

# GAMA Foundation

Executive Summary

***Systems for Success:  
Building the Right People***

**Multiline Insurance Version**

Sponsored by the GAMA Foundation  
Study Conducted by The University Team



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# Executive Summary – Multiline Insurance Version

## Systems for Success: Building the Right People

### Project Overview

Today's field leaders face home offices that are tightly focused on profitability and a field force that is besieged by competition from sources that were unheard of 10 or 15 years ago. At the same time, the methods of distributing insurance are changing. Datamonitor, a global strategic market-analysis company that focuses on financial services and other markets, estimated that the percent of revenue generated by property and casualty insurance sales channels would decrease by 10 percent between 1998 and 2003. Banks and e-commerce are rapidly gaining market share in insurance sales, and the total share of insurance sold through traditional agents is dropping.

To succeed in today's environment, field leaders and home office executives must reduce distribution costs. The best way to do that is to increase new-agent retention and productivity.

According to the 2002 LIMRA edition of *A View from the Top*, distribution has emerged as the major issue facing LIMRA member CEOs in the United States. Thirty percent cited distribution as their Number 1 or 2 concern. Improving profitability was a close second, with 27 percent of the CEOs mentioning it as one of their top two concerns. While cost cutting is not off the table as a means of increasing profits, today's CEO is looking for means to improve productivity to enhance the bottom line.

In the first half of 2003, LIMRA's *MLEA Recruiting Trends* survey noted that recruiting has decreased by 14 percent, compared to the same time last year. LIMRA's 2003 study of *Compensation, Production and Survival of Multiple-Line Exclusive Agents* noted that four-year retention in 2002 was 49 percent, the first time retention has dipped below 50 percent since the mid-1980s. The average number of new life policies for all companies dropped from 40 to 32 policies per agent per year.

To help home office and field leaders increase the profitability and productivity of their agents, the GAMA Foundation commissioned The

University Team in 2002 to conduct a comprehensive study of the factors impacting a fast start among new agents. We wanted to explore these questions:

- Increasing productivity is possible, so how is it being done?
- How are successful field leaders assessing, assimilating and training new agents?
- How do expectations impact activity levels and productivity/performance?
- What methods are being used to hold new agents accountable for results?
- What are the psychosocial dimensions—agency culture, corporate behaviors and group norms—that impact a fast start?
- What are the instrumental dimensions, including organizational structure, services, specialists and support, that impact a fast start?

The result of that study is the project *Systems for Success: Building the Right People*. This groundbreaking research reveals that creating a high-performance, high-productivity environment is not the result of a single action, nor is it a magic-bullet system. Field leaders who have proven successful in developing high-performing new agents have done so because they apply three factors across all elements of their agencies:

- They create *consistency* in all aspects of training and interactions with new agents;
- They foster *connections* and informal learning networks across all levels of their agency; and
- They demonstrate *compassion* and an emotional investment in their new agents' success.

We hope that you will benefit from this practical, applications-oriented report on the practices, structure and support that high-performing field leaders use to get their new agents off to a fast start and to nurture their growth in their first three years in the business.

# Assessing, Assimilating and Training New Agents

## ASSESSING: The Process of Determining Fit

*We have no interest in pulling them out of a career where they are providing an income for their family and getting them into this, and having them discover it is not what they thought it would be.*

Multiline Field Leader

Successful field leaders often like to simplify the fast-start process by implying that it's all about hiring the "right" people. "Hire the right people," they say, "and there's nothing you can do to make them fail. Hire the wrong people and nothing you can do will make them succeed." In reality, hiring the "right" people means hiring people who *fit*. Determining fit is the process that a recruiting field leader and the potential recruit use to determine if there is a match between the recruit's values and beliefs and those associated with the career, field leader and agency.

Each agency, its leaders and its agents have distinct norms and characteristics that form the agency's identity. Because new agents depend heavily on informal relationships and mentoring for early success, the absence of fit means the absence of strong psychosocial support. In addition, a fast start requires new agents to understand and adhere to an agency's specific systems, structures and norms. If these don't fit the recruit's values and beliefs, the probability of a fast start will be compromised.

### Fit with the Career

To help recruits assess their fit with the career, field leaders provide a realistic view of the positives and negatives that the job entails. It is not enough for recruits to learn about the entrepreneurial opportunities associated with a career in the industry; they also must know about the uncertainty of commission work, the time and emotional investment required for success and the realities of rejection. High-performing field leaders involve spouses in the selection process to ensure that they are aware of the time commitment required for success.

High-performing field leaders deliberately try to sell a recruit out of the job, rather than into the career. They require recruits to visit existing agents' offices within the company and observe all aspects of agency operations, interview other agents to learn about the realities of the career and peruse detailed schedules of a typical day's activity. They also assign Project 100/200/300 and market surveys during pre-contract, and they use a recruit's reaction to these assignments as a method for assessing the recruit's fit with the career. Because the life sale is different from that of other products, many multiline agencies also focus on assessing a recruit's passion for the life product during the selection process.

### Fit with Others in the Agency

High-performing field leaders are emphatic about maintaining the integrity of their agency's culture. To ensure a fast start, new agents will need to tap into informal networks and camaraderie to build a network of support. If there is not a fit between potential recruits and others in the agency, this network will be compromised. High-performance field organizations signal the cultural norms and behaviors of their agency by articulating their agency's history and culture in the selection process. They also adopt an "open door" policy that allows recruits to experience this culture by inviting them to participate in training and social events and by expecting recruits to engage in interviews and informal meetings with other agents.

### Fit with the Agency

Even after confirming their fit with the career and the agents who comprise an agency, recruits still need to assess whether the agency as a whole—its organizational structure, operating identity and leadership team—fit with their beliefs and values.

Field leaders use the selection and testing process to signal their methodology and approach to building a sales career. A systematic and structured selection process indicates a systematic and structured agent-development process. In contrast, when a field leader uses a selection test and then disregards the results, that sends a signal that success is based more on individual traits than on a comprehensive structure and process.

## **ASSIMILATING: Building Connections from the Start**

*Our agency is like one big family. It is easy to get ahead because everyone is looking out for you.*

Multiline Agent

Selling insurance and financial services products can lead to high stress and isolation. In a multiline environment, the geographic dispersion of agents' offices can exacerbate the feelings of isolation. The sooner a field leader can assimilate a new agent into the agency, the sooner the new agent will be able to access the agency's network of camaraderie and informal support.

In the first week, high-performing field leaders create rituals such as welcome events and standard introductions to the agency to establish a connection between the new agents and others in the agency. They actively encourage informal networking and relationship building to connect agents more deeply into the fabric of the agency, through activities such as team-building lunches and events, the sharing of "career horror stories" among peers and contests in which new agents are teamed with more experienced agents to build connections. Field leaders whose agents are geographically diverse are at a natural disadvantage and will need to expend extra effort to build this support network for new agents.

## **TRAINING: Managing the Flow of Information**

*My objective when I take them through the training process is that they become independent agents. It's about building a business—they need to know what's involved.*

Multiline Field Leader

The volume of knowledge that a new agent is expected to master can be daunting for even the most proficient student. High-performing field leaders provide training programs that are digestible and that focus heavily on applications to turn a torrent of information into a manageable trickle. They structure their training systems so that the knowledge a new agent requires to succeed is broken down into essential elements and delivered through simplified concepts, with a heavy emphasis on role play and applications.

These successful field leaders integrate case studies and use experienced agents as presenters so that their training program has validity and so that new agents will begin to identify experienced agents to add to their knowledge network and whose practices they can begin modeling. Stories and vignettes feature heavily in these training systems so that agents can easily learn, communicate and begin applying knowledge and skills from the training to their clients' situations. Multiline field leaders provide training for an agent's service and support staff as well to ensure that the entire agency team is proficient.

High-performing field leaders focus their initial training on four areas—prospecting, gathering referrals, developing relationships with clients and practice management. If agents can master these skills, they will be able to succeed—if they can't, no amount of sophisticated product knowledge will be able to guarantee their success.

## **The Role of Expectations in Impacting Performance**

### **SETTING EXPECTATIONS EARLY**

*The company minimums are ridiculous. My minimums are 10 times what the company's are. If you set a goal for a new agent, they will reach it. I think goal setting is crucial to success. Once we establish those goals, we don't look back.*

Multiline Field Leader

Successful agents point to their strong work ethic as the major factor in their success, while field leaders claim the critical element of their high-performance culture is their ability to articulate and maintain high activity standards. Both are talking about the same thing—building and maintaining good habits. High-performing field leaders create structure and systems to nurture and enforce effective habits. Agents learn to control their success by learning to control their activity.

High-performing field leaders establish and enforce activity and production standards that are higher than industry and company norms. They share these performance expectations early in the selection process, and they specifically detail their requirements for training,

production and marketing activities. Recruits are required to sign a document or otherwise formally commit to these standards. Contests are created and instituted to reward high performance from the start.

High-performing field leaders are rigid in their adherence to activity standards. To nurture good habits, field leaders teach time-management and time-blocking techniques based on weekly activity to focus their agents on the activities and habits that are critical to success.

### **USING REWARDS TO ENFORCE EXPECTATIONS**

*You can't win if you don't keep track. All those contests and campaigns—it is fun to get those extra perks.*

Multiline Agent

In the early stages of a career, short-term disappointments and challenges can blind an agent to the long-term rewards. High-performing field leaders use short-term rewards and recognition to enforce the habits that build long-term success. They motivate new agents using incremental awards tied to specific behaviors.

If the agent's goal is to increase referrals, the high-performing field leader designs a contest around this goal. These field leaders actively monitor business placed by new agents and provide personal recognition through notes or informal contact.

At a high level, they involve other members of the management and leadership team in providing informal recognition for new agents' success. High-performing field leaders also use team contests and joint recognition to build networks among new and established agents. Because multiline associates are frequently housed independently, contests and recognition events play a large part in building motivation and strengthening networking opportunities. High-performing multiline leaders engineer their contests and recognition events to provide these opportunities.

### **DAILY AND WEEKLY MONITORING**

*We have a system that tells me what they are doing. Are they writing auto, homes, life? And how much? I can tell in a matter of minutes with the scoring system what they are doing wrong. I watch it every day.*

Multiline Field Leader

Winners want to win—but they need to know how the score is being kept. Daily and weekly monitoring sessions teach agents the activities that are most valuable in building their practice and provide intensive training for the habits needed to develop those skills. Because multiline associates housed independently can lack face-to-face supervision that an in-house agent might enjoy, it is critical that good habits are established and maintained early in their career.

High-performing field leaders use sophisticated tracking systems to assign a dollar value for each activity and train agents to think of themselves as business owners responsible for analyzing and building their own practice. High-performing field leaders believe in inspecting what they expect. They use daily and weekly activity-reporting sessions with new agents to ensure that activity expectations are being maintained and to spot trends indicating areas that need to be developed.

As agents mature in their careers, field leaders supplement one-on-one management reporting sessions with peer-accountability groups. This practice helps build informal learning opportunities and fosters a sense of community in multiline operations.

## **Building the Psychosocial Network**

Psychosocial support is about building networks. Are new agents connected to their managers and their peers? Do they feel valued? Do they have a support system to help manage the unpredictable highs and lows of the career? If the answers are yes, then new agents have the confidence they need to effectively function in the career. If not, the agent is at risk. For independently housed associates, the issue of building psychosocial networks is more challenging, but no less important, than for their colleagues who share a common work environment.

### **THE MANAGER-AGENT RELATIONSHIP**

*We have a great district manager. He is someone you can turn to at any time, for product knowledge, marketing, managing, structuring. He doesn't care if you are here for your first day or your 26th year. That is important.*

Multiline Agent

A new agent's relationship with his or her supervisor can be the lifeline that pulls him or her through the first few months in the career.

New agents invest a tremendous amount of resources and emotion into launching their new career. For them to remain committed, they need to know that their direct supervisor has confidence in their success and is equally invested in their future. High-performing field leaders model dependable, consistent leadership to earn their agents' trust. Multiline agents who are housed independently are particularly reliant on their manager to provide them with the confidence and skills needed to build a practice.

High-performing field leaders value the importance of this connection and nurture new agents through purposeful, high-touch relationships. They use daily interaction in the early stages of an agent's career to establish trust; demonstrate concern; and provide the hands-on attention, supervision and training needed to launch a new agent into his or her career successfully.

### **Ongoing Communication**

If new agents don't hear from their field leaders, they don't know they care. At least once a week, high-performing field leaders connect with their agents informally to discuss issues unrelated to reporting weekly performance. These field leaders are experts at using the timing and vehicles of their communication to signal their investment in the agent's success. In addition to personal calls and visits, they leave early-morning messages and late-night e-mails to signal that they, too, are working hard to ensure the individual's fast start.

### **Communication Style**

New agents are vulnerable. They face enough rejection from their prospects in the early days of their career; they don't need any from their management team. High-performing field leaders are optimistic in their outlook and conversations and consistently project an upbeat mood to their new agents. They don't allow negative communication within their agencies. When negative feedback needs to be delivered on an individual basis, it is done so in an objective manner and offered only in a formal setting—never informally.

### **Managing the Relationship**

High-performing field leaders monitor their agents' personal goals and aspirations as purposefully as they monitor production. These field leaders know that while high-touch management may look spontaneous, it requires developing systems and maintaining careful tracking to ensure that all agents are interacted with on a meaningful and regular basis. These field leaders enlist all members of their management team and administrative staff in checking the "pulse" of each agent, and they designate specific follow-up actions for individuals who need extra motivation or support. Shifting "touch points" across the management team demonstrates to associates that they are surrounded by a purposeful community that is equally invested in their success.

### **COLLEGIALITY**

*We have great interaction and lots of sharing. I go to a meeting, and we talk about what's working for us, what other people are doing. We contribute, teach, mentor.*

Multiline Agent

When field leaders refer to mentors, they often mean experienced agents or specialists who have been linked with new agents to do case work involving split commissions. When high-performing agents refer to mentors, they mean individual agents whose business and activity practices they want to mimic and whose coaching and advice they value. New agents place a high value on *collegiality*—the practice of experienced agency members providing assistance, support and counsel to new agents.

High-performing multiline associates actively seek out role models and mentors to emulate and also participate in agency visits, whether or not they are directed to do so by their management team. High-performing field leaders control this process by purposefully engineering situations to help new representatives identify and select mentors and role models, ensuring that the behaviors the new agent models are representative of the culture and norms the field leader wants established.

These field leaders continue to introduce new mentors and role models as an agent's career progresses. The process of encouraging agency visits and informal mentoring may be more

challenging given a multiline agency's geographic diversity, but it is important in building psychosocial networks.

It is important to note that, in this study, female agents rarely had a strong mentor but usually wished that they did. If there is not a strong fit within an agency, field leaders should look outside their agency to their company, other agencies in the area or professional associations to identify mentors for their female agents.

### **CONNECTING THE SPOUSE TO THE AGENCY**

*We get together with spouses every four months and don't talk business. They need to be engaged with their families. I get feedback from their spouses about how it's going. My spouse picks up signals that I miss. These interactions are very positive.*

Multiline Field Leader

An agent's spouse is a business partner, home helpmate, counselor and cheerleader, particularly in the early days of the career, when the hours are long and the perceived payout is small. High-performing field leaders purposefully build and manage relationships with their agents' spouses so that they, too, can access the agency's psychosocial network. These agencies provide coaching sessions to help spouses support the agents' success, hold business sessions in which spouses are shown the agency's goals and objectives and actively involve spouses and family in recognition and rewards programs.

### **Elements of a High-Performance Culture**

*We feel very strongly about the company. We have the best products. If we do right by the client, the company will do right by us.*

Multiline Agent

New agents are influenced by the agency's culture and norms. A high-performance culture reinforces the performance expectations that were identified in the pre-contract stage and established during initial activity builders and monitoring sessions. The culture defines the expectations, accountability and connections—not just from an agent to the management team, but also among the agents within the organization. High-performance cultures include the following attributes:

### **PROFESSIONALISM**

A culture of professionalism is often signaled through clothing, physical location and interactions with others on staff. High-performing field leaders articulate and enforce standards of behavior and dress within their agency and provide new agents with training on how to present a professional image.

### **CAMARADERIE**

Highly successful field leaders create a culture of strong citizenship so that individuals instinctively provide support and encouragement for agents at all times, particularly during personal and professional challenges.

### **ELITISM**

Highly successful field leaders foster a culture of elitism to build pride in their agents. They call themselves "the best," and they actively monitor company and industry statistics to reinforce this claim.

### **CUSTOMER ORIENTATION**

The leaders in high-performance field organizations understand that a desire to serve customers genuinely and ethically is critical to an agent's long-term satisfaction in the career. High-performing field leaders teach agents to focus on their ability to impact a client's life—not on the size of the commission check—and to evaluate how thoroughly agents are determining needs and building relationships with the clients.

### **Instrumental Dimensions that Impact a Fast Start**

#### **SUPPORT**

Most new agents rely on the agency's leadership team to define and provide the support and systems that are consistent with a high level of performance.

#### **Service Support**

*My assistant trains all the new agents on the computer, on how to do applications for home and auto. It gives them a person to fall back on when they have problems with the systems.*

Multiline Field Leader

New agents need additional support, training and assistance when placing new business.

High-performing field leaders provide this help by pairing recent recruits with service staff members who have experience in and a passion for assisting new agents. They include their service staff in agency training and social activities so that the staff is more willing and able to help new agents, and they use incentives to encourage them to actively support new agents in achieving their goals. At a higher level, field leaders encourage agents to build a strong relationship with their underwriting team.

Because service work is such an important part of a new multiline agent's activities, high-performing field leaders offer specific training for a new agent's staff to ensure that this work is being conducted professionally.

### **Technical Support**

New agents rely on their field leaders to provide the technology support they need to process their business, manage their client base and track activity.

### **Sales Support**

New agents require assistance in closing cases early in their career and as they are transitioning to new markets. High-performing field leaders provide this assistance personally, through sales managers or through a network of specialists at a level consistent with the progression of the agent's career.

### **JOINT WORK**

*We have a mentoring program where they will go on appointments with four or five agents, and they will split commissions. They are seeing the exact same thing, over and over again. But what I explain to them is that the way I do it may be a little bit different than the way Joe did it. As long as they stay within the standards, they can pick up pieces from a lot of different styles.*

Multiline Field Leader

New agents highly value *joint work*, the process of pairing new agents with specialists, sales managers or more experienced agents on cases in which commissions are potentially split. Joint work allows them to concentrate on developing essential prospecting and referral skills while absorbing product knowledge and closing skills through observation. It establishes an early pattern of success in new agents' careers and provides mentors and role models after which to pattern practices. High-performing field leaders actively manage the joint-work process to

expose agents to multiple selling styles within a specific time early in the agent's career.

Because of the geographic diversity of many multiline agencies, joint-work opportunities between associates are not as common as in traditional life and financial services organizations. High-performing multiline field leaders must expend extra effort to create and foster a joint-work environment. In agency cultures where joint work is not possible, or not the norm, management-team members are active joint-work partners for new agents and continue to partner with new agents as their practices evolve. This helps the new agent penetrate new markets and master the art of selling new products.

### **MARKETING SUPPORT**

*They provide us with sources of instant leads that we can start calling right away and have success.*

Multiline Agent

As telemarketing rules become more restrictive and the competition for insurance and financial services products intensifies, it is increasingly challenging for new agents to build their initial client base. High-performing field leaders provide new agents with marketing support and services to supplement their business-development practices. To help new agents create a client base, high-performing field leaders introduce agents to their market through seminars and letters of introduction to potential clients. They also supplement an agent's prospecting efforts by using lead-generation sources and systems to download client information from existing agents' databases.

### **BUSINESS PLANNING**

As agents mature in their careers, they move beyond building habits to building a practice. Multiline agents are frequently expected to master practice management from the beginning of their careers. High-performing field leaders provide agents with a structured business-planning process to help new agents make this transition. More than a pro forma goal-setting meeting, this planning process includes an assessment of current business, creation of a financial statement, production expectations, by-product and branch of business and specific strategies and action plans.

## ESTABLISHING AN OFFICE

*We help agents hire their staff. We place the ad, get the résumés, interview the people and ultimately help them make the choice. We do a training program for their staff. The more quality staff people you can hire, train and mentor, the better the agents will do. If they can get three or four people producing, as opposed to one, they will be more successful.*

Multiline Field Leader

In addition to launching themselves in the career, new multiline agents are frequently responsible for launching their business, which involves locating office space, buying or renting furniture and technology, maintaining supplies and hiring and training support staff. High-performing field leaders manage these responsibilities for their new agents so that the new agents can focus on building their habits and skills related to production—not on administration.

Because of the service-intensive nature of their business, multiline associates must learn to "multiply themselves" to continue to grow their practice. High-performing field leaders continue to help select and train staff as their agents' practices mature.

## Links to Existing Research

The GAMA Foundation is committed to providing a body of knowledge to advance the art and science of field management. In addition to *Systems for Success: Building the Right People*, the following studies provide additional insight on getting new agents off to a fast start.

- *A Study of Recruiting and Selection Practices* outlines specific steps noted as most useful in providing recruits with a realistic picture of the career. The study shows that more-productive agencies were more focused on assessing fit during the selection process than their less-productive counterparts.
- *A Study of Leadership Competencies* and its accompanying *Applications Guide* provides information linking the competency of achievement—the ability to maintain high standards of excellence—with higher levels of productivity. This study also provides an overview of various management styles and outlines the key drivers of organizational climate and their impact on agents' satisfac-

tion with the career. An online assessment tool based on this research is available at [www.gamaweb.com](http://www.gamaweb.com) under "Products & Resources."

## Summary of Survey Methods

The GAMA Foundation believes that our contributors benefit most fully from the sharing of best practices. Therefore, with the new *Systems for Success* series of studies, the Foundation made a strategic decision to invest in qualitative, in-depth research rather than quantitative, statistics-based studies.

Our *Building the Right People* study began with a comprehensive scan of existing research on new-agent development and with the creation of a detailed model of factors impacting a fast start. Home offices identified field leaders who are experts in launching new agents. Our research team contacted these field leaders and asked them to identify agents in their agency with three years' or less experience who were successfully off to a fast start (defined as in, or on track to be in, the top 10 percent of the field organization). Sixty interviews—36 with high-performing agents and 24 with high-performing field leaders—were conducted across the country to probe the details of how field leaders are successfully launching productive and profitable new agents.

The GAMA Foundation is currently developing products that will help you apply the compelling results of this research to your own organization:

- Two versions of a comprehensive guidebook detailing the results—one is printed, and the other is an audio book;
- A supplemental planning booklet containing exercises and applications; and
- A Web-based assessment tool that can help you and your management team do a better job of launching and developing your agents/advisors.

These products will be available in the Spring of 2004. To order, please call (800) 345-1687, ext. 8169, or (703) 770-8169. Or visit [www.gamaweb.com](http://www.gamaweb.com) and select the "GAMA Foundation" navigation bar at the right of your screen, then scroll to the bottom and click on the word "Order."

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