Best Practices
TELECONFERENCES

Action Learning Guide

Leveraging Life Insurance Awareness Month

July 2010

Get PACE credit for this teleconference. See page 10.

Action Learning Guide

Getting the Most Out of the Best Practices Teleconferences

The Best Practices Teleconferences represent what membership in GAMA International is all about. Any GAMA member can access the free teleconferences and listen to a group of award-winning industry peers discuss coping with industry issues through best practices.

Getting the Most Out of the Best Practices Teleconferences is designed to enhance your teleconference learning experience, generate discussion and help you capitalize on the new ideas that you'll hear in the teleconference presentation and discussion. The format is flexible and can be tailored to suit your specific needs. Whether you are working alone or with your leadership team, the guide will help you —

- Examine your own practices related to the teleconference topic
- Identify new ideas that will work in your organization
- Create an action plan to implement new practices.

In This Packet

This guide includes —

- Details about the next teleconference, including topic and speaker information
- A pre-teleconference discussion worksheet
- A teleconference notes worksheet
- A post-teleconference worksheet and implementation plan
- A teleconference evaluation form
- A schedule of upcoming Best Practices Teleconferences.

How to Use This Guide

Teleconferences are a great way to get your team thinking: "Where are we now? Where do we want to be? How will we get there?" To help you and your team get the most out of a teleconference, we recommend the following activities:

Activity	Timing & Task
Set the Stage	**Before the teleconference:** Pre-teleconference activities set the stage for learning by answering the question, "Where are we now?" Ask team members to complete the precall questions; then, schedule time to meet as a team before the teleconference to review the questions and identify your team's goals for the call.
Collect Best Practices	**During the teleconference:** Ask team members to use the teleconference notes to document key ideas and questions as they listen.
Identify Opportunities and Next Steps	**After the teleconference:** This activity will answer the questions, "Where do we want to be?" and "How will we get there?" For best results, complete this activity immediately after the call; then, schedule follow-up meetings as needed. Use the postcall discussion questions and action plan to identify key ideas and steps for implementation.
Tell Us What You Think	**After the teleconference:** Please complete and return a program evaluation form. You may use the form in this packet or provide your feedback online at GAMA Source http://gama.knowledgelink2.com/login

Best Practices Teleconference: July 2010

Leveraging Life Insurance Awareness Month

Enhance your marketing efforts by capitalizing on Life Insurance Awareness Month. Practical ideas to increase life insurance sales by:

- Maximizing the Life Foundation's resources to generate more life sales
- Complementing your marketing efforts with industry resources
- Motivating your team around a common cause by increasing their focus on the life sales and their passion for the industry

To listen: GAMA members can access a recording of the call or download it and listen at a later date. Teleconferences are archived at GAMA Source.
To access GAMA Source, select the GAMA Source logo on GAMA's Web site at http://www.gamaweb.com. To login, enter your user ID (your 7-digit member number, located on your membership card and on your Journal mailing label) and password (your last name, with no spaces or punctuation).

Speakers: Kenneth G. Gallacher, CLF FSS LUTCF, American National Insurance Company
Ronald B. Lee, CLU ChFC CLTC, MassMutual Financial Group
Ellen Montemayor, LUTCF, New York Life Insurance Company

Moderator: Daniel L. Lawrence, CLU ChFC FIC LUTCF, Modern Woodmen of America

Kenneth G. Gallacher, CLF FSS LUTCF
Master Multiline Award Qualifier
Regional Director, Great Basin Region
American National Insurance Company
4045 S. Spencer, Suite B-28
Las Vegas, NV 89119
Phone: (702) 734-5330 x 28
Email: ken.gallacher@american-national.com

Ken Gallacher was born in Salt Lake City, Utah and raised in Redondo Beach, California. Ken has worked in construction, retail, banking, and insurance. As an agent for American National Insurance Company since 1975, he built a very successful insurance agency and in 1987 added recruiting, training, and managing agents to his duties to build the leading agency for American National in manpower, premium, and profit. Ken has earned membership in the Million Dollar Round Table, the top 5% of all life insurance agents in the world and as a manager has been the recipient of the prestigious National Management award for 20 years. Ken has made his companies prestigious President's Club for 27+ years. He has earned his companies Chieftain Club, Summit Club, VIP Award, and General Agent of distinction multiple times.

As Regional Director for American National, Ken is the supervisor for 12 Multiple Line General Agents and 214 Agents. His agency has earned GAMA International's Master Multiline Award, Top 250 Agencies in the World. He is also the Executive Vice President to Chuck Norris for the United Fighting Arts Federation. Ken is a 9th degree black belt and is very active in his church and The Boy Scouts of America. Ken enjoys many activities with his wife Marcia and their four children and 12 grandchildren such as karate, snow skiing, golf, fishing, and surfing. As you can see, Ken lives and believes in a well-rounded life.

Ronald B. Lee, CLU ChFC CLTC
First in Class Award
General Agent
MassMutual Financial Group/*Lee-Nolan Associates, LLC*
150 Clove Road
Little Falls, NJ 07424
Phone: (973) 237-0100
Email: rlee@finsvcs.com

Ron Lee became a MassMutual general agent in 1991, with offices in New York City; Garden City, New York; and Little Falls, New Jersey. He and Dick Nolan have been partners since 1994.

The agency has won eight Bowls with Mass Mutual for agency excellence, as well as MassMutual's highest honor, the National President's Trophy, in 1995. The agency has also won many Master Agency Awards from GAMA International, and Ron is a Life Member of MDRT.

Currently, the agency has approximately 100 full-time career agents and a support staff of 35. The agency's production places it among the top five agencies in the company in sales of life insurance, annuities, disability income, long-term-care and mutual funds. With more than $1 billion of new life insurance coverage placed in each of the last several years, the agency now has close to $12 billion of MassMutual life insurance in force.

Ron entered the life insurance business in 1971 with Mutual Benefit Life. In 1974, he became a sales manager and built a successful unit, twice winning the Builder Award for sales management. In 1982, he was named a general agent in New York City. He earned MBL's top company awards for the first three years as a partner in the company's largest agency.

Ron took over a small agency in New York in 1985 and won the President's Trophy in 1987 for managing the No. 1 agency in the Mutual Benefit Life system.

Ron is married to his wife Jo-Ann, has two daughters and is expecting his third grandchild soon.

Ellen Montemayor, LUTCF
Development Manager
New York Life Insurance Company
Park 80 West, Plaza One
Saddle Brook, NJ 07663
Phone: (201) 291-5473
Email: emontemayor@ft.newyorklife.com

Ellen began her career with New York Life as an agent in 2002. Her experience as an agent included qualifying for Executive Council every year. After 6 successful years as an agent, Ellen joined the management team as a Development Manager of the New Jersey General Office in 2008. She holds a B.S. in Information Systems and a minor in Marketing from The College of New Jersey. She's a member of GAMA and NAIFA and currently resides in Hoboken, NJ.

Daniel L. Lawrence, CLU ChFC FIC LUTCF
IMA Platinum Award Qualifier
Regional Director
Modern Woodmen of America
2371 S 107th Street
Milwaukee, WI 53227
Phone: (414) 727-8808
Email: daniel.l.lawrence@mwarep.org

Dan entered the insurance and financial services industry in October 1983 as a district representative with Modern Woodmen of America. He spent six years in personal production. He was appointed district manager for Milwaukee/Waukesha area, where he continuously earned Inner Circle and Round Table status. In January 1998, he became regional director for the Wisconsin Southeast Agency of Modern Woodmen & MWA Financial Services and is consistently ranked in the top 10 agencies in the company.

Dan has taught and moderated numerous industry classes. He was past state vice president of GAMA and past president of NAIFA Milwaukee. He is an active member of NAFIA Wisconsin Southeast and is currently LUTC education coordinator for the association.

He is also an active member of GAMA where he serves on the professional development committee.

Dan lives on Silver Lake in West Bend, Wis., with his wife and their three children.

Set the Stage: Where Are We Now?

Consider the following questions related to the teleconference topic and discuss them with your team.

Program Date: *July 2010* Program Title: *Leveraging Life Insurance Awareness Month*

1. What are we currently doing to address today's topic? What issues or obstacles are we currently facing?

2. What has worked for us?

3. What has not worked?

4. What are our goals for this teleconference? What do we need to learn?

5. What information do we want to hear or ask about?

Teleconference Notes: Collect Best Practices

The following questions will be discussed during the teleconference. As you listen to the speakers' discussion and the Q&A, write down anything you want to discuss after the teleconference.

Program Date: *July 2010* Program Title: *Leveraging Life Insurance Awareness Month*

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1. Life Insurance Awareness month is just over a month away. What events or activities do you have planned to kick off this month? What methods or systems will you use to establish momentum for Life sales?

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2. When you train your producers, how do you instill the importance of bringing life insurance to the table when meeting with clients? What strategies do you use with new advisors to get them emotionally involved?

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3. Do you use different strategies with your senior advisors to maintain the passion that keeps the selling of Life insurance the number one priority? How do you keep Life Insurance top of mind with your experienced advisors?

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4. Some advisors would argue that you can only sell large amounts of life insurance in sophisticated or affluent markets. How can you as a manager overcome this objection?

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5. What are some of the unique challenges that multiline agents and managers face when trying to sell life insurance? How can these challenges be overcome?

6. The life foundation has many marketing and promotional pieces as well as useful tools including insurance calculators, informational seminars, life stories video clips and life story one pagers. Which ones do your advisors use to help promote their business? How do they go about using them? Does your firm use any specific one(s?)

7. The LIFE Foundation and other companies advertise heavily in September, both to help the general public become aware of the need for Life insurance. Do you add anything to compliment this advertising and ensure your market is aware that your firm addresses these issues?

8. What is your favorite life strategy that your firm uses?

9. Do you have any final thoughts or comments?

Identify Opportunities and Next Steps: Where Do We Want to Be?

Use this worksheet and subsequent discussion to identify new ideas that will benefit you and your team.

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1. What was the biggest "a-ha" or take away that you got from today's program?

2. What other key points did you note?

3. How do the ideas discussed in the teleconference differ from your own practices? How are they similar?

4. Is there anything you will start or stop doing as a result of what you learned today?

5. What activities will you reevaluate based on the information the speakers shared? What do you think should change?

Identify Opportunities and Next Steps: How Do We Get There?

What new ideas would you like to implement in your organization? Brainstorm a few preliminary actions that you will need to take. You can follow up later with a more detailed plan.

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1. New idea:

Steps we need to take:

Who will follow up?

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2. New idea:

Steps we need to take:

Who will follow up?

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3. New idea:

Steps we need to take:

Who will follow up?

2901 Telestar Court, Suite 140, Falls Church, VA 22042
800-345-2687 Fax 571-499-4302 Member Services 888-275-0091 www.gamaweb.com

Tell Us What You Think: Teleconference Program Evaluation

Your feedback helps GAMA International deliver timely information and cutting-edge techniques for building your business. Thank you for taking time to share your thoughts with us!

After completing the evaluation, please fax to Lesley Hadley at 571-499-4302. You can also share your feedback online on the GAMA Source page at http://www.gamaweb.com.

Program Date: *July 2010*

Program Title: *Leveraging Life Insurance Awareness Month*

1. Using a scale of 1 (Very Dissatisfied) to 10 (Very Satisfied), please rate the following:

Program	Rating
Relevance of topic	
Q&A session	
Length	
Format	

Moderator & Speakers	Rating	
	Content	Delivery
Ken Gallacher		
Ron Lee		
Ellen Montemayor		
Dan Lawrence		

2. How many people were in the room listening to the conference with you?

3. What topics interest you for future programs?

- ❑ Business Strategy & Growth
- ❑ Diversity
- ❑ Frontline Leader Development
- ❑ Leadership & Culture
- ❑ Performance Coaching & Mentoring
- ❑ Producer Development
- ❑ Recruiting & Selection
- ❑ Retention
- ❑ Sales & Marketing
- ❑ Supervision & Accountability
- ❑ Other (please list:)

4. Would you recommend the Best Practices Teleconferences to a colleague? ❑ Yes ❑ No
Explain.

5. How can we improve future teleconferences?

6. Additional comments.

In order to receive PACE Credit for this live call, you must submit this form. Please fill in the information below if you are interested in receiving PACE Credit.

Name: ______________________________ **GAMA Member #** ______________________

GAMA INTERNATIONAL

2901 Telestar Court, Suite 140, Falls Church, VA 22042
800-345-2687 Fax 571-499-4302 Member Services 888-275-0091 www.gamaweb.com

2010 SCHEDULE

January 20, 2010
Warm-Source Recruiting for Maximum Impact

RS

Research has shown that warm sources are the best source of high-quality candidates. Focusing on warm-source recruiting will maximize your recruiting efforts and ultimately improve long-term retention. Leave this call better equipped to:

- Develop relationships and build trust with sources
- Strategically use centers of influence
- Communicate effectively in multicultural communities

Moderator: Ross Borzin, CLU, MassMutual Financial Group

April 21, 2010
Achieving Excellence in Frontline Management

FD

Increase productivity and retention of your new frontline leaders with tools that will give them traction in their first 12 months. Build critical skills that allow frontline leaders to excel in:

- Recruiting and selecting the best possible team
- Setting expectations and coaching for performance
- Building and maintaining strong relationships with their advisor teams

Moderator: Lily Fong, American General Life and Accident

June - Podcast
Beyond Project 100

RS

Project 100 has been a trusted standby. However obstacles like the do-not-call list have interfered with its effectiveness. Make selection decisions with greater confidence and increase productivity by transitioning new advisors to a market-driven system instead of simply selling to family and friends. Accelerate results by:

- Determining which candidates have a natural market
- Coaching your advisors to develop centers of influence and overcome obstacles that interfere with a successful start

Moderator: Kerry L. Lawing, Ohio National Financial Services

July Podcast
Leveraging Life Insurance Awareness Month

SM

Enhance your marketing efforts by capitalizing on Life Insurance Awareness Month. Practical ideas to increase life insurance sales by:

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- Complementing your marketing efforts with industry resources
- Motivating your team around a common cause by increasing their focus on life sales and their passion for the industry

Moderator: Daniel L. Lawrence, CLU ChFC FIC LUTCF, Modern Woodmen of America

September 15, 2010
Finish the Year Strong

PD

Strategies to accelerate fourth quarter performance. Increase sales production and improve retention with methods that:

- Motivate agents to become proactive through performance measurement
- Increase the impact of target campaigns
- Improve cross-selling opportunities

Moderator: Maurice B. Springer, New York Life Insurance Company

November 17, 2010
Connectivity Across Generations

DV

Create an inclusive culture by fostering generational diversity. Balance the needs of different generations to increase effectiveness:. Listeners will learn strategies to:

- Tailor recruiting efforts to generational needs
- Maximize training by using the right tools/techniques for each generation
- Create cross-generational opportunities for joint work, mentoring, and learning

Moderator: Dave Saviage, M.B.A., ChFC FIC

GAMA International Learning Tracks

BG = Business Strategy & Growth	DV = Diversity	FD = Frontline Leader Development
LC = Leadership & Culture	PM = Performance Coaching & Mentoring	PD = Producer Development
RS = Recruiting & Selection	RT = Retention	SM = Sales & Marketing
SA = Supervision & Accountability		