 19 DSA's | Matt Ruiter | DDSA | \$129,734.00 | 89% | \$1,622 |
| | Jon-Erik Miletello | DSA | \$122,723.00 | 83% | \$ 750 |
| | Justin Roberts | DSA | \$115,156.00 | 87% | \$ 750 |
| 2018 | Brian Hebert | DDSA | \$177,315.00 | 87% | \$2,660 |
| 27 DDSA's | Brad Temaats | DDSA | \$171,607.00 | 93% | \$2,574 |
| 23 DSA's | Matt Ruiter | DDSA | \$144,108.00 | 90% | \$1,801 |
| | Greg Pfannenstiel | DSA | \$121,179.00 | 86% | \$ 750 |
| | Justin Roberts | DSA | \$111,022.00 | 87% | \$ 500 |
| | Michael Copeland | DSA | \$104,143.00 | 83% | \$ 500 |
| 2019 | Brian Hebert | DDSA | \$215,874.00 | 84% | \$4,317 |
| 34 DDSA's | Brad Temaats | DDSA | \$192,163.00 | 89% | \$3,363 |
| 26 DSA's | Greg Pfannenstiel | DDSA | \$158,364.00 | 83% | \$2,375 |
| | Matt Ruiter | DDSA | \$140,592.00 | 86% | \$1,757 |
| | Matt England | DDSA | \$136,374.00 | 83% | \$1,705 |
| | Michael Copeland | DSA | \$124,178.00 | 88% | \$ 750 |
| 2020 | Brian Hebert | DDSA | \$173,588.00 | 82% | \$2,604 |
| | Bradley Temaats | DDSA | \$155,858.00 | 94% | \$1,948 |
| | Greg Pfannenstiel | DDSA | \$145,724.00 | 89% | \$1,822 |
| 2021 | Brian Hebert | DDSA | \$172,783.00 | 83% | \$2,592 |
| | Greg Pfannenstiel | DDSA | \$152,039.00 | 90% | \$1,900 |
| | Bradley Temaats | DDSA | \$138,830.00 | 91% | \$1,735 |
| 2022 | Brian Hebert | DDSA | \$182,969.00 | 86% | \$2,745 |
| | Greg Pfannenstiel | DDSA | \$126,038.00 | 82% | \$ 750 |
| | Bradley Temaats | DDSA | \$108,269.00 | 92% | \$ 500 |
| 2023 | Brian Hebert | DDSA | \$161,634.00 | 86% | \$2,425 |
| | Greg Pfannenstiel | DDSA | \$160,009.00 | 98% | \$2,000 |
| | Jon-Erik Miletello | DDSA | \$151,349.00 | 83% | \$1,892 |
| | Robin Pati | DSA | \$131,834.00 | 93% | \$ 750 |
| 2024 | Robin Pati | DDSA | \$173,939.00 | 84% | \$2,609 |
| 20 DDSA's | Brian Hebert | DDSA | \$170,908.00 | 92% | \$2,564 |
| 15 DSA's | Jon-Erik Miletello | DSA | \$114,641.00 | 90% | \$ 500 |
| | Bradley Temaats | DSA | \$109,428.00 | 89% | \$ 500 |
| | Greg Pfannenstiel | DSA | \$107,708.00 | 89% | \$ 500 |

| | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 |
|--|---|---|---|---|--|--|---|---|---|---|---|
|  Brian Herbert (334) 300-0038 |  |  |  |  |  |  |  | | | | |
|  Brad Temaat (620) 704-9607 |  |  |  |  |  |  |  | |  |  |  |
|  Greg Pfannenstiel (785) 259-0307 |  |  |  |  |  |  |  | |  |  | |
| Matt Ruiter | | | | | |  |  |  |  |  |  |
| Clay Talbot (727) 916-0617 | | | | | | | | |  |  |  |
|  Jon-Erik Miletello |  | | | | | | |  |  |  |  |
| Maris Haster | | | | | | | | |  |  |  |
| Geoffery Brown | | | | |  |  | | | | | |
| Chris Goodman (417) 321-0598 | | | | | | | | |  |  |  |
|  Robin Pati (504) 439-1261 |  |  | | | | | | | | | |

EXAMPLE PAYOUTS

|  | Example APB | | Bonus % | OAIC Bonus |
|---|------------------|-----------|---------|------------|
| | From: | To: | | |
| | \$80,000 | \$105,499 | | Zero |
|  | DSA (years 1-2) | | | |
| | \$99,000 | \$119,499 | | \$500 |
| | \$119,500 | \$136,999 | | \$750 |
| | DSA (years 3+) | | | |
| | \$106,000 | \$119,499 | | \$500 |
| | \$119,500 | \$136,999 | | \$750 |
|  | DDSA Level I | \$161,999 | 1.25% | \$2,025 |
| | DDSA Level II | \$186,999 | 1.5% | \$2,805 |
| | DDSA Level III | \$213,999 | 1.75% | \$3,745 |
| | DDSA Level IV | \$241,999 | 2.0% | \$4,840 |
| | DDSA Level V | \$267,999 | 2.25% | \$6,030 |
| | DDSA Level VI | \$300,000 | 2.50% | \$7,500 |

Field Preparedness Checklist (Teachable - Communication)

- Photo with new hire (both trainer and agent together)
- Was the Agent on time; was hotel book within budget
- Did agent have their 12WJ with benchmark goals completed.
- Did agent have weekly activity card with goals written on card and written in 12WJ?
- Did agent have leads routed with other stops / routes properly mapped with PHI cards, and other contacts
- Demonstrate kcllic.net
- Call OAIC customer service: (800) 735-6242
- Did Agent have product information, eternal legacy plan, living will, and prescription discount cards
- Car kit organized with field materials (file box)
 - i. Generic PR4
 - ii. Reinstatements
 - iii. Replacements like FRSF 535
 - v. Self Addressed Envelopes Monthly Direct
 - iv. Change of Beneficiary Forms
- Complete sales presentation checklist

Sales Presentation Checklist

Presentation Preparedness (Consistent - Competitive - Teachable - Mindful)

- Demonstrate door approach
- Demonstrate memorized Sales Presentation from recording
- Demonstrate 10 rebuttals for overcoming objections.

In Home Presentation (Consistent - Communication)

- Read Card Back - read from card or memorized (circle one)
- Cremation / Funeral - "Average Cost"
- Its immediate and what we mean by that is it "starts today"
- if something were to happen you know like tonight, tomorrow, next week it pays the full amount.

They're three guarantees that come with this program.

- we can never increase the cost of it
- we can never decrease the amount of benefit that comes back to the family
- we can never cancel your coverage as long as the payments are kept up

Safeguards built into it

- automatic withdrawal (demonstrate PAP plan)
- grow the cash values
- in-home care
- nursing home care,
- The program's flexible... you can increase or decrease your coverage as well.
- Knows the health questions (with sales aide / application / memory)
- Did agent show Written Quote (bronze/silver/gold)
- Assumes the sale puts head down and starts completing application.

Completing the App (Competitive - Mindful)

- Did agent complete demographic section on app, ask for Beneficiary, Middle Initial, verify DOB, State born?
- Did agent control the conversation by staying on script and not allowing customer to cause them to deviate?
- Did the agent resist giving a quote until completing health questions and staying with presentation script?

Use of time in field (Mindful)

- Was car in good shape (tires/full tank gas/oil changed)
- Was travel route logical and able to maximize time without wasteful backtracking
- Were appointments strategically spread out to minimize chance for overlapping
- Did Agent have other prospects to visit in-between set appointments.

**Field Outcomes Checklist
(Teachable - Communication)****Book Ends (Intangibles - Mindful - Communication)**

- Was the agent dressed appropriately for weather, did agent have proper shoes, jacket, lanyard.
- Did the agent have good hygiene, good breath, hair and body odor.
- Did that agent conduct in a manner representing positive image of himself and company.
- Did the agent display confidence and the ability to take control
- Did it appear that the prospect felt comfortable with the agent and felt comfortable they could do business.

Kramer Advantage



Contacts

<https://krameradvantage.com/contacts>



Pending/Paid
Open Policy List

https://docs.google.com/spreadsheets/d/1oRVOOTXOyHbZgzjKDNHqwc2rrrIRd2P3avNPWMUE_I8/edit?usp=sharing



Agent Goal Planner

<https://docs.google.com/spreadsheets/d/1GkvM3PV8xiuy3p8KwGKowbNEB21pvMNozhA5PBwEDZk/edit?usp=sharing>

Kramer Agency University



Enroll

<https://kramer-agency-s-site.thinkific.com/>



Schedule Call

<https://calendly.com/krameradvantage/ka-university-1-1-training-call>



On A Lead



On A Lead - CRM

<https://finalexpense.onalead.com/agentapp/>



On A Lead - Quote App

<https://finalexpense.onalead.com/quoteapp/>



<https://www.ssa.gov/pubs/calendar.htm>

| JANUARY 2025 | | | | | | |
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| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | |

| FEBRUARY 2025 | | | | | | |
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| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | |

| MARCH 2025 | | | | | | |
|------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

| APRIL 2025 | | | | | | |
|------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | | | |

| MAY 2025 | | | | | | |
|----------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

| JUNE 2025 | | | | | | |
|-----------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | | | |

| JULY 2025 | | | | | | |
|-----------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

| AUGUST 2025 | | | | | | |
|-------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | |

| SEPTEMBER 2025 | | | | | | |
|----------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | | | | |

| OCTOBER 2025 | | | | | | |
|--------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | |

| NOVEMBER 2025 | | | | | | |
|---------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | | | | | | |

| DECEMBER 2025 | | | | | | |
|---------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | | | |

| Benefits paid on | Birth date on |
|------------------|-------------------------------------|
| Second Wednesday | 1 st – 10 th |
| Third Wednesday | 11 th – 20 th |
| Fourth Wednesday | 21 st – 31 st |

| | |
|--|---|
| | Supplemental Security Income (SSI) |
| | If you received Social Security before May 1997 or if receiving both Social Security & SSI, Social Security is paid on the 3 rd and SSI on the 1 st . |

If you don't receive your payment on the expected date, please allow three additional mailing days before contacting Social Security.



Securing today and tomorrow



Social Security Administration
Publication No. 05-10031
January 2024 (Recycle prior editions)
Schedule of Social Security Benefit Payments 2025
Produced and published at U.S. taxpayer expense



<https://www.ssa.gov/pubs/calendar.htm>

| JANUARY 2026 | | | | | | |
|--------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

| FEBRUARY 2026 | | | | | | |
|---------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |

| MARCH 2026 | | | | | | |
|------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | | | | |

| APRIL 2026 | | | | | | |
|------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | | |

| MAY 2026 | | | | | | |
|----------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | |

| JUNE 2026 | | | | | | |
|-----------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | | | | |

| JULY 2026 | | | | | | |
|-----------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | |

| AUGUST 2026 | | | | | | |
|-------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |



| SEPTEMBER 2026 | | | | | | |
|----------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | | | |

| OCTOBER 2026 | | | | | | |
|--------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

| NOVEMBER 2026 | | | | | | |
|---------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | | | |

| DECEMBER 2026 | | | | | | |
|---------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

| Benefits paid on | Birth date on |
|------------------|-------------------------------------|
| Second Wednesday | 1 st – 10 th |
| Third Wednesday | 11 th – 20 th |
| Fourth Wednesday | 21 st – 31 st |

 Supplemental Security Income (SSI)
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If you don't receive your payment on the expected date, please allow three additional mailing days before contacting Social Security.



Securing today
and tomorrow



Social Security Administration
 Publication No. 05-10031
 January 2025 (Recycle prior editions)
 Schedule of Social Security Benefit Payments 2026
 Produced and published at U.S. taxpayer expense

2025

January

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | 1 | 2 | 3 | 4 | |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | |

February

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | |

March

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

April

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | | |

May

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

June

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | | | |

July

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

August

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| | | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | | | |

September

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

October

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

November

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | | | | | | |

December

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

2026

January

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

February

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

March

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

April

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

May

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

June

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

July

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

August

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

September

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

October

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

November

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | | | | | | |

December

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

MONTH: _____

Working Days: _____

Goal: _____

| Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday |
|---|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Week : 1 HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ |
| <input type="checkbox"/> Week : 2 HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ |
| <input type="checkbox"/> Week : 3 HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ |
| <input type="checkbox"/> Week : 4 HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ |
| <input type="checkbox"/> Week : 5 HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ | <input type="checkbox"/> HRS:____ |

End of Month Tasks

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> Mark out all non-selling times/days (holidays, vacations, etc.) <input type="checkbox"/> Calculate number of working days available <input type="checkbox"/> Divide monthly activity goal by available days to determine daily activity targets <input type="checkbox"/> Identify all clients and prospects to be contacted during upcoming month, and schedule appropriate day's Will Do's <input type="checkbox"/> Review Selling Scorecard | <ul style="list-style-type: none"> <input type="checkbox"/> Schedule joint field work with manager/coach <input type="checkbox"/> Review Last Mo's Goal vs Actual Performance <input type="checkbox"/> Update Client Pending / Case Open List <input type="checkbox"/> Prepare for Manager Meeting by transferring weekly results to the Monthly and Annual Progress Reports <input type="checkbox"/> Complete Mileage and Expense Reports <input type="checkbox"/> Review/Schedule Mailings and Campaigns <input type="checkbox"/> Schedule one on one with manager for monthly and quarterly review. |
|--|---|

Other

MONTH:

Working Days: _____

Goal: _____

| Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday |
|---|--|--|--|--|--|--|
| <input type="checkbox"/> Week : 1 HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ |
| <input type="checkbox"/> Week : 2 HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ |
| <input type="checkbox"/> Week : 3 HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ |
| <input type="checkbox"/> Week : 4 HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ |
| <input type="checkbox"/> Week : 5 HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ | <input type="checkbox"/> HRS: _____ |

End of Month Tasks

- Mark out all non-selling times/days (holidays, vacations, etc.)
- Calculate number of working days available
- Divide monthly activity goal by available days to determine daily activity targets
- Identify all clients and prospects to be contacted during upcoming month, and schedule appropriate day's Will Do's
- Review Selling Scorecard
- Schedule joint field work with manager/coach
- Review Last Mo's Goal vs Actual Performance
- Update Client Pending / Case Open List
- Prepare for Manager Meeting by transferring weekly results to the Monthly and Annual Progress Reports
- Complete Mileage and Expense Reports
- Review/Schedule Mailings and Campaigns
- Schedule one on one with manager for monthly and quarterly review.

Other

MONTH:

Working Days: _____

Goal: _____

| Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday |
|--|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| <input type="checkbox"/> Week : 1 HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ |
| <input type="checkbox"/> Week : 2 HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ |
| <input type="checkbox"/> Week : 3 HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ |
| <input type="checkbox"/> Week : 4 HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ |
| <input type="checkbox"/> Week : 5 HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ | <input type="checkbox"/> HRS:_____ |

End of Month Tasks

- Mark out all non-selling times/days (holidays, vacations, etc.)
- Calculate number of working days available
- Divide monthly activity goal by available days to determine daily activity targets
- Identify all clients and prospects to be contacted during upcoming month, and schedule appropriate day's Will Do's
- Review Selling Scorecard
- Schedule joint field work with manager/coach
- Review Last Mo's Goal vs Actual Performance
- Update Client Pending / Case Open List
- Prepare for Manager Meeting by transferring weekly results to the Monthly and Annual Progress Reports
- Complete Mileage and Expense Reports
- Review/Schedule Mailings and Campaigns
- Schedule one on one with manager for monthly and quarterly review.

Other

Old American Insurance Company 2025

JANUARY

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|------------------------------------|-----|------------------------------------|-----|----------------------|-----|
| | | | B ¹ SH | 2 | △ ³ ○ | 4 |
| 5 | 6 | 7 | ■ ⁸ | 9 | △ ¹⁰ | 11 |
| 12 | 13 | 14 | ■ ¹⁵ | 16 | △ ¹⁷ | 18 |
| 19 | B ²⁰ S | 21 | ■ ²² | 23 | △ ²⁴ | 25 |
| 26 | 27 | 28 | ■ ²⁹ | 30 | △ ³¹ • | |

FEBRUARY

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-------------------------------------|-----|---------------------|-----|----------------------|-----|
| | | | | | | 1 |
| 2 | 3 | 4 | ■ ⁵ ○ | 6 | △ ⁷ | 8 |
| 9 | 10 | 11 | ■ ¹² | 13 | △ ¹⁴ | 15 |
| 16 | B ¹⁷ SH | 18 | ■ ¹⁹ | 20 | △ ²¹ | 22 |
| 23 | 24 | 25 | ■ ²⁶ | 27 | △ ²⁸ • | |

MARCH

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----------------|-----|---------------------|-----|-----------------|-----|
| | | | | | | 1 |
| 2 | 3 | 4 | ■ ⁵ ○ | 6 | △ ⁷ | 8 |
| 9 | 10 | 11 | ■ ¹² | 13 | △ ¹⁴ | 15 |
| 16 | 17 | 18 | ■ ¹⁹ | 20 | △ ²¹ | 22 |
| 23 | 24 | 25 | ■ ²⁶ | 27 | △ ²⁸ | 29 |
| 30 | • ³¹ | | | | | |

APRIL

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|----------------------|----------------|-----------------------------|-----|
| | | 1 | ■ ² | ○ ³ | △ ⁴ | 5 |
| 6 | 7 | 8 | ■ ⁹ | 10 | △ ¹¹ | 12 |
| 13 | 14 | 15 | ■ ¹⁶ | 17 | △ ¹⁸ S | 19 |
| 20 | 21 | 22 | ■ ²³ | 24 | △ ²⁵ | 26 |
| 27 | 28 | 29 | • ³⁰ ■ | | | |

MAY

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-------------------------------------|-----|-----------------|-----|----------------------|-----|
| | | | | 1 | △ ² | 3 |
| 4 | ○ ⁵ | 6 | ■ ⁷ | 8 | △ ⁹ | 10 |
| 11 | 12 | 13 | ■ ¹⁴ | 15 | △ ¹⁶ | 17 |
| 18 | 19 | 20 | ■ ²¹ | 22 | △ ²³ | 24 |
| 25 | B ²⁶ SH | 27 | ■ ²⁸ | 29 | △ ³⁰ • | 31 |

JUNE

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----------------|-----------------|---------------------|------------------------------------|-----------------|-----|
| 1 | 2 | 3 | ■ ⁴ ○ | 5 | △ ⁶ | 7 |
| 8 | 9 | 10 | ■ ¹¹ | 12 | △ ¹³ | 14 |
| 15 | 16 | ■ ¹⁷ | 18 | B ¹⁹ S | △ ²⁰ | 21 |
| 22 | 23 | 24 | ■ ²⁵ | 26 | △ ²⁷ | 28 |
| 29 | • ³⁰ | | | | | |

JULY

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|----------------|-----------------|---------------------|------------------------------------|-----|
| | | ■ ¹ | 2 | △ ³ ○ | B ⁴ SH | 5 |
| 6 | 7 | 8 | ■ ⁹ | 10 | △ ¹¹ | 12 |
| 13 | 14 | 15 | ■ ¹⁶ | 17 | △ ¹⁸ | 19 |
| 20 | 21 | 22 | ■ ²³ | 24 | △ ²⁵ | 26 |
| 27 | 28 | 29 | ■ ³⁰ | • ³¹ | | |

AUGUST

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|----------------|-----------------|-----|----------------------|-----|
| | | | | | △ ¹ | 2 |
| 3 | 4 | ○ ⁵ | ■ ⁶ | 7 | △ ⁸ | 9 |
| 10 | 11 | 12 | ■ ¹³ | 14 | △ ¹⁵ | 16 |
| 17 | 18 | 19 | ■ ²⁰ | 21 | △ ²² | 23 |
| 24 | 25 | 26 | ■ ²⁷ | 28 | △ ²⁹ • | 30 |
| 31 | | | | | | |

SEPTEMBER

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|------------------------------------|-----------------|-----------------|----------------|-----------------|-----|
| | B ¹ SH | 2 | ■ ³ | ○ ⁴ | △ ⁵ | 6 |
| 7 | 8 | 9 | ■ ¹⁰ | 11 | △ ¹² | 13 |
| 14 | 15 | 16 | ■ ¹⁷ | 18 | △ ¹⁹ | 20 |
| 21 | 22 | 23 | ■ ²⁴ | 25 | △ ²⁶ | 27 |
| 28 | 29 | • ³⁰ | | | | |

OCTOBER

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|------------------------|-----|-----------------|-----|----------------------|-----|
| | | | ■ ¹ | 2 | △ ³ ○ | 4 |
| 5 | 6 | 7 | ■ ⁸ | 9 | △ ¹⁰ | 11 |
| 12 | B ¹³ | 14 | ■ ¹⁵ | 16 | △ ¹⁷ | 18 |
| 19 | 20 | 21 | ■ ²² | 23 | △ ²⁴ | 25 |
| 26 | 27 | 28 | ■ ²⁹ | 30 | △ ³¹ • | |

NOVEMBER

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|------------------------|---------------------|-------------------------------------|-------------------------------|-----|
| | | | | | | 1 |
| 2 | 3 | 4 | ■ ⁵ ○ | 6 | △ ⁷ | 8 |
| 9 | 10 | B ¹¹ | ■ ¹² | 13 | △ ¹⁴ | 15 |
| 16 | 17 | 18 | ■ ¹⁹ | 20 | △ ²¹ | 22 |
| 23 | 24 | ■ ²⁵ | 26 | B ²⁷ SH | △ ²⁸ H • | 29 |
| 30 | | | | | | |

DECEMBER

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|----------------------|---------------------|-------------------------------------|-----------------------------|-----|
| | 1 | 2 | ■ ³ ○ | 4 | △ ⁵ | 6 |
| 7 | 8 | 9 | ■ ¹⁰ | 11 | △ ¹² | 13 |
| 14 | 15 | 16 | ■ ¹⁷ | 18 | △ ¹⁹ | 20 |
| 21 | 22 | ■ ²³ | 24 | B ²⁵ SH | △ ²⁶ H | 27 |
| 28 | 29 | • ³⁰ ■ | 31 | | | |

Paper Checks are mailed on the EFT Good Money dates.

- Weekly Cut-off
- △ EFT Good Money – Weekly

- EFT Good Money – Monthly
- Monthly Cut-off

- B** Federal/Bank Holiday
- S** Stock Exchange Holiday
- H** OAIC Holiday



Pending / Paid Open Policy List



12 WJ

| App Date | Client | Phone No. | Policy No. | Plan | Face Amount: | APB | Bill in Mode (Pap, Direct, C.b.) | Draft Immediate (Y/N) | Date Of Initial Draft (Delay Draft) | Date Commission Paid | Commission Paid | Commission Amount |
|----------|-------------------|-----------|------------|--------|--------------|-----|----------------------------------|-----------------------|-------------------------------------|----------------------|-----------------|-------------------|
| 1 | Allen, Melbra E | | 2345961 | BMS18S | \$ 8,000.00 | | | | | | | \$ |
| 2 | Anderson, Peggy S | | 2346157 | BMS18S | \$ 2,500.00 | | | | | | | \$ |
| 3 | | | | | \$ | | | | | | | \$ |
| 4 | | | | | \$ | | | | | | | \$ |
| 5 | | | | | \$ | | | | | | | \$ |
| 6 | | | | | \$ | | | | | | | \$ |
| 7 | | | | | \$ | | | | | | | \$ |
| 8 | | | | | \$ | | | | | | | \$ |
| 9 | | | | | \$ | | | | | | | \$ |
| 10 | | | | | \$ | | | | | | | \$ |
| 11 | | | | | \$ | | | | | | | \$ |
| 12 | | | | | \$ | | | | | | | \$ |
| 13 | | | | | \$ | | | | | | | \$ |
| 14 | | | | | \$ | | | | | | | \$ |
| 15 | | | | | \$ | | | | | | | \$ |
| 16 | | | | | \$ | | | | | | | \$ |
| 17 | | | | | \$ | | | | | | | \$ |
| 18 | | | | | \$ | | | | | | | \$ |
| 19 | | | | | \$ | | | | | | | \$ |
| 20 | | | | | \$ | | | | | | | \$ |



Pending / Paid Open Policy List



12WJ

| App Date | Client | Phone No. | Policy No. | Plan | Face Amount: | APB | Bill in Mode (Pap, Direct, C.b.) | Draft Immediate (Y/N) | Date Of Initial Draft (Delay Draft) | Date | Commission Paid | Commission Amount |
|----------|--------|-----------|------------|------|--------------|-----|----------------------------------|-----------------------|-------------------------------------|------|-----------------|-------------------|
| 21 | | | | | \$ | \$ | | | | | \$ | |
| 22 | | | | | \$ | \$ | | | | | \$ | |
| 23 | | | | | \$ | \$ | | | | | \$ | |
| 24 | | | | | \$ | \$ | | | | | \$ | |
| 25 | | | | | \$ | \$ | | | | | \$ | |
| 26 | | | | | \$ | \$ | | | | | \$ | |
| 27 | | | | | \$ | \$ | | | | | \$ | |
| 28 | | | | | \$ | \$ | | | | | \$ | |

Soaring Eagle / Fast Start Award



| Apps | APB | OAIC* Bonus | Kramer Combined Bonus | OAIC + KA |
|------|-------------|-------------|-----------------------|-----------|
| 10 | OR \$ 6,000 | \$200 | \$200 | \$0 |
| 20 | OR \$12,000 | \$200 | \$200 | \$0 |
| 30 | OR \$18,000 | \$1000 | \$200 | \$1,600 |

Purpose: Recognize new agents who demonstrate early success patterns and a strong work ethic during their first 90 days.

Qualifications: 30 issued applications or 18,000 issued APB during first 90 days.

Awards from Kramer Agency: Bonus Check mailed to you for each level.

Awards from OAIC: \$600 direct deposit from OAIC. Receive an award recognizing the achievement.



KA AGENT: BRAD TEMMAY Instructions: Date your card, hours start from 1st door knock. Total Contacts include any activity such as, NG, old leads contacted, policy holder contacts, talking at door, phone appoint, sale, and referrals seen.

| | Prospecting Activities | | | | | KPI's (key performance indicators) | | OA | | |
|-------|-----------------------------|--------------|-----------------|------------|--------------------------|------------------------------------|----------------------------|----------|--------------------------|-------|
| | Date/Time of 1ST Door Knock | HOURS WORKED | New Leads Taken | CONTACTS | Presentations With Quote | Leads Eliminated | NTO's Lapse-Reinstatements | Apps Sub | Mo. Prem | APB |
| MON | 12/30/19 | 4 | | 11 | 1 | | | 1 | 20 | 240 |
| TUE | 12/31/19 | 8 | | 141 111 | 111 | | | 111 | 40 78 67 / 185 | 2220 |
| WED | 1/4/20 | 8 | | 111 | 111 | | | 111 | 30 50 42 / 240 118 | 2880- |
| THUR | 1/2/20 | 9 | | 111 11 | 111 | | | 11 | 17 121 / 138 | 1656 |
| FRI | 1/3/20 | 9 | | 111 111 | 111 | | | 111 | 35 77 60 / 200 28 | 2400 |
| TOTAL | | 38 | | 37 | 17 | | | 14 | 783 | 9396 |

Scan and email activity cards to: activity@onalead.com - then drop the card in the mail.

KA AGENT: GEOFFREY B. Instructions: Date your card, hours start from 1st door knock. Total Contacts include any activity such as, NG, old leads contacted, policy holder contacts, talking at door, phone appoint, sale, and referrals seen.


| | Prospecting Activities | | | | | KPI's (key performance indicators) | | OA | | |
|-------|-----------------------------|------------------|-----------------|----------|--------------------------|------------------------------------|----------------------------|----------|-------------------------|----------------|
| | Date/Time of 1ST Door Knock | HOURS WORKED | New Leads Taken | CONTACTS | Presentations With Quote | Leads Eliminated | NTO's Lapse-Reinstatements | Apps Sub | Mo. Prem | APB |
| MON | 1/6 | 8:45 6:11 8.5 | 13 | 11111 | 1111 | 11 | | 111 | 99.15 36.20 72.50 | 1226 2494 |
| TUE | 1/7 | 9:45 7 | 10 | 111-1 | 11 | 11 | | 11 | 53.13 48.30 | 112.73 1217 |
| WED | 1/8 | 10:45 5 | 12 | 1111 | 111 | 11 | | 1 | 50.5 | 606 |
| THUR | 1/9 | 9:05 1:00 4 | 10 | 1111 | | 11 | | 0 | 42.50 29.15 | 0 |
| FRI | 1/10 | 10:00 4:00 6 | 12 | 111111 | 11 | 11 | | 11 | 597.50 29.15 | 920 |
| TOTAL | | 30.5 | 57 | 33 | 13 | 11 | | 9 | | 5238 |

Scan and email activity cards to: activity@onalead.com - then drop the card in the mail.


KA AGENT: Debra Instructions: Date your card, hours start from 1st door knock. Total Contacts include any activity such as, NG, old leads contacted, policy holder contacts, talking at door, phone appoint, sale, and referrals seen.

| | Prospecting Activities | | | | | KPI's (key performance indicators) | | OA | | |
|-------|-----------------------------|--------------|-----------------|----------|--------------------------|------------------------------------|----------------------------|----------|----------|--------------|
| | Date/Time of 1ST Door Knock | HOURS WORKED | New Leads Taken | CONTACTS | Presentations With Quote | Leads Eliminated | NTO's Lapse-Reinstatements | Apps Sub | Mo. Prem | APB |
| MON | 1/10 | 4.5 | | 1111 | 1118 | 1111 | | 11 | 30+107 | 1644 |
| TUE | 1/7 | 8.0 | | 111 | 11 | 1111 | 11 | | | |
| WED | 1/8 | 7.5 | | 1111 | 111 | | | 11 | 37+38 | 444+ 456 |
| THUR | 1/9 | | | | | | | | | |
| FRI | 1/10 | 2.0 | | 1 | | 11 | 111 next week | | | |
| TOTAL | | | | 14 | 9 | 26 | 5 | 4 | | 444+ 2100 |


Scan and email activity cards to: activity@onalead.com - then drop the card in the mail.

|  AGENT: _____ Instructions: <u>Date your card</u> , hours start from 1st door knock. Total Contacts include any activity such as, NG, old leads contacted, policy holder contacts, talking at door, phone appoint, sale, and referrals seen . | | | | | | | | | | |
|--|-----------------------------|--------------|-----------------|----------|--------------------------|------------------------------------|----------------------------|----------|----------|-----|
| | Prospecting Activities | | | | | KPI's (key performance indicators) | | OA | | |
| | Date/Time of 1ST Door Knock | HOURS WORKED | New Leads Taken | CONTACTS | Presentations With Quote | Leads Eliminated | NTO's Lapse-Reinstatements | Apps Sub | Mo. Prem | APB |
| MON | | | | | | | | | | |
| TUE | | | | | | | | | | |
| WED | | | | | | | | | | |
| THUR | | | | | | | | | | |
| FRI | | | | | | | | | | |
| TOTAL | | | | | | | | | | |

Scan and email activity cards to: activity@onalead.com - then drop the card in the mail.

|  AGENT: _____ Instructions: <u>Date your card</u> , hours start from 1st door knock. Total Contacts include any activity such as, NG, old leads contacted, policy holder contacts, talking at door, phone appoint, sale, and referrals seen . | | | | | | | | | | |
|--|-----------------------------|--------------|-----------------|----------|--------------------------|------------------------------------|----------------------------|----------|----------|-----|
| | Prospecting Activities | | | | | KPI's (key performance indicators) | | OA | | |
| | Date/Time of 1ST Door Knock | HOURS WORKED | New Leads Taken | CONTACTS | Presentations With Quote | Leads Eliminated | NTO's Lapse-Reinstatements | Apps Sub | Mo. Prem | APB |
| MON | | | | | | | | | | |
| TUE | | | | | | | | | | |
| WED | | | | | | | | | | |
| THUR | | | | | | | | | | |
| FRI | | | | | | | | | | |
| TOTAL | | | | | | | | | | |

Scan and email activity cards to: activity@onalead.com - then drop the card in the mail.

|  AGENT: _____ Instructions: <u>Date your card</u> , hours start from 1st door knock. Total Contacts include any activity such as, NG, old leads contacted, policy holder contacts, talking at door, phone appoint, sale, and referrals seen . | | | | | | | | | | |
|--|-----------------------------|--------------|-----------------|----------|--------------------------|------------------------------------|----------------------------|----------|----------|-----|
| | Prospecting Activities | | | | | KPI's (key performance indicators) | | OA | | |
| | Date/Time of 1ST Door Knock | HOURS WORKED | New Leads Taken | CONTACTS | Presentations With Quote | Leads Eliminated | NTO's Lapse-Reinstatements | Apps Sub | Mo. Prem | APB |
| MON | | | | | | | | | | |
| TUE | | | | | | | | | | |
| WED | | | | | | | | | | |
| THUR | | | | | | | | | | |
| FRI | | | | | | | | | | |
| TOTAL | | | | | | | | | | |

Scan and email activity cards to: activity@onalead.com - then drop the card in the mail.

Selling Scorecard

12WJ

Quarter: 1St 2Nd 3Rd 4Th

Period

Months: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

| | Leading Indicators | | | KPI's (Key Performance Indicators) | | | | OA - New Business | | | Results | | |
|----------------|--------------------|--------------|-----------------|---------------------------------------|--------------------------|------------------|------------------------------|-------------------|----------|-----|------------------|------------|------------|
| | Day Worked | Hours Worked | New Leads Taken | Contacts B-Leads, Ph-Stops, Claims | Presentations With Quote | Leads Eliminated | NTO's Lapse - Reinstatements | Apps Sub | Mo. Prem | APB | Paid 1St Yr Comm | FL Balance | APB / Lead |
| Benchmark/Goal | | | | | | | | | | | | | |
| Week 1 | | | | | | | | | | | | | |
| Week 2 | | | | | | | | | | | | | |
| Week 3 | | | | | | | | | | | | | |
| Week 4 | | | | | | | | | | | | | |
| Week 5 | | | | | | | | | | | | | |
| Totals Mo: | | | | | | | | | | | | | |
| Week 1 | | | | | | | | | | | | | |
| Week 2 | | | | | | | | | | | | | |
| Week 3 | | | | | | | | | | | | | |
| Week 4 | | | | | | | | | | | | | |
| Week 5 | | | | | | | | | | | | | |
| Totals Mo: | | | | | | | | | | | | | |

Period: Quarter: 1St 2Nd 3Rd 4Th
 Months: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

| Period | Leading Indicators | | | KPI's (Key Performance Indicators) | | | | OA - New Business | | | Results | | |
|-----------------|--------------------|--------------|-----------------|--|--------------------------|------------------|------------------------------|-------------------|----------|-----|------------------|------------|------------|
| | Day Worked | Hours Worked | New Leads Taken | Contacts B-Leads, CS Leads, PH Stops, Claims | Presentations With Quote | Leads Eliminated | NTO's Lapse - Reinstatements | Apps Sub | MO. Prem | APB | Paid 1st Yr Comm | FL Balance | APB / Lead |
| Benchmark/ Goal | | | | | | | | | | | | | |
| Week 1 | | | | | | | | | | | | | |
| Week 2 | | | | | | | | | | | | | |
| Week 3 | | | | | | | | | | | | | |
| Week 4 | | | | | | | | | | | | | |
| Week 5 | | | | | | | | | | | | | |
| Totals Mo: | | | | | | | | | | | | | |
| Totals Mo: | | | | | | | | | | | | | |
| QTR Totals | | | | | | | | | | | | | |
| Goal | | | | | | | | | | | | | |
| Actual | | | | | | | | | | | | | |

5-Year Plan / 25-Year Proforma
Pay Yourself -- "1st"

| End of Year | 1 | 2 | 3 | 4 | 5 |
|-------------------------|-----------------|------------------|------------------|------------------|------------------|
| Production | 110,000 | 130,000 | 150,000 | 150,000 | 150,000 |
| Contract | 0.80 | 0.90 | 0.90 | 0.95 | 0.95 |
| Gross | 88,000 | 117,000 | 135,000 | 142,500 | 142,500 |
| Advance % | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 |
| Advance | 66,000 | 87,750 | 101,250 | 106,875 | 106,875 |
| Lead W/H | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 |
| Net Pay | 46,200 | 61,425 | 70,875 | 74,813 | 74,813 |
| 2% 1st Yr Renewal | 22,000 | 29,250 | 33,750 | 35,625 | 35,625 |
| 1st Yr Take Home | 68,200 | 90,675 | 104,625 | 110,438 | 110,438 |
| Renewal 1 | | 17,600 | 22,100 | 25,500 | 26,250 |
| Renewal 2 | | | 4,950 | 5,850 | 7,500 |
| Renewal 3 | | | | 4,950 | 6,500 |
| Renewal 4 | | | | | 5,500 |
| Total | \$68,200 | \$108,275 | \$131,675 | \$146,738 | \$156,188 |

| | | | | | |
|-----------------|---------|----------|----------|----------|----------|
| RMB Formula 10% | \$6,820 | \$10,828 | \$13,168 | \$14,674 | \$15,619 |
|-----------------|---------|----------|----------|----------|----------|

| | | | | | |
|---------------------|----------|--|------------------|--------------------|--------------------|
| 5 Yr Total from 10% | | | | | |
| PV | \$61,108 | FUTURE NET WORTH AT END OF YEAR | | | |
| Compounded Return % | 12% | | | | |
| PMT | 15,169 | \$61,108 | \$487,926 | \$1,813,560 | \$3,304,041 |

If you can invest 10% a year your first 5 years, you will have \$61,108 saved. Continue investing at the rate of 10% over the next 20 years, at the end of 25 years you could have an investment portfolio of \$1,813,560 based on a compounded rate of return of 12%.

Jot down your streams of income,
even if it's just a trickle right now

Money's Fun. If you've got some.

You've got money coming in from somewhere, right? Then write it down. This form documents every single income source you've got. There's no such thing as "found money." It all counts, and it all goes on the budget!

| | AMOUNT | ARRIVAL DATE |
|--------------------------------|--------|--------------|
| EMPLOYMENT | | |
| Paycheck 1 | _____ | _____ |
| Paycheck 2 | _____ | _____ |
| COMMISSIONS | | |
| Final Expense | _____ | _____ |
| Old American Ins. Co. | _____ | _____ |
| Alternate Co 1 | _____ | _____ |
| Alternate Co 2 | _____ | _____ |
| Med Adv | _____ | _____ |
| Co 1: | _____ | _____ |
| Co 2: | _____ | _____ |
| Co 3: | _____ | _____ |
| Annual Bonus (divide by 12) | _____ | _____ |
| Monthly Bonuses | _____ | _____ |
| Tax Refund | _____ | _____ |
| Other 1: | _____ | _____ |
| Other 2: | _____ | _____ |
| Other 3: | _____ | _____ |
| INVESTMENTS/ RETIREMENT | | |
| Interest Income | _____ | _____ |
| Dividend Income | _____ | _____ |
| Rental Income | _____ | _____ |
| Trust Fund | _____ | _____ |
| Social Security | _____ | _____ |
| Pension | _____ | _____ |
| Annuity | _____ | _____ |
| Other | _____ | _____ |
| OTHER | | |
| Disability Income | _____ | _____ |
| Alimony | _____ | _____ |
| Child Support | _____ | _____ |
| Cash Gifts | _____ | _____ |
| TOTAL | | _____ |

Enter the amount of each income item here

Enter the date or pay period it will arrive

Add up & enter total income

Cash flows in and out each month.
Make sure you tell it where to go!

Set your activities based on what you need to pay yourself, first. If you want more instruction on budgeting, we suggest you look up Dave Ramsey, and/or take one of his Financial Peace University courses.

MONTHLY TAKE-HOME PAY

Add up budgeted column and enter here



These icons represent good options for cash envelopes

CHARITY Spent Budgeted

Tithes
Charity & Offerings

10-15%

FOOD Spent Budgeted

 Groceries
 Restaurants




5-15%

SAVING Spent Budgeted

Emergency Fund
Retirement Fund
College Fund

10-15%

CLOTHING Spent Budgeted

 Adults
 Children
 Cleaning/Laundry


2-7%

HOUSING Spent Budgeted

First Mortgage/Rent
Second Mortgage
Real Estate Taxes
Repairs/Maint.
HOA Dues

25-35%

TRANSPORT Spent Budgeted

Gas & Oil
 Repairs & Tires
License & Taxes
Car Replacement
Other

10-15%

UTILITIES Spent Budgeted

Electricity
Gas
Water
Trash
Phone/Mobile
Internet
Cable

5-10%

MEDICAL Spent Budgeted

Medications
Doctor Bills
Dentist
Optometrist
Vitamins
Other
Other

5-10%

Continued...

INSURANCE

Spent Budgeted

- Life Insurance
- Health Insurance
- Homeowners/Renter
- Auto Insurance
- Disability Insurance
- Identity Theft
- Long-Term Care

10-25%

PERSONAL

Spent Budgeted

- ✉ Child Care/Sitter
- ✉ Toiletries
- ✉ Cosmetics/Hair Care
- Education/Tuition
- Books/Supplies
- Child Support
- Alimony
- Subscriptions
- Organization Dues
- Gifts (inc. Christmas)
- ✉ Replace Furniture
- ✉ Pocket Money (His)
- ✉ Pocket Money (Hers)
- Baby Supplies
- Pet Supplies
- Music/Technology
- Miscellaneous
- Other
- Other

5-10%

RECREATION

Spent Budgeted

- ✉ Entertainment
- Vacation

5-10%

DEBTS

Spent Budgeted

- Car Payment 1
- Car Payment 2
- Credit Card 1
- Credit Card 2
- Credit Card 3
- Credit Card 4
- Credit Card 5
- Student Loan 1
- Student Loan 2
- Student Loan 3
- Student Loan 4
- Other
- Other
- Other
- Other
- Other

5-10%

Personal Income Tax

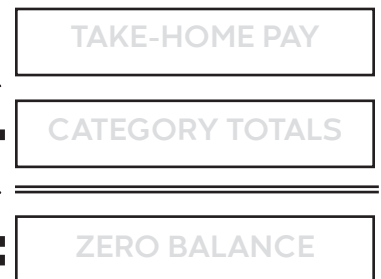
See your tax adviser

Once you have completed filling out each category, subtract all category totals from your take-home pay

Use the "income sources" form if necessary

Add up totals from each category

Remember -- The goal of a zero-based budget is to get this number to zero!



5-Year Proforma



Kramer Agency
Agent Goal
Planner

Agent
Agent #

GA/SM
Agency

Contract Level (row E)

90

Travel Expenses (car/hotel/other)

\$12,000

Work Schedule:

Inputs

Tell us how much you work:

a. Hours per Day:

8

b. Days per Week:

4

c. Planned Work Weeks per Year:

48

d. Leads Contacted / Hr (1.25 Leads every 2 hrs)
(use 1,0.875,0.75,0.625,0.5,0.375,or 0.25 leads per hour)

0.625

Lead Cost Calculator

i. Leads Needed Per Week (a x b x d)

20.000

ii. Cost Per Lead

34

iii. Weekly Lead Cost (i x ii)

680

iv. Number of Weeks not Taking Leads

3

v. Net Number of Weeks Taking Leads (c-iv)

45

vi. Annual Lead Cost (iii x iv)

30,600

No. Leads per Month

75

Weekly Activity Goals

vi. Leads/PH Received per Week

20

vii. New Leads Contacted per Week

18

viii. Other Contacts per Week

9

ix. Total Contacts per Week (vii+viii)

27

x. Presentations Made per Week (xi x xiv)

18.9

Daily Activity Goals

xi. Contacts per day (4-Day WK)

6.75

xii. Presentations w/Quote per day (4-Day WK)

4.73

xiii. People Unable to Find

10%

xiv. Presentation to Contacts Ratio

70%

xv. Closing to Presentations Ratio

50%

xvi. Average APB per Sale

600

xvii. NBR Percentage or Assumption

84%

xviii. NTO Percentage or Assumption

18%

| | | |
|---|---------|----------------------|
| Gross Apps Written per Week (x x xv) | 9.45 | <input type="text"/> |
| Gross Apps per day (4-Day WK) | 2.36 | <input type="text"/> |
| Gross APB per Week | 5,670 | <input type="text"/> |
| <u>After NTO</u> | | |
| Net APB per Week | 4,649 | <input type="text"/> |
| Net POL per Week | 7.7 | <input type="text"/> |
| <u>After NBR end of year one</u> | | |
| Net APB per Week | 3,905 | <input type="text"/> |
| Net POL per Week | 6.51 | <input type="text"/> |
| Close Ratio | 32.55% | <input type="text"/> |
| PLC RATIO (Premium to Lead Cost) | 5.74 | <input type="text"/> |
| PPL (Premium Per Lead) | 195 | <input type="text"/> |
| <u>After NBR end of year one</u> | | |
| Monthly APB | 15,622 | <input type="text"/> |
| Monthly Pols (deals) | 26.04 | <input type="text"/> |
| Annual APB | 187,464 | <input type="text"/> |
| Annual Pols (deals) | 312 | <input type="text"/> |

2025 Agent Goal Planner

5-Year Forecast

Agent _____ **GA/SM** _____

Agent # _____ **Agency** _____

| | <u>Year 1</u> | <u>Year 2</u> | <u>Year 3</u> | <u>Year 4</u> | <u>Year 5</u> |
|---|------------------|------------------|------------------|------------------|------------------|
| APB | \$187,464 | \$187,464 | \$187,464 | \$187,464 | \$187,464 |
| Extra Incentive (DDSA / Contests / other) | \$5,468 | \$9,373 | \$9,373 | \$9,373 | \$9,373 |
| AAA Total Commission | \$2,031 | \$5,572 | \$8,753 | \$11,610 | \$14,176 |
| FYC | \$166,843 | \$166,843 | \$166,843 | \$166,843 | \$166,843 |
| Total Renewal Commissions | \$0 | \$27,838 | \$33,912 | \$39,379 | \$44,298 |
| Total Income Before Expenses | \$174,341 | \$209,626 | \$218,881 | \$227,204 | \$234,690 |
| Lead Cost | \$30,600 | \$30,600 | \$30,600 | \$30,600 | \$30,600 |
| Travel | 12,000 | \$12,000 | \$12,000 | \$12,000 | \$12,000 |
| Total Expenses | \$42,600 | \$42,600 | \$42,600 | \$42,600 | \$42,600 |
| Total Income | \$131,741 | \$167,026 | \$176,281 | \$184,604 | \$192,090 |
| Cumulative Income | | \$298,768 | \$475,049 | \$659,653 | \$851,743 |

Agent _____ GA/SM _____
 Agent # _____ Agency _____

| | <u>Minimum</u> 3.5-days per week | <u>Expected</u> 4-days per week | <u>Stretch</u> 4.5-days per week |
|--|-------------------------------------|------------------------------------|-------------------------------------|
| A) Personal Income Goal <u>Before</u> Taxes | \$75,000 | \$100,000 | \$125,000 |
| (Net of all expenses, but before tax) | | | |
| B) <u>Less</u> : Annual Renewal Income | - | - | - |
| C) <u>Plus Expenses</u> : Annual Lead Costs | \$18,743 | \$26,180 | \$35,190 |
| Travel & Other Expenses | \$12,000 | \$12,000 | \$12,000 |
| D) Line A minus Line B, plus Line C | \$105,743 | \$138,180 | \$172,190 |
| E) Current FYC Rate | 90% | 95% | 95% |
| F) Net I&P Annualized APB | \$117,492 | \$145,453 | \$181,253 |
| G) Number of Planned Work Weeks | 46 | 47 | 48 |
| H) Net I&P Annualized APB per Week | \$2,554 | \$3,095 | \$3,776 |
| I) Net Monthly Premium I&P per Week | \$213 | \$258 | \$315 |
| J) Current: NBR Percentage or Assumption | 86% | 86% | 86% |
| NTO Percentage or Assumption | 15% | 18% | 22% |
| K) Total New Business Shrinkage | 29% | 32% | 36% |
| L) Gross Written Annualized APB per Week | \$3,597 | \$4,551 | \$5,900 |
| M) Gross Monthly Premium Written per Week | \$300 | \$379 | \$492 |
| N) Average APB per Sale | \$550 | \$675 | \$675 |
| O) Gross Required # Apps Written per Week | 6.5 | 6.7 | 8.7 |
| O.1) Closing Ratio Required | 73% | 56% | 58% |
| P) GROSS Total I&P to Meet Income Goal | \$165,481 | \$213,901 | \$283,207 |

Work Schedule:

Tell us how much you work:

- a. Hours per Day:
- b. Days per Week:
- c. Planned Work Weeks per Year:
- d. Leads Contacted / Hr (1.25 Leads every 2 hrs)

| | 3.5-days per week | 4-days per week | 4.5-days per week |
|--|-------------------|-----------------|-------------------|
| a. Hours per Day: | 6 | 7 | 8 |
| b. Days per Week: | 3.5 | 4 | 4.5 |
| c. Planned Work Weeks per Year: | 46 | 47 | 48 |
| d. Leads Contacted / Hr (1.25 Leads every 2 hrs) | 0.625 | 0.625 | 0.625 |

Lead Cost Calculator:

- i. Leads Needed Per Week
- ii. Cost Per Lead
- iii. Weekly Lead Cost (i x ii)
Number of Weeks not Taking Leads
- iv. Net Number of Weeks Taking Leads (c-iv)
- v. Annual Lead Cost (iii x iv)
No. Leads per Month

| | 3.5-days per week | 4-days per week | 4.5-days per week |
|---|-------------------|-----------------|-------------------|
| i. Leads Needed Per Week | 13.125 | 17.5 | 22.5 |
| ii. Cost Per Lead | 34 | 34 | 34 |
| iii. Weekly Lead Cost (i x ii) | 446.25 | 595 | 765 |
| Number of Weeks not Taking Leads | 4 | 3 | 2 |
| iv. Net Number of Weeks Taking Leads (c-iv) | 42 | 44 | 46 |
| v. Annual Lead Cost (iii x iv) | 18,743 | 26,180 | 35,190 |
| No. Leads per Month | 46 | 64 | 86 |

Weekly Activity Goals

- vi. Leads/PH Received per Week
- vii. Leads Contacted per Week
- viii. Policyholders Contacted per Week
- ix. Total Contacts per Week
- x. Presentations Made per Week

3.5-days per week 4-days per week 4.5-days per week

| | | |
|--------|------|------|
| 13.125 | 17.5 | 22.5 |
| 12 | 16 | 20 |
| 6 | 8 | 10 |
| 18 | 24 | 30 |
| 9 | 12 | 15 |

Daily Activity Goals

- Work hours per day
- xi. Contacts per day
- xi. Presentations w/Quote per day
- xiii. People Unable to Find
- xiv. Presentation to Contacts Ratio
- xv. Closing to Presentations Ratio
- xvi. Average APB per Sale
- xvii. NBR Percentage or Assumption
- xviii. NTO Percentage or Assumption

| | | |
|----------|----------|----------|
| 6 | 7 | 8 |
| 6.0 | 10.3 | 10.3 |
| 2.6 | 3.0 | 3.3 |
| 10% | 10% | 10% |
| 50% | 50% | 50% |
| 50% | 50% | 50% |
| \$550.00 | \$675.00 | \$675.00 |
| 86% | 86% | 86% |
| 15% | 18% | 22% |

Gross Apps Written per Week (x x xv)

| | | |
|------|------|------|
| 4.50 | 6.00 | 7.50 |
| 1.29 | 1.50 | 1.67 |

Gross Apps per day

Gross Monthly Premium per Week

| | | |
|------------|------------|------------|
| \$206.25 | \$337.50 | \$421.88 |
| \$2,475.00 | \$4,050.00 | \$5,062.50 |

Gross APB per Week

GROSS APB (I&P) after NTO

Net APB per Week

| | | |
|------------|------------|------------|
| \$2,103.75 | \$3,321.00 | \$3,948.75 |
| 3.83 | 4.92 | 5.85 |

Net POL per Week

GROSS APB (I&P) after NTO

Net APB per Year

| | | |
|-----------------|------------------|------------------|
| \$96,773 | \$156,087 | \$189,540 |
| 175.95 | 231.24 | 280.80 |

Net POL per Year

NET APB (INFORCE) after NBR

Net APB per Week

\$1,809.23 \$2,856.06 \$3,395.93

Net POL per Week

3.29 4.23 5.03

NET APB (INFORCE) after NBR

Net APB per Year

\$83,224.35 \$134,234.82 \$163,004.40

Net POL per Year

151.32 198.87 241.49

Close Ratio

| | | |
|-----|-----|-----|
| 25% | 24% | 22% |
|-----|-----|-----|

PLC RATIO (Premium to Lead Cost)

4.05 4.80 4.44

PPL (Premium Per Lead)

137.85 163.20 150.93

Leads to Policy

2.01 2.60 2.57

Weekly Activity Goals

- vi. Leads/PH Received per Week
- vii. Leads Contacted per Week
- viii. Policyholders Contacted per Week
- ix. Total Contacts per Week
- x. Presentations Made per Week

| 3.5-days per week | 4-days per week | 4.5-days per week |
|-------------------|-----------------|-------------------|
| | | |
| | | |
| | | |
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| | | |

Daily Activity Goals

- Work hours per day
- xi. Contacts per day
- xi. Presentations w/Quote per day
- xiii. People Unable to Find
- xiv. Presentation to Contacts Ratio
- xv. Closing to Presentations Ratio
- xvi. Average APB per Sale
- xvii. NBR Percentage or Assumption
- xviii. NTO Percentage or Assumption

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Gross Apps Written per Week (x x xv)
Gross Apps per day

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| | | |

Gross Monthly Premium per Week
Gross APB per Week

| | | |
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GROSS APB (I&P) after NTO

Net APB per Week
Net POL per Week

| | | |
|--|--|--|
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| | | |

GROSS APB (I&P) after NTO

Net APB per Year
Net POL per Year

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NET APB (INFORCE) after NBR

Net APB per Week
Net POL per Week

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|--|--|--|--|--|--|
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NET APB (INFORCE) after NBR

Net APB per Year
Net POL per Year

| | | | | | |
|--|--|--|--|--|--|
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Close Ratio
PLC RATIO (Premium to Lead Cost)
PPL (Premium Per Lead)
Leads to Policy

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