

Summary of Our Beliefs

Advocacy

The field leader is the heart of our distribution system, and GAMA International is the only association dedicated to supporting the value-added role of "agency building" field leaders.

Client Service

"Face to face" distribution is needed to effectively serve the needs of the public by providing high quality advice to all prospects and clients who seek it.

Ethics

The practice of systematically initiating contact with experienced persons will bring an end to our industry. We believe it is a destructive practice and is not endorsed by GAMA.

Organic Growth

We are wholly committed to the organic growth of our industry, its people and its products. We believe in the careful selection and focused development of new associates. Growth through proselytizing is an unacceptable industry practice.

Pride in the Career

Our career has great attraction power for quality candidates who seek the opportunity to do well while doing good. Our associates bring peace of mind to their clients by creating candor on difficult topics and offering sensitive solutions to unresolved financial issues. We are committed to developing the talent of those associates, and in so doing, to providing a critical resource for financial responsibility in our society.

Professional Development

Professional development is critical to the future of our industry, and we dedicate significant resources to providing skill development opportunities for field leaders across the entire insurance-based financial services industry. Developing better managers is the best, and perhaps only, way to develop better associates.

Professional Results

A good financial plan has investments and savings available when the client needs them and insurance in force at the time of claim. The basis for all life insurance sales is predicated on "human life value."

Recognition

Outstanding leaders want to be winners in their own right as well as members of a winning team. We provide programs and opportunities to recognize and reward leadership excellence today while inspiring field leaders to ever-greater achievements tomorrow.

Relationships

Meaningful, professional relationships inform, inspire, support and challenge us. Collegiality and connectivity provide the foundation for these relationships and form the basis of Growth Through Sharing.

Servant Leadership

We lead by example, and our actions reinforce our words. Our deeds reflect our deep commitment to the success of our associates and the perpetuation of our industry. We actively work to discover, master, teach and share new and improved ideas and skills with each another, with our teams, and with members of our association and industry at large.

Anti-Proselytizing Statement

GAMA International opposes the practice of proselytizing to build agencies/firms for the following reasons:

- § Development. Proselytizing financially penalizes those organizations that invest in new agent/advisor acquisition and development.
- § Critical Mass. Proselytizing shrinks and diminishes our industry.
- § Professionalism. Proselytizing encourages colleagues to function as competitors, damaging efforts to build and develop the industry through the sharing of best practices.
- § Market Impact. Proselytizing distracts us from addressing ignorance and apathy in the marketplace as we invest time and energy in cannibalizing each other's resources.
- § Consumer Impact. Proselytizing leads to the replacement of existing business that is generally not in the best interest of the consumer.
- § Financial Results. There is no evidence that buying distribution is less expensive than growing it.
- § Growth through proselytizing is destructive to our industry. There are no short-term answers to long-term success.