

GAMA Foundation

Executive Summary

Systems for Success: Keeping the Right People

Multiline Version

**Sponsored by the GAMA Foundation
Study Conducted by The University Team**

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**GAMA Foundation
Executive Summary**

Keeping the Right People
A Systems for Success Study

**Executive Summary
Multiline Version**

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Executive Summary—Multiline Version

Keeping the Right People

A Systems for Success Study

Project Overview

According to LIMRA, actual four-year retention for full-time multiple-line exclusive agents declined to 49 percent in 2003, the first time that the four-year retention rate dipped below 50 percent since the mid-1980s. On the positive side, the continued decline in the number of associates is being offset by increases in agent productivity, particularly among experienced associates. In 2003, associates with five or more years of experience had a 10 percent increase in annualized new premiums from 1999.

There is no substitute for keeping your experienced, top-performing associates on board. In addition to their financial contribution to an agency's bottom line, senior agents provide stability and leadership to the agency, and they serve as mentors and role models to new agents. Senior agents' participation in the community enhances an agency's reputation and market reach. In an environment marked by a declining work force, retention of high-performing agents is a critical success strategy for field leaders and home offices. Multiline companies that find it necessary to shift the focus of their product line discover that retention of senior agents becomes even more important—and often more challenging.

Field leaders and home offices that cannot provide value to their top agents are in danger of losing them. To help home offices and field leaders retain their high-performing agents, the GAMA Foundation commissioned The University Team to conduct a comprehensive study of the factors that impact experienced-agent retention. *High-performing agents* were defined as those associates who have been with the agency five or more years and who were in the top 10 percent of the agency in terms of

production. The study explored these questions:

- Which types of job-related and personal support add value to veteran agents?
- What are the leadership qualities of the field leader that build loyalty?
- How does the home office add value to the high-performing agent?
- What causes a high-performing agent to leave an agency?
- What is the sequence of events that leads to a top performer's departure?

The result of that study is *Keeping the Right People*, which is part of the GAMA Foundation's *Systems for Success* research series. As the study shows, retention of top performers demands a high degree of flexibility, creativity and compassion. Because there is no such thing as a "typical" top producer, there is no single answer to providing value. Instead, field leaders who are excellent at retaining top producers are adept at understanding each agent's professional and personal goals and at creating support and infrastructure to help the agent meet those goals.

We hope that you will benefit from this practical, applications-oriented report on the structure and support that high-retention field leaders use to retain their senior agents.

Job-Related Support That Aids Retention

BUSINESS SUPPORT

One of my goals was to make sure that I didn't get bogged down and become an overpaid secretary. We are salespeople, and I want to be out selling.

Multiline Agent

Because of the nature of the multiline career, successful agents generate high volumes of

service and support work. High-retention field leaders add value to experienced agents by offering business support that helps them focus on income-generating activities and delegate less productive activities.

Marketing Support

Because multiline agents are often housed independently, they value opportunities to share marketing ideas with other agents. High-retention field leaders offer networking opportunities in which high performers can share methods with other agents for targeting and succeeding in new markets. Because company name and brand recognition are important, field leaders and home offices add value by providing marketing materials and offering systems for cross-selling existing clients.

Sales Support

For high-performing multiline agents, the key to providing high-quality sales support is providing systems to minimize the time spent in the office handling routine transactions or low-productivity service work and to maximize the time spent prospecting and selling. High-retention field leaders add value by helping agents develop, train and license support staff to handle routine transactions for clients. Whenever possible, they minimize paperwork and reporting requirements for their top agents. High-retention field leaders are also available to help their agents close cases as needed.

Service Support

Few areas are more frustrating to top agents than poor service support. High-retention field leaders facilitate strong relationships between top agents and underwriters and encourage the home office to assign dedicated underwriting teams and support for these agents. These field leaders design incentives for the agency's service staff that are tied to the field's performance to encourage efficient processing of paperwork. Multiline agents' productivity can be greatly enhanced if their support staff handles routine transactions, so high-retention field leaders help their agents hire, train and license their own support staff.

Technology Support

Keeping up with technology is a full-time job. Field leaders who are excellent at retaining high-performing agents provide in-house computer support as needed by their agents. In addition, they provide equipment and systems for their top associates. And to ensure effective communication, they provide sales and industry training to their technology support staff.

Due to the high levels of customer service associated with a multiline practice, technology-driven solutions offer tremendous opportunities for increased productivity. High-retention field leaders and their home offices support the development of call centers and Web sites to minimize the cost and time required to serve clients.

Physical Facilities and Cues

As high-performing agents grow their business, there is a natural transition to seeing clients inside rather than outside the office. Physical space becomes important as a signal of the quality of the agency. High-performing field leaders provide an office space and location that are appropriate to the agent's market. They also encourage a culture of professionalism within the organization. For agents who are housed outside of the firm, these field leaders help locate appropriate space and furnishings.

TRAINING

Advanced training here is good. It makes my life more challenging and interesting. At least once a year, there are opportunities for good producers to enter a pilot group. It was in Vegas last fall, three days jam-packed. I like having that kind of support, it's like a vitamin B shot. I like to know what's out there and pick what I want, then I can use it or tweak it.

Multiline Agent

High-performing agents resist spending long hours in training classes that are geared to the lowest common denominator. Field leaders who excel at retaining experienced agents emphasize informal, just-in-time learning networks to support their agents' growth. They supplement

their firm-level training with outside networks and programs that address top producers' needs. This type of support includes industry resources such as MDRT, home office advanced training, the identification of role models and the formation of study groups with other high performers.

Several high-performing multiline agents noted that they would like more advanced underwriting and product training. Some field leaders have noted that sometimes their challenge is increasing senior agents' productivity when the home office changes its product-line focus. As multiline companies shift their product-line focus and/or increase their emphasis on life and financial services products, they need to ensure that experienced agents receive training on how to integrate these products into their clients' portfolios.

COACHING

How do I get to that next level? Just help me. Don't just say, "Okay, what did you do? Keep doing it." There was no help getting me to the next level.

Multiline Agent

Because high-performing multiline agents are frequently housed independently and manage their own support and service staff, they value coaching and business-planning processes that focus on practice development. Unfortunately, it appears that some multiline senior agents suffer from benign neglect from their field leaders. This lack of attention and coaching can lead to frustration for senior associates, particularly if they feel that field leaders are spending all of their time with new associates and top producers. Senior agents frequently need coaching on taking their practice to the next level of success; keeping on track with annual goals; and managing production, particularly when it comes to managing changes in commission structures on various products.

Personal Support That Aids Retention

CULTURE OF COLLEGIALITY

The culture is very positive. There is a lot of very positive direction and enthusiasm.

Multiline Agent

Despite a reputation for independence, top performers enjoy and draw energy from being part of a team. Selling can be a lonely business, and this is especially true for top multiline performers who work from a detached office. High-retention field leaders encourage senior agents to interact with new sales agents through mentoring, joint work, informal networking, training and team contests. They link high-performing female agents and those who are members of minority groups with their counterparts to help build support networks. These field leaders include spouses and children in the agency's social and recognition events. Also, because agents in multiline distribution systems are more likely to be geographically spread out, field leaders conduct more frequent social events (softball games, picnics, holiday gatherings) to connect people within the firm.

CULTURE OF PARTNERSHIP AND ENTREPRENEURSHIP

I love my manager. She sees herself as our business partner—when I succeed, she succeeds.

Multiline Agent

High-retention field leaders recognize their top-performing agents not as subordinates, but as entrepreneurs who are building their own practices. Frequently, these field leaders refer to their agents as their clients, and they make it clear that the field leader's and the agency's purpose is to support the agent's business growth. Respect is important to high-performing agents. High-retention field leaders often signal their commitment to a partnership with their top agents by traveling to these individuals' offices for meetings, rather than requiring the agents to travel to them. Recognizing the stake that top agents have in the

growth and development of the agency, high-retention field leaders involve interested top agents in their planning process.

RECOGNITION

They give out a lot of awards. Interestingly enough, that was not that appealing as far as recruiting me, but it has become important. I never thought I was really wired that way, but you come to appreciate being acknowledged that you are doing well.

Multiline Agent

Appreciation is one of the keys to loyalty, and multiline agents who work in detached offices can feel particularly isolated and unappreciated. Rewards and recognition events at both the local and home office levels help high-performing agents build networks within the company. High-retention field leaders design contests and awards that are appropriate to the agents' status and contribution to the company and the agency. They also select personal recognition items that reflect the agent's tastes, and they include spouses and family in recognition events.

High-retention field leaders know that top producers thrive on praise, and they create situations to ensure that their top performers receive frequent public recognition. They congratulate top performers in person and with e-mail, handwritten notes and phone calls. They often send flowers and recognition notes to the agent's home so that his or her spouse and family can share in the rewards. These field leaders also share their top performer's achievements with other influential people in the firm and home office and ask them to congratulate the agent as well.

How Field Leaders Add Value

LEADERSHIP ATTRIBUTES THAT BUILD LOYALTY

At my old company, they counted numbers all day long, and you soon sensed that their primary concern was your numbers. I don't recall anyone ever saying, "How's your son doing in college?" or anything like that. At my new company, I feel like they see me as a resource.

Multiline Agent

As top performers' business practices grow more sophisticated, their business and personal lives can become more complex, too. Top-performing agents must be able to trust their field leaders to provide counsel and advice to help them navigate this increasing complexity. The following are attributes that top-performing agents value.

Integrity

Top agents must know that the field leader will always act in their interest. They must see that their field leader demonstrates integrity in his or her personal and professional conduct. High-retention field leaders always keep confidences and deliver on promises of service and support.

Respect

Top-performing agents must be able to respect their field leader's industry credentials. High-retention field leaders have a proven track record of success in sales, and they can and will work side-by-side with their agents as needed.

Role as a Troubleshooter

Top-performing agents are under constant pressure. High-retention field leaders are willing to serve as a troubleshooter for their top agents and are accessible to the agent around the clock. Often these field leaders serve as a buffer between the home office and their top agents.

Role as a Visionary

High-retention field leaders create a clear vision of their agency and its future. Their ability to articulate this vision builds confidence for top-performing agents, thereby allowing them to focus on the long-term success of their practice.

Consideration

High-retention field leaders treat *all* agents with respect—not just high performers. These field leaders are sensitive to changes in an agent's personal life, not just in production status. They encourage a culture of consideration and concern throughout the firm.

COMMUNICATION STYLE

High-performing field leaders use weekly, systematic and purposeful communication with their top performers so that potential problems can be addressed before they become issues. This communication involves more than a brief exchange; it means sitting down and carefully listening to their agents' needs. Often top producers don't like to complain. If a usually complacent top producer is voicing an issue, high-retention field leaders recognize that either the issue is an important one or the comment may be masking a deeper issue.

Top performers frequently need coaching to take their practice to the next level of success, but the type of coaching needed can vary based on the agent's level of success. "Middle top" agents—those who are in the top 10 to 20 percent of the agency and who are *successful* but not *peak* performers—may have reached a performance plateau. They often need coaching on how to move from generalist to specialist. Top-level agents frequently need coaching to develop their area of specialization and to create the business infrastructure needed to sustain high levels of production. In addition to providing personal coaching, high-retention field leaders encourage agents to work with personal coaches and outside consultants to grow their practice.

The dispersion of detached agents can make it challenging to maintain personal contact. High-retention field leaders make a point of visiting their top agents' offices on a regular basis, as well as making frequent phone and e-mail contact.

RELATIONSHIP WITH TOP SALES AGENTS

I have had some really tough times, a very serious illness. Management was there for personal support, too. They kept the agency going. At a very human level, it's about people. I'm not just somebody who produces for them, I'm a person.

Multiline Agent

High-performing field leaders develop relationships with their top agents that are both personal and professional. They have a

strong emotional commitment to their high-performing agents, and each party frequently uses the word "love" to describe the bond. High-retention field leaders socialize with the families of their top performers, and they remember and celebrate the important occasions in their agents' personal lives. If an agent is going through a personal trauma, the field leader supports that individual with psychological, social and financial assistance.

Because multiline agents frequently have several field leaders over the course of their career, high-performing agents value personal contact and relationships with home office leaders. High-retention field leaders support and facilitate this contact.

How the Home Office Adds Value

I have a great deal of respect for the culture of the company. It is really customer-oriented, not just bottom-line. I have no reservations in selling any product this company produces. They develop the best training in the industry. You have a lot of pride when you work for this company.

Multiline Agent

PRODUCT SCOPE

Top multiline agents look for a primary carrier with whom they can place the majority of their business. Top-performing agents expect their home office to provide a core offering that meets the needs of their primary market and to continue to develop new, financially sound products that meet the changing needs of the market.

CONTRACTS AND COMPENSATION

Multiline agents become anxious about contract changes, particularly a change in emphasis away from property and casualty sales and toward life and financial services products, and a subsequent change in commission structure. Home offices can add value and aid retention by communicating change clearly and with advance notice so that representatives have ample time to adjust their practices. Field

leaders can add value by providing additional coaching and training for senior reps to help them make the transition.

BRAND AND REPUTATION

Top-performing agents expect a company brand name that is recognizable and corporate financial stability that is reflected in external ratings. These top agents use their company's brand and reputation as sales tools.

UNDERWRITING

Underwriting is a major source of concern for top-performing agents. Home offices create value by fostering improved communications between sales agents and senior underwriters, by offering top agents specialized access to a team of experienced underwriters and by using expedited and advanced underwriting tools to encourage top agents to place business with their primary company.

RECOGNITION

Top performers are sensitive to quality. They notice when home offices are cutting corners on incentive trips for high-level agents. These top performers don't just notice the quality of the event—they pay close attention to the quality of *recognition* that home office leaders give to top agents. Home offices can add value by ensuring that top performers are personally recognized by influential home office leaders at company events and by facilitating relationships between top home office leaders and high-performing agents. High-performing multiline agents frequently use home office recognition events and company trips as means to enhance their support network and to share ideas with other top performers.

FLEXIBILITY

High-performing agents look for a company that allows flexibility in product placement outside of the primary company, when needed. Home offices add value by balancing the requirement for an agent to place business with the company against the agents' need for flexibility.

Why High-Performing Producers Leave

A lot of it was feeling that I was not being listened to. I can put up with a lot. But once work is not fun for a long time, then you need to look somewhere else. It was a full two years. [My dissatisfaction] was primarily driven by rate increases and tremendous service work—that, coupled with our company ratings being dropped and then being sold to another carrier. We tried to talk to management. The last straw was when the best manager we knew left. He had been the only one who listened to us.

Multiline Agent

Because of the trailing commission structures in the multiline arena, top producers have a great incentive to stay with their company. The decision to leave is often the result of a long, painful decision-making process and is not made lightly. The following are common reasons that top-performing agents finally decide to leave.

CHANGE IN COMPANY EMPHASIS

When home office policies change, or when the company shifts its emphasis on specific products or channel distribution, it causes anxiety for multiline agents. High-retention field leaders are able to communicate specific systems and structures that will help their agents adapt to these changes.

CHANGE IN FIELD LEADERSHIP

Changes in field leadership can leave a top-performing agent adrift. Home offices should manage the relationships with their top performers during this time and provide them with a direct line of communication to the home office so that any concerns or questions can be addressed during the transition.

MONEY

Top-performing agents see themselves as machines who contribute greatly to the success of the local agency and the home office. At a certain point, their business becomes large enough that they are forced to reconsider their relationship with the local agency. High-retention field leaders are able to

articulate the monetary and non-monetary benefits of being affiliated with the firm and the home office.

DEPARTURE OF ANOTHER TOP PRODUCER

Word travels fast when a top sales agent leaves the firm or when a top agent from another agency leaves the company. High-retention field leaders acknowledge the departure of a top performer and allow for open, honest discussion regarding the reasons for the departure. Because disgruntled agents have often been complaining behind the scenes for weeks prior to their departure, these field leaders initiate communication early with those who remain to make sure that they hear the agency's side of the story.

UNSOLICITED OFFERS

Unsolicited offers are rarely a trigger to cause an agent to leave. Successful agents receive them frequently and usually ignore them. What should be a trigger to a field leader, however, is when an agent *mentions* receiving an unsolicited offer, no matter how casual the reference is. The field leader should find out why the agent is treating this offer more seriously than the myriad other offers he or she has received.

Home offices and firm leaders often perceive industry meetings as hotbeds of proselytizing activity. It is important to note, however, that in this study, associates did not cite industry meetings as a significant source of unsolicited offers.

Sequence of Events Leading to an Agent's Departure

Leaving the local agency is not a step taken lightly, and an agent usually goes through a number of stages in making his or her decision. By recognizing these stages, field leaders can better retain high-performance sales agents.

PERIOD OF VULNERABILITY

Top agents who eventually leave begin to feel underappreciated at some point. Their unhappiness builds over a period of months or years.

Typically the agent voices concern, but perhaps not in direct terms. Many field leaders have good instincts for distinguishing when agents are blowing off steam and when they are voicing genuine discontent. The danger occurs when field leaders are distracted by all of their other priorities and unintentionally neglect their top people. High-retention field leaders listen carefully when agents complain to ensure that they understand the complaint and the root of the problem.

TRIGGERING EVENTS

At some point, a *triggering event* causes the agent to decide to leave. High-retention field leaders recognize these triggers and use them as an opportunity to reconnect and re-establish the value of their relationship with their top performers, especially those who have been showing signs of discontent. The following are common triggers:

- A change in management
- The departure of another top producer
- Having a huge case fall through—or having another company underwrite business that their primary company passed on
- A personal crisis
- An act of dishonesty by the field leader
- Changes in the compensation package

SEPARATION BEHAVIORS

Once high-performing sales agents decide to leave, they begin to get their affairs in order. At this point, they still have not informed their field leader of their decision to leave. A field leader still has time to reach out to the agent and save the relationship if he or she is good at recognizing changes in the normal patterns of the agent's business, such as the following:

- Getting current in commissions; minimizing trailers
- Writing business away from primary carrier
- Contacting inactive clients
- Moving the practice out of the field office

FORMAL NOTICE

The last phase is to formally resign from the firm. Because the agent is quiet during the separation phase, a field leader may be taken by surprise. At this point, because the agent

has already overcome his or her internal resistance to change, it may be possible to save the relationship—but it will require a counteroffer.

POST-SEPARATION COMMUNICATION

Sometimes the grass *isn't* greener on the other side of the fence. Field leaders who are good at retaining successful agents maintain personal relationships with their departed agents after the business relationship is severed, in case there is a chance to rehire the individual.

Suite of Keeping the Right People Products

The GAMA Foundation offers the following products to help you apply the results of this research to your own organization:

- A comprehensive Guidebook that details the research results and includes insightful quotes from field leaders and associates;
- An Audio Guidebook that contains the research results on a set of audio CDs;
- An Applications Booklet that contains an extra set of the Worksheets and Action Plans to help you and your managers brainstorm and implement the results as a team; and
- An Online Assessment Tool, which is a Web-based survey that reveals how your successful associates rate your organization on the factors most important to retention.

To order these and other GAMA Foundation management tools, please call (800) 345-2687. Or visit www.gamaweb.com and click on “GAMA Foundation.”

Links to Additional Research

The GAMA Foundation is committed to providing a body of knowledge to advance the art and science of field management. In addition to the *Keeping the Right People* project, the following studies provide additional insight on topics related to retaining experienced associates.

In 2004, the Foundation released the first *Systems for Success* study, titled *Building the Right People*. It focuses on how top-performing agencies and field leaders get their new associates off to a fast start. It also stresses the importance of building an agency culture that helps develop and retain associates. The same product suite is available for both the *Building the Right People* and the *Keeping the Right People* studies.

For information on increasing marketing support and services, or creating sales teams within an organization, *A Study of Agency Marketing Models Applications Guide* details four basic processes for client acquisition and provides a model for an unbundled sales process.

Collaborative Database Marketing offers a comprehensive guide to creating a firm's database marketing system and a process for evaluating an existing database structure. Insight into the impact of virtual office technology can also be found in *A Study of Agency Marketing Models*.

The GAMA Foundation's *Navigator Series: Building High-Performance Field Organizations in the New Financial Era* offers insight into serving the affluent market and the evolving focus on diversified product portfolios, particularly among financial services organizations.

A Study of Leadership Competencies and the accompanying Applications Guide outline the essential competencies of high-performing field leaders. Many of the competencies identified directly relate to the attributes of the field leader that build loyalty among high-performing associates.

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 *Keeping the Right People* study began with a comprehensive scan of existing research on high-performing-associate retention and with the creation of a detailed model of the factors that impact retention. Home offices identified field leaders who are experts in retaining high-performing associates. The University Team then contacted those field leaders and asked them to identify associates in their agency with five or more years of experience who were in the top 10 percent of their field organization. Field leaders were also asked to identify associates who had joined their organization from another agency, as well as those who had left their agency for another insurance and financial services agency, so that the research team could more clearly probe why experienced associates join or leave a agency. Sixty interviews were conducted nationwide—42 with high-performing associates and 18 with high-retention field leaders—to determine how high-performing field leaders are successfully retaining their high-performing associates.

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