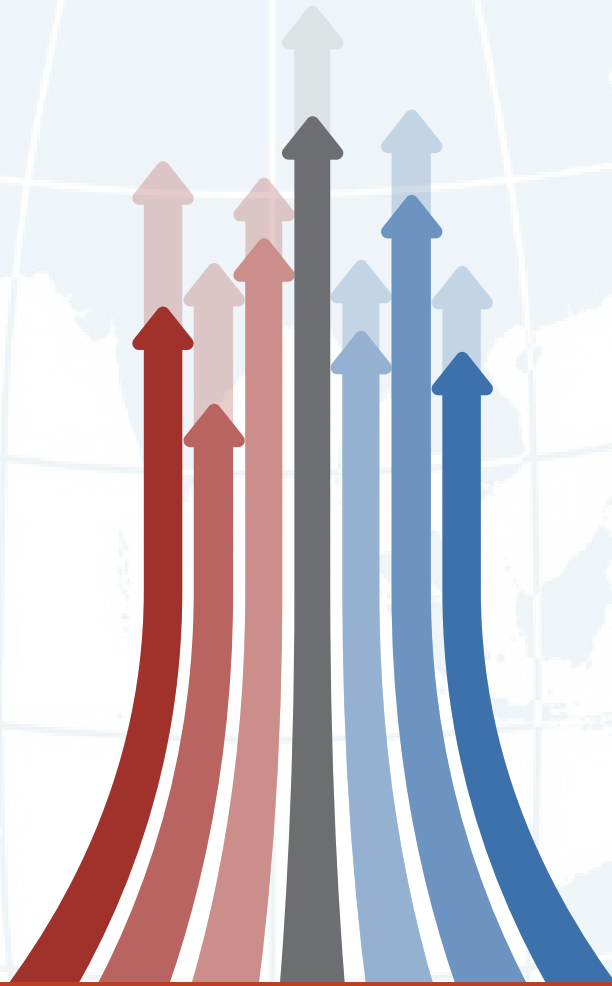


TOP AGENT PROGRAM



For experienced Agents who want to
move production to the next level

KINDERBROTHERS
INTERNATIONAL

WHY KINDER BROTHERS INTERNATIONAL?



WHY TOP AGENT PROGRAM?



Kinder Brothers International, founded in 1976, has long been known as the insurance and financial services industry leader in sales and sales management development programs. Over 300 top-tier companies worldwide have experienced superior results by using Kinder Brothers International's products, programs and services. Under the leadership of Jack and Garry Kinder, Kinder Brothers International has literally transformed the selling careers of thousands of agents. This transformation has been accomplished through the use of a Study Group method of training and mentoring agents.

Top Agent Program (TAP) incorporates Kinder Brothers International's proven selling strategies and is designed as a Study Group for experienced agents who are ready to move to the next level, increase productivity and heighten professionalism. Kinder Brothers International continues to design and implement exceptionally powerful programs and TAP was born out of a need for training for experienced agents. TAP contributes to the growth of each organization with measurable results and increased production, typically 20-40 percent.

WHAT IS IT?

- Facilitator-led Study Group program for experienced agents
- Designed to provide growth for elite agents
- KBI licensed program for Home Offices (3 years unlimited use)

WHAT MATERIALS ARE PROVIDED?

- Leader's Guide
 - » Provides step-by-step methodology to conduct each study group session
 - » Includes minute-by-minute guide, scripts, video cues, discussion points, and goal tracker
- Member/Agent Workbook
 - » Includes goals, activities and assignments for each session
- Study Group DVD
 - » Customized with your company logo
 - » Videos feature Garry Kinder presenting the key ideas, concepts and skills to be learned in each session

WHAT IS THE TIME COMMITMENT?

- 8 sessions, 2 hours each
- Sessions should be 2 to 3 weeks apart
- Completed within 16 to 24 weeks

WHO LEADS IT?

- Facilitator may be an experienced agent (MDRT level performer), manager or trainer
- Role of facilitator:
 - » Actively involve Study Group members
 - » Provide guidance through the material, encouraging thoughts and opinions
 - » Challenge and encourage members to set goals and increase insurance sales
 - » Lead by example in all aspects of business including selling and client servicing



WHY STUDY GROUPS?

Give your most valuable asset
– your experienced sales force –
this opportunity!

Experienced agents are the most valuable asset to an organization and will contribute positively or negatively to the growth of an organization. As TAP is evaluated, some questions to ask are:

- How valuable are the people who make up your sales force?
- How valuable are the people in that group who have been with you three years or longer?
- How much do they contribute to the agency's and company's bottom line?
- Do you want to help them continue increasing their production and contribution to the company and their local agencies, not to mention their individual families?

- Do you want to cultivate experts who are willing to mentor less experienced agents in your sales force?
- Do you want to know what the commonalities are among your most prized members of the sales force?
- Do you want to retain these valuable individuals?
- Do you want to build a sustainable organization?

The atmosphere of a competitive, high-energy, focused group will fast-track experienced agents to greater success. TAP is the strategic program to accomplish and provide the desired results and outcome, leading to growth and sustainability.

WHAT ARE THE BENEFITS?

- Exceptionally trained professional agents
- Increased loyalty to the company
- Increased knowledge and skills in selling
- Improved retention
- Increase in production for the agents, agency and company



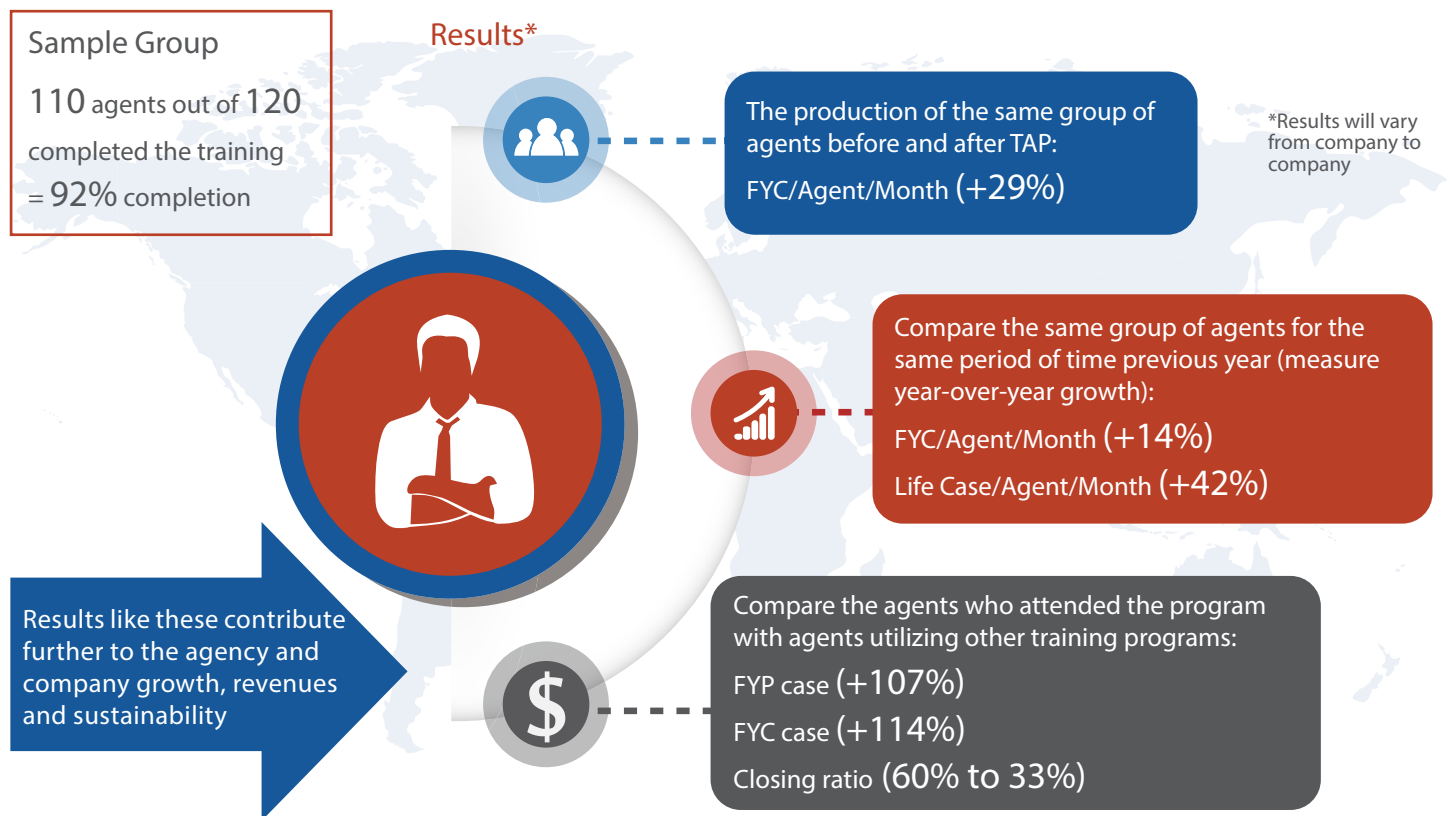
- Healthy competitive environment within the organization
- Second generation facilitators often volunteer to lead another Study Group
- Increased profits to the bottom line for the agency and company

WHAT RESULTS CAN YOU EXPECT?



- IMPROVED **RETENTION** - builds a sense of belonging and desire to achieve greater success
- INCREASED **PRODUCTIVITY** – sharpens knowledge and understanding of selling skills and method
- HEIGHTENED **MOTIVATION** - promotes enhanced performance and positive behaviors, a turning point in careers
- STRENGTHENED **LOYALTY** – agents receive great satisfaction from being recognized and honored

An example of results is recorded below, showcasing increase in production upon completion of TAP:



Numerous companies have achieved superior results through Kinder Brothers International Study Group programs. Most companies realize an **increase in production** within the **first 90 days** after initiating TAP.



TOP AGENT PROGRAM SESSION TOPICS

Aim for Great Success

- Examine Your Thinking
- The Common Denominator of Success
- Why You Are Here - Mission Statement
- Setting Goals/Disciplines That Succeed
- Commitments/Tracking Ask-To-Buys

Agent as a Businessperson

- Disciplines That Succeed - Maximize Selling Time
- Agent Activities
- Setting Yourself Up For Success
- Time Allocation

Improve Your Performance

- Disciplines That Succeed - Monitor and Measure
- "M E A" Calculator
- Strengthen the "M E A"

Relationship Marketing

- Disciplines That Succeed - Cultivate Relationships
- Marketing Defined
- Warm, Qualified Lead vs. Warm, Qualified Prospect
- Referred Lead Script
- Internal Marketing vs. External Marketing
- Today Marketing vs. Tomorrow Marketing
- "A B C D" Your Clients
- Personal Marketing Plan of Action

Advanced Salesmanship – Part 1

- Disciplines That Succeed - Fine Tune Selling Skills
- Use the Impression Builders
- Key Questions – Negotiation Skills
- Get Money Commitment

Advanced Salesmanship – Part 2

- Making the Presentation
- Proven Presentation Principles
- Why/How the Buyer Buys
- Closing with Confidence
- Closing Strategies
- Closing Percentages

Client for Life

- Disciplines That Succeed - Commit to Client Building
- From Customer to Client (Policy Delivery Techniques)
- Conduct Annual Reviews
- How to "A B C D" Your Clients
- Why Present Seminars or Workshops?

Become the Expert

- Disciplines That Succeed - Move into Advanced Markets
- Marketing and Selling to the Affluent
- Top Producers' Marketing Challenges
- Which Advanced Market and How?
- Set Future Goals/Award Certificates

Insurance companies' training departments focus on product training and new agent sales training, but have less overall effectiveness in the area of experienced agent training. Kinder Brothers International is committed to enlarge and support your company's growth, sustainability, and continued success.

With over 35 years of insurance training experience world-wide, companies around the globe have experienced superior results using Kinder Brothers International services. Career agency training is Kinder Brothers International's signature strength—building strong professionals.

In today's competitive markets and challenging times, it is important to be surrounded by and develop successful people. TAP presents this opportunity and is founded on this principle: "success breeds success".

Kinder Brothers International welcomes the opportunity to partner with you in strengthening a sustainable and successful sales force.



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