



**2023**  
Catalogue

# Talent Solutions International Designation and Course Offerings

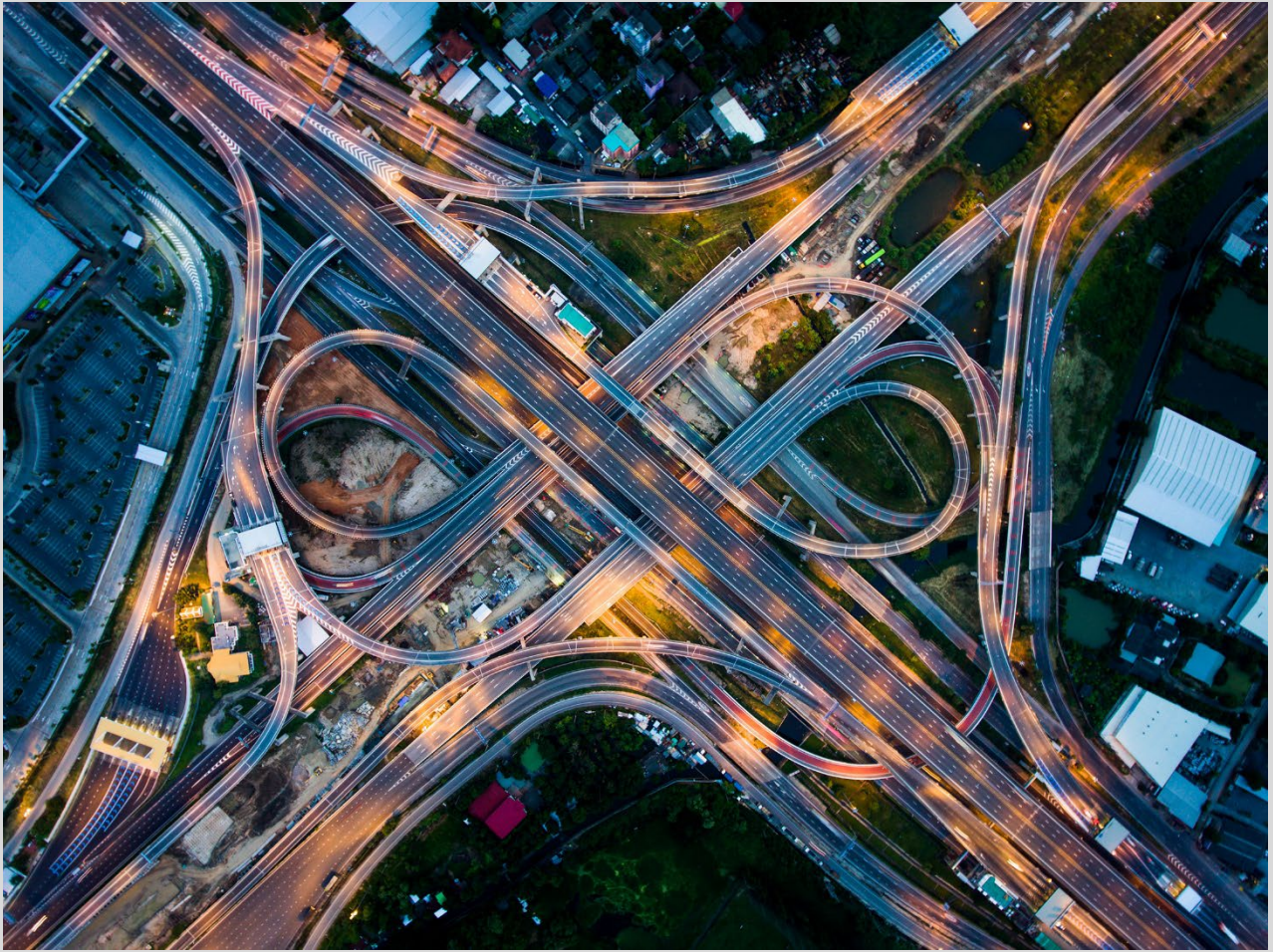




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# PRODUCER DESIGNATION

## MFA (Master Financial Advisor) Designation

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This designation is ideal for producers starting as full-service financial advisors and highly experienced producers making the transition from traditional agent to financial advisor and/or wanting to penetrate the business insurance market. Acquiring the prestigious MFA designation is a mark of professionalism, competence, and innovative leadership for winning in today’s marketplace.

Producers must complete the courses listed below to earn the **MFA** Designation:

Designation	Course Requirements		
<p style="text-align: center;"><b>MFA (Master Financial Advisor)</b></p>	<p style="text-align: center;"><b>MFA Level 1:</b> Building a Strong Foundation</p>	<p style="text-align: center;"><b>MFA Level 2:</b> Putting Clients First</p>	<p style="text-align: center;"><b>MFA Level 3:</b> The Business Advisor</p>
	<p><b>OR</b></p>		
	<p style="text-align: center;"><b>PDS 301:</b> Financial Advisor Skills Training</p>	<p style="text-align: center;"><b>PDS 302:</b> Improving Your Effectiveness as a Financial Advisor</p>	<p style="text-align: center;"><b>PDS 303:</b> Business Growth for the Financial Advisor</p>

Our new and refreshed **Master Financial Advisor (MFA) Series - Levels 1-3** reimagines LIMRA’s PDS 300 series to provide the foundational knowledge and holistic needs-based selling skills to win in the high-net-worth market. It is modularized and flexible, offering blended learning and an interactive guide. Participants will learn to master the sales process, develop comprehensive management skills for ongoing service, and acquire the knowledge and skills to approach and win business clients.

Our **Producer Development Series** (PDS 301, 302 and 303) provides producers with a comprehensive career and skill-development path. It enables them to build their skills of financial planning and sales and marketing expertise, as they take their professional practice to the next level.

## Master Financial Advisor (MFA) Series — Levels 1–3

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### Course Overview

The new **Master Financial Advisor (MFA) Series Levels 1–3** reimagines LIMRA's PDS 300 series to provide the foundational knowledge and holistic needs-based selling skills to win in the high-net-worth market. The course is divided into 3 levels and can be structured in 12 half-day modules, with both self-study and facilitator-led segments that can be delivered consecutively or spread out over a series of weeks (the course can also be structured into 12 full-day modules of facilitator-led training if participants are unable to complete the required self-study pre-work). Each module consists of half-day pre-work self-learning and half-day virtual or in-person facilitator-led learning. Unlike the Product Development Series, the Master Financial Advisor courses must be taken in succession. For example, successful completion of Level 1 is required to attend Level 2, as the curriculum expands upon previous course content. The series is a must for companies that want to develop a professional sales force that will have the knowledge and skills to produce quality business, satisfy an increasingly sophisticated customer, and remain loyal to the company.

### Curriculum Overview — MFA Level 1 — Building a Strong Foundation

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In the six modules of MFA Level 1, learners begin a journey that develops their existing talents and interests into a professional competency, enabling them to build a successful practice and deliver trustworthy value to their clients. The learner is first immersed in the financial services environment — transitioning to the mindset of a financial advisor, understanding the historical and current role of advising in helping individuals achieve financial security and peace of mind, and, importantly, establishing a bedrock commitment to ethical practices. The journey continues, laying the foundation for ongoing success on sound process planning, analysis of communication styles, an understanding of the discovery process, and effective client prospecting. Learners are then guided through the needs-based selling process, first identifying the prospect's need, next quantifying it, and subsequently developing and presenting the appropriate solution. This initial stage of the journey culminates in closing the business with an eye to establishing a long-term relationship — from presenting and explaining the value of the final recommendations, identifying and making the most of buying signs, handling objections, and, ultimately, gaining agreement and planning for ongoing support.

#### Module 1 — Introduction to Financial Planning

The Master Financial Advisor curriculum begins by introducing participants to the financial advising profession. Participants learn about the history of the profession, and engage in activities designed to provoke conversations about the skills, knowledge, and conduct required of a successful financial advisor.

#### Module 2 — Client Building

Module 2 explores the psychology involved in the financial advising process. The module begins by discussing the important of effective communication in the financial advisory process. Participants learn about the steps of the financial advisory process, the discovery process, and

engage in activities designed to provoke conversations about prospecting and approaching potential clients.

#### Module 3 — Identifying the Need

Identifying the appropriate client needs are essential for a financial advisor. This module covers the initial meeting, discovery process, and follow up needed to collect the information necessary to uncover relevant client details. Participants practice their skills through role-plays and group discussions to ensure they are asking the right questions, in the right way, to collect the necessary details from their clients.

**Module 4 — Quantifying the Need**

Module 4 enables learners to analyze and quantify the need for life coverage, income protection, savings, and retirement income. Quantifying the client's need is derived by collating the information gathered throughout the discovery process, thus the reason for the client to be totally engaged in this exercise. The accuracy of the information gathered will determine the validity of the outcome and the final recommendation. All recommendations are based on a scientific and objective process of quantifying the need.

**Module 5 — Solution Design**

In Module 5, learners will prepare appropriate solutions designed to meet the needs of their clients. The solution design phase is essential in the financial advising process to ensure clients are able to effectively manage their financial risks.

**Module 6 — Recommendations, Presentations, and Proposals**

At the end of Module 6, learners will gain the skills necessary to make appropriate recommendations, presentations, and proposals to prospective clients. Presenting a prepared financial report and recommendations, and delivering an effective presentation of this information in a way clients can understand is an essential step in the selling process.

## MFA Level 2 — Putting Clients First

*Prerequisite: Successful completion of MFA Level 1*

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### Curriculum Overview

In the four modules of MFA Level 2, the journey advances learners toward sustaining their newfound skills and confidence and extending them to sound practice and relationship management. At this stage, learners are guided to define their own vision, begin sharing them with a team, and develop and implement continuous performance improvement processes. Focus at this point turns to consolidating gains and ensuring continued success. Learners experience how excellence in planning, problem solving, and delegation enables them to structure and build their businesses, while creating and leading a team of high-performing professionals.

#### Module 7 — Post Sale Follow-Up Service

In this module, learners will be able to understand how a good post-sale follow-up service makes a tremendous difference in their businesses — a chance to differentiate themselves that clients cannot fully appreciate from internet content. Learners analyze their existing clients for future market expansion and how that analysis can help them manage their time effectively and profitably.

#### Module 8 — The Importance of Client Record Keeping

Module 8 helps learners to be able to define philosophy, mission, and vision and cite their importance to their financial planning business. They will learn how to conduct proper documentation and recordkeeping in meeting exceptional customer service and compliance. Learners will understand how to hire and coach staff for achieving optimum performance and to identify and nurture new potential leaders who can take over leadership roles when they become available.

#### Module 9 — Performance Improvement — Managing Activity

At the end of Module 9, learners will be able to analyze their weekly activity report and identify problems that may prevent them from reaching their goals. Learners will identify how to deal with stress from a more positive perspective.

#### Module 10 — Planning, Problem Solving, and Delegation

Module 10 aims to enable learners to list the steps in planning and problem-solving models, understand how to hire staff in a systematic approach for their practice, and delegate responsibilities. Through discussion and sharing, learners will gain insights into building a high-performing team by identifying the most promising candidates and the most effective ways to approach and train them.



## MFA Level 3 — The Business Advisor

*Prerequisite: Successful completion of MFA Levels 1 and 2*

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### Curriculum Overview

In the two modules of MFA Level 3, having come so far, learners now raise their sights higher — to serving businesses. Many skills are transferable, but new competencies are also required. Learners find out what these differences are and master fact-finding and evaluating the role of risk. They also learn new tactics for approaching business prospects, developing and implementing appropriate solutions, and building ongoing relationships.

#### **Module 11 — Financial Planning for Business**

In this module, learners will be able to recognize the types of business owners they approach and help identify their needs. They will come to understand the impact of the risks specific to different types of business and to develop needs-based plans to mitigate the specific risk.

#### **Module 12 — Approaching Business Prospects**

In this last module, learners will continue to learn how to put things together: to approach business-owner prospects effectively, develop credibility, and prepare an opening statement, a process that should lead them directly into conducting a business discovery with the business owner. Learners will master how to match a business owner's needs to products and services learners have available and present them in a compelling way to prompt the business owner to take immediate action.

## PDS 301: Financial Advisors Skills Training

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### Curriculum Overview

This 5-day course teaches the fundamentals of advising clients in the world of total financial services. The course dissects the entire financial planning process and provides skills to advisors in such key areas as finding and approaching prospects in the high-net-worth market and conducting an in-depth fact-find interview. Producers learn how to accurately match products with the needs of clients and motivate them to take action now. The course emphasizes good follow-up service, creating long-term trust in relationships, and doing business ethically and in compliance with any country's government regulations.

### Course Opening

The facilitator will introduce LIMRA and set expectations for the program. Participants will explore the objectives for the course, review their role in the learning experience, and share their major concerns. A pre-course test will be given to get an idea of what the students know at this early stage.

### The Need for Financial Planning

Students will discuss the benefits of financial planning to the general public and the advantages of a career in financial services. Statistics on death, disability, as well as financial independence and their implications, will be examined. Finally, students will analyze what their competition really is — competition for the disposable dollar of the client — and why purchasing other things can be more appealing to the prospect or client.

### The Evolution of the Profession

After reviewing the three stages of growth of an industry, participants will look at industry trends around the world. In teams, they will analyze how these trends would affect their business and how they can prepare themselves to survive and thrive in times of change. Participants will learn how the industry is evolving into more of a total needs financial services business, and discuss the difference between a traditional agent and a financial advisor. The concept of

product push-and-pull will be discussed and participants will learn the advantages of pulling clients to them by solving their needs. The knowledge and skill components of a financial advisor will be reviewed including linking skills (when an advisor links solutions to good fact finding) and a concentration on client needs and objectives. Finally, participants will look at the traditional financial planning process and how it evolved from the practical planning process.

### Ethics and the Financial Advisor

An important subject for the times, participants will understand the necessity of a code of behavior when dealing with clients. They will explore the merits of having high integrity, maintaining objectivity, increasing competence, being fair, maintaining confidentiality, practicing diligence, and always being the ultimate professional. Scenarios will be presented to the participants where, depending on decisions made by a hypothetical advisor, ethics could be compromised. The situations are realistic and will force the students to analyze the situation and decide what they would do if they were the case advisor. Participants will come to realize that, almost every day, their integrity may be challenged and it is important to make right decisions.

### **Psychology of the Financial Planning Process**

Being effective with a prospect or client involves good communication and understanding the prospect or client. Participants will look at the importance of the first impression they make on a prospect and discover that how they look, how they sound, and what they say are crucial. Looking successful, body space, eye contact, and body language of both the advisor and the client will be discussed. The session also includes a discussion of the concept of transactional analysis, a social psychology that helps us effectively communicate with prospects and clients in interviews.

### **Steps in the Financial Planning Process**

This session “sets the scene” for the rest of the course. The nine steps of the financial planning process, from finding a market to giving good client service, will be explored in detail in this session. The concept of consultative selling will be reviewed including the five skills of consultative selling — connecting, encouraging, questioning, confirming, and providing. The concept of time/value of money will be discussed along with the practical Rule of 72, giving students appropriate tables to work with and practical problems on which to try the concepts.

### **Know Your Client and the Value of Discovery and the Financial Planning Process**

This session will demonstrate the importance of the fact-finding process and the steps that must be followed. A solution design must be perfectly aligned with the client’s needs, priorities, aspirations, concerns, and even their own level of risk tolerance. With this in mind, participants will learn to gather accurate client information, persuade clients to commit to the discovery process, and what problems can arise from an incomplete or inaccurate fact-find.

### **Prospecting for Quality Clientele**

Expanding on the first step of the financial planning process, students will explore markets and how to find quality prospects whom — hopefully — will later become long-lasting clients. The session concentrates on the affluent market. Using extensive recent LIMRA research on the affluent market, participants will learn the characteristics of this lucrative group and how to further dissect the market based on aspirations. Finally, participants will be introduced to the Upscale 100 tool, which will help them identify their own targeted group of people among affluent individuals.

### **The Approach to the Prospect**

Discussing two crucial steps in the financial planning process, participants will be introduced to the fine art of turning a quality name into a prospect. They will discover the importance of the pre-approach, the initial contact with the prospect, and the approach, arranging a meeting with the prospect. Participants learn how to compose pre-approach letters and how to make successful telephone calls to prospects to secure appointments. Given a telephone approach script, participants will role-play realistic situations, making calls to secure appointments and answering objections. Participants will be introduced to the importance of storytelling and shown how the right story, especially one about their own personal experiences, can motivate a prospect to agree to complete a fact find.

### **The Initial Interview — Fact Finding**

The initial interview is the first meeting between the prospect and the financial advisor and is important in many respects. Participants will be taught how to answer four key questions that the prospect usually has about the advisor before entering into the interview: Who are you? Do you know what you are doing? What are you going to do to me? What is in this for me? Participants will create and master a credibility statement and an opening statement with the intent to convince the prospect to begin the fact-finding process.

### Completing the Fact Find

This session will help participants master the fact find, the element of the financial planning process that distinguishes the professional financial advisor from the typical “push” salesperson. Participants will be introduced to two fact finds: a detailed fact find that will provide an in-depth view of the client and an abbreviated fact find that can be used when time is an issue. The detailed fact find will be methodically explained, sample calculations will be presented, and then participants will practice using the form themselves. Role-play is an important part of the skill development of this session. By the end of this session, students will have learned how to develop crucial information about clients, including their goals and objectives, their current situation, their attitude toward risks, and an idea of what is needed to accomplish their goals and objectives. Having this information paves the way for the next step, the preparation of solutions.

### Identifying Disposable Income

This session helps the client itemize all their spending and the choices they have made over time. This is also an opportunity for them to reflect on their current priorities and make some changes. Once these expenditures are itemized, the advisor can then measure them against income and revenue from various sources, to establish the family budget and disposable income, if any. Disposable income is the client’s to spend and/or invest in their future financial planning projects and dreams.

### Identifying the Financial Opportunities and Challenges Throughout the Various Life Stages

Throughout life, our financial needs and challenges tend to change. A child’s needs are very different from a newly married couple, and again very different from an elderly person in their retirement stage. The financial advisor is able to assist the client based on that client’s current needs and opportunities. This session will take us across all life stages and allow us to explore the various financial opportunities and challenges.

### Quantifying the Need for Life Insurance Coverage

This session explains the mathematical concepts and calculations that will accurately generate the amount of life insurance coverage needed for clients. The calculations use the information gathered in the fact-finding process to determine how much is enough for a client to fulfill their immediate cash needs and family income needs. Several cases will be discussed during this session to see how the concepts are applied.

### Quantifying the Need for Disability Income Protection

This session explains the mathematical concepts and calculations that will accurately generate the amount of disability income protection that clients need. The calculations use the information gathered in the fact-finding process to determine how much is enough for a client to cope with the changes they will face. Several cases will be discussed during this session to see how the concepts are applied.

### Quantifying the Need for Savings, Short or Long-Term Goals

This session explains the mathematical concepts and calculations that will accurately generate the amount of savings that clients need to meet their long- and short-term goals. The calculations use the information gathered in the fact-finding process to determine how much is enough to meet a client’s goals. Several cases will be discussed during this session to see how the concepts are applied.

### Quantifying the Need for Retirement Planning

This session explains the mathematical concepts and calculations that will accurately generate the amount of savings that clients need for retirement. The calculations use the information gathered in the fact-finding process to determine how much is enough for a client to retire comfortably. Several cases will be discussed during this session to see how the concepts are applied.

### Summarizing the Client's Needs

In this session, significant emphasis will be placed on the validation of the information gathered. An advisor's recommendation would be worthless if the information gathered was incomplete or inaccurate. This is the advisor's opportunity to summarize needs and gain client agreement and consent, before leaving the meeting. Every piece of data gathered throughout the fact-finding form should be reviewed and confirmed by the client.

### Analyzing the Data and Preparation of Advice — The Solution Design Stage

After the fact find, the important task of reviewing all the information and designing a plan for the client is the next step of the financial planning process. A step-by-step process will be taught and participants will explore matching products with the goals and objectives of the client. Students will learn how to prepare illustrations, brochures, and forms and how to write an effective report for the client. A complete sample financial report will be provided for participants. Participants will also learn how to review clients' budgets to discover possible funding sources for purchasing products to meet their needs.

### Solution Presentation (Closing)

This session provides the knowledge and skills to conduct an effective recommendation meeting where client needs and objectives are reviewed, solutions are presented, and the client is motivated to take action. Participants will be provided with sample scripts to know what to say and when. They will explore the various buying signs that clients can give during the meeting, but often go undetected by the advisor. In a teamwork exercise, participants will actually role-play reacting to buying signs and attempting trial closes to build skills in this important step.

### Negotiating Client Resistance

At the conclusion of the recommendation meeting, when the advisor will encourage the client to take action, they may encounter resistance. Participants will be taught to recognize various objections and how to handle them. The five-step process of handling objections — qualify, understand, accept, solve, and close — will be learned and followed by role-play in teams for practice and skill building.

### Asking for and Getting Referrals

Participants will be taught the advantages of getting referrals, the keys to getting good referrals, and the steps in asking for referred leads. After a demonstration of how to effectively implement the steps, students will be given the opportunity to role-play in teams for practice and skill building.

### Segmenting and Servicing Your Clients

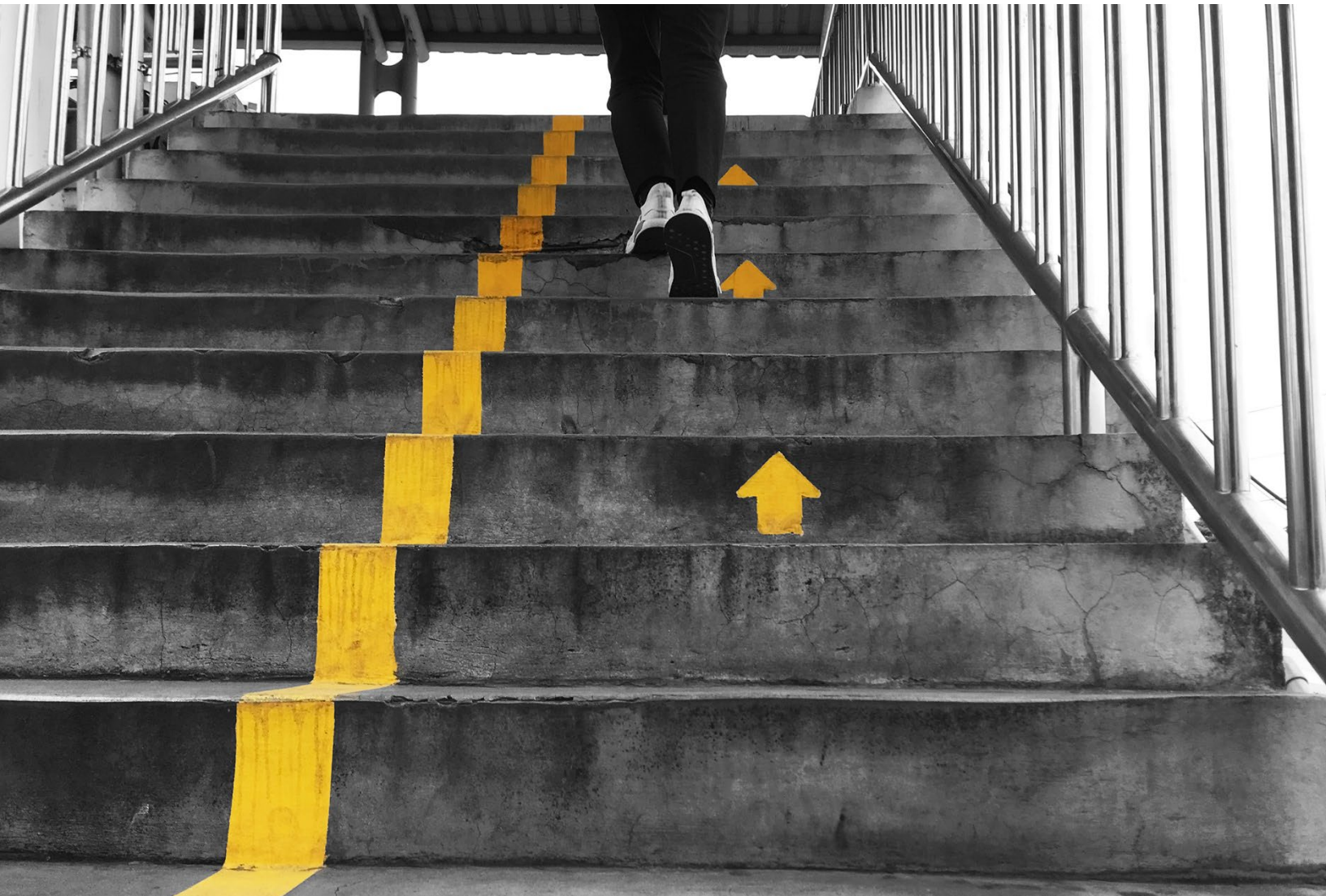
Giving good service to clients completes the financial planning process and students will understand the importance of making a commitment to service. They will explore the "Five Rs" of service and complete a worksheet in class that illustrates how profitable good service can be. The idea of segmenting the client base will be discussed where students will determine how, although all clients are valued, certain client groups require higher levels of service than others. For each segment of the client base, the student will establish a service "pledge" acknowledging the service levels. Finally, students will discuss the client review service, usually conducted on an annual basis, and its importance to the client (for example, countering the effects of inflation on the client's plan). Service will be discussed as it relates to compliance issues in today's highly regulated industry.

### Managing Time and Business Goals

In this session, participants will look at two important factors they must manage in order to be successful businesspeople — managing time and business goals. They will learn the difference between capital investment activities and current cost activities and how to shift their activities and time from one to the other. Participants will analyze how they currently spend their time and learn ways to improve. A teamwork exercise enables participants to list their most common time problems and determine what must be done to counter them. Various principles of time management will also be discussed.

### Creating Your Own Future

This session will focus on preparing the participants to go back to their practice with renewed clarity, determination, and energy. A post-course project is assigned to help participants integrate what they have learned in the course with what they do in the field. A final test is given to the participants to assess the learning results of the course.



## PDS 302: Improving Your Effectiveness as a Financial Advisor

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### Curriculum Overview

This 3-day course broadens the producer's knowledge and skills in key areas, and has the producer look inward to improve effectiveness. Participants will improve their ability to communicate, expand influence in the affluent markets, and learn how to manage stress. They will develop skills in adding staff and delegating work to others as their business grows. The advisors will learn key practice management skills for success such as time management, keeping important client records, using new technology, and building a team of specialists. Preparing advisors for future advancement, the course covers the fundamentals of planning for business owners.

### Course Opening

Participants will introduce themselves, discuss their personal objectives for the course and review their role in the learning experience.

### Revisiting the Financial Planning Process

This session reestablishes the importance of the financial planning process learned in the 301 course. Participants will need to bring their post-course project from this course so their results in 12 key skill areas can be explored and discussed.

### Managing Activity to Improve Performance

The key to performance and accomplishing income objectives is to manage one's activity — contacts made, appointments, closing interviews, etc. Students will analyze their own weekly activity reports brought to the course, evaluate the positive aspects of their results, and determine what could have been done better.

### Planning, Problem Solving, Delegation

In this session, students learn a complete planning process. They will begin by addressing the importance of establishing a philosophy, mission, and vision for their practice. A problem-solving process will be explored and participants get a tool to help them analyze and solve performance discrepancies. The idea of hiring staff for delegation of certain tasks will be discussed and participants will be shown the basic elements of bringing staff into their practice and training them.

### The Importance of Ethics and Compliance

Participants will explore what they must do to comply with government regulations and maintain proper market conduct. Through a teamwork exercise, they will apply the "four tests" to six case studies in order to decide the proper conduct in each case.

### Improving Your Communication Skills

This session will explore what it takes to be a good communicator — preparing the message, gaining attention, sending the message, listening, and closing the communication. Students will learn the basics of NLP (Neuro Linguistic Programming) to help them in interviews with clients. Students will learn to match or mirror the sensory preferences of visual, auditory, and kinesthetic clients. Students will also learn exercises to help deal with stress-induced problems.

### Fact Find Exercise

This a role-play exercise where, in teams of three, students will play the roles of client, advisor, and observer to reinforce what they learned in the 301 course about the initial fact-find interview and practice matching sensory preferences of clients. This is a hands-on exercise with valuable feedback given to the advisor role-player.

### Importance of Client Record Keeping

Participants will be able to list the key elements of record keeping necessary for compliance and good organization as well as how to maintain excellent client records.

### Managing Stress

Participants will start out by answering a questionnaire to determine how stress is currently affecting them. They learn to identify stress inducers and how to respond to them and explore where they might fall on the “burnout scale.” Participants will learn to use the 10-second pause, the 5-minute pause, and the deep relaxation pause. The session will end with building a plan to eliminate or reduce stress.

### Building a Team of Specialists

This session will explore the idea of creating a team of specialists to work with an advisor to give clients access to more expertise than the advisor is able to give. The team may consist of such professionals as lawyers, accountants, investment specialists, etc. Participants will learn how to identify what is needed, how to approach professionals to be on the team, and how to make it successful.

### Taking Advantage of New Technology

Participants will discuss the world of technology today and what is coming in the future. They will determine ways to effectively use new technology in selling, giving service, and managing their business and explore the concept of providing service to clients on a fee basis. Advantages and disadvantages will be discussed and procedures for conducting a fee-based practice will be reviewed.

### Presentation Interview Exercise

This is another role-play exercise following up on the Session 7 role-play. In an evening assignment, participants will have developed solutions for the “client” in follow up to the fact find information. In this next exercise, the advisor will present the recommendations and close the sale. Again, valuable feedback is the chief learning vehicle in this session.

### Essentials of Time Management

One of the most critical areas for financial advisors in achieving success is time management. In this session, participants will explore six ways to manage their time — set plans and priorities, plan their activity weekly, track their time, prioritize their time expenditure, delegate, and control time wasters.

### Expanding Your Influence in the Affluent Market

Participants will work in their teams to discuss what success they have had in the affluent market. They will learn how to further segment the affluent market by occupational, geographic, social, language, and other special subsets. Participants will discuss the things they should know about any market they want to penetrate.

### Fundamentals of Business Planning

As an advanced look at what the Producer Development Series course 303 contains, participants will get a taste of the business owner market. They will learn what the world of the business owner is all about — most importantly, how they can help business owners solve their problems. Finally, participants will begin making plans to move into the business owner market.



## PDS 303: Business Growth for the Financial Advisor

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### Curriculum Overview

This 3-day course prepares the advisor to work with business clientele by providing data to help the advisor understand the world and needs of business owners. Participants will be introduced to a special fact-find tool for use with business clients that will capture key information and provide for the best analysis of needs. Advisors will develop skills in developing solutions for business owners, presenting solutions and closing, and giving good follow up service to solidify the relationship and lead to more business. The concept of the financial seminar will be introduced and participants will gain practice in actually conducting effective seminars. The course expands upon the course 302 skills of delegating to staff and trains students to build a more effective staff. Preparing for the future, advisors will be introduced to the subject of succession planning — for both themselves and the business owner client.

### Course Opening

The facilitator introduces LIMRA International and explains the content and objectives for this course. Participants will introduce themselves, discuss their personal objectives for the course, review their role in the learning experience, and share their major concerns. A pre-course test will be given to measure current knowledge.

### Making the Transition to Business Financial Planning

This session presents the tremendous opportunities for the financial advisor in the small business owner markets. The financial advisor will learn the basics of the business owner market and be able to list reasons why they should explore this lucrative area. Participants will be re-introduced to the financial planning process and how it applies to business owners.

### Needs and Plans for Business Owners

Participants will explore the world of the small business owner. They will come to understand the risks that business owners face and the often-unexplored opportunities. Participants will be able to list a number of plans that business owners can use to help them avoid risks and take advantage of opportunities.

### Business Finance and Accounting

In this session, participants learn the basics of business finance. They will have hands-on examples and cases to help the students understand how their business owner clients rely on these tools to run their businesses and how

they can use these same tools in running their own practice.

### Approaching Business Prospects

Successful pre-approach and approach methods are taught in this session. The intent of both is to secure an interview with a business owner — to get the financial advisor in front of a prospect. Participants will learn and practice a proven telephone script that can help lead to interviews.

### The Business Meeting and Fact Find

Participants will learn what to do on the initial interview with a business owner. They will develop their own credibility and opening statement that should lead them directly into conducting a fact find with a business owner. A business fact find will be introduced to the participants and they will actually practice using the tool in role-play.

### Designing the Solution for Business Owners

Once the fact find interview has occurred, the financial advisor must match the business owner's needs to products and services available from the advisor. Participants will learn how to do that and a teamwork session at the end will give them actual practice in matching needs to products.

### The Presentation (Close) Interview

This session illustrates how producers take their solutions (recommendations) to the business owner and present them in a compelling way to elicit immediate action. Participants will learn how to review the data from the fact find, get the prospect to agree on needs, show solutions, and close. In teams, participants will practice watching for buying signs and answering common objections.

### The Personal Side of the Business Owner

Participants will learn how they can “cross sell” by transitioning to handling the business owner’s personal needs, as well. Specifically, they are encouraged to perform a personal fact find, help the business owner with retirement distribution planning, and assist with estate planning. Estate planning tools, such as wills, trusts, and gifts will be explored.

### Ethics in the Business Market

This session will explore the important subjects of ethics and compliance. Participants will learn how laws, ethics, and morality affect their decisions in ethical situations. They will be introduced to an ethical decision making model and work through several cases where they will be taught to apply the model.

### Conducting Financial Seminars

Participants will learn how to plan, conduct, and follow up on one of the most popular marketing techniques in the financial services industry — the financial seminar. Although seminars can be aimed at various audiences, this session will concentrate on seminars for business owners. The mechanics of arranging seminars will be explored along with a procedure for writing and delivering a dynamic and effective presentation. The session will include an actual seminar conducted by the participants themselves.

### Improving the Performance of Your Staff

As the business of the financial advisor grows with personal and business owner clients, it becomes necessary to add staff to the practice. The financial advisor simply cannot do the entire job. However, staff members who perform poorly will cost the advisor’s business money. This session will introduce a checklist and procedures for dealing with poor performance and show participants how to reverse the situation resulting in successfully performing staff members.

### Succession Planning

Although financial advisors assist business owner clients with their succession planning, few actually apply the same diligence to their own practice. This session will teach students how to plan for their own succession. Participants will actually begin developing their own plan in this session and will receive feedback.

### Course Close

Participants will revisit the objectives of the course to make sure all were accomplished. Post-course projects are assigned to help reinforce what they learned in the course. Participants will then take a final test measuring the knowledge they gained and providing a level 2 assessment of the course itself.

Visit [limra.com/programs-for-producers](http://limra.com/programs-for-producers) to learn more.





## MANAGEMENT DESIGNATIONS

LIMRA’s progressive series of learning and development programs provides agency managers with training that will help them identify, recruit, develop, and retain high-performing field agents. The programs equip those responsible for basic management tasks with foundational skills at the earliest possible stage of their careers. They also ensure that skill development progresses naturally from basic to advanced, while they deliver measurable results and a positive ROI at all levels of sales management. The programs also drive tangible and effective behavior change. Successful candidates are awarded internationally recognized professional designations as they progress in skills and experience.

### AIAM

#### Associate Insurance Agency Manager Designation

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We created the Associate Insurance Agency Manager (AIAM) designation to help individuals make a successful transition from sales to management and to equip agency managers with the skills needed for finding and developing new sales talent. Participants who earn the AIAM designation are able to:

- Assess the alignment of their skills with the expectations of the sales manager position
- Acquire the basic knowledge and skills to become successful sales managers
- Learn foundational recruiting, career presentation, and initial agent training techniques
- Deepen and master core skills needed to succeed as a sales manager

Complete the Fast Track to Management Certificate and Pacesetter to earn the AIAM Designation.

Designation	Requirements	
<b>AIAM</b> (Associate Insurance Agency Manager)	<b>Step A</b> Fast Track to Management Certificate	<b>Step B</b> Pacesetter

# CIAM

## Chartered Insurance Agency Manager Designation

Our Chartered Insurance Agency Manager (CIAM) designation provides a track for professional development and a benchmark for measuring and recognizing a manager’s performance. CIAM candidates make a personal commitment to growth and development as a field manager. Participants who earn the CIAM designation are able to:

- Understand the requirements of the field manager position, its major components, and how to carry out its responsibilities
- Develop and enhance basic management skills in the critical areas of planning, recruiting, selection, training, and performance appraisal
- Grow in targeted areas such as recruiting, planning, market development, business management, and productivity improvement
- Build long-term, strategic skills for continually increasing productivity and meeting objectives.

Complete Pacesetter, the Agency Management Training Course (AMTC), Agency Enhancement Series (AES), Profitability Management Workshop (PMW) or Managing Agency Profitability Seminar (MAPS), and CIAM Thesis Paper to earn the CIAM Designation.

Designation	Requirements				
	Step A	Step B	Step C	Step D	Step E-G*
<b>CIAM</b> (Chartered Insurance Agency Manager)	Pacesetter	AMTC	AES	PMW or MAPS	Thesis Paper (Step E) Certificate of Professionalism (Step F) Eligible Service (Step G)

\* Steps **A-D** must be completed before steps **E-G**, steps **E-G** can be completed in any order.

## CIAM THESIS PAPER

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The Thesis Paper helps the applicant think critically about a key component of agency management and indicate how the steps in the CIAM process have helped him/her implement effective management practices in that area. Therefore, the following guidelines should be followed in completing this step of the CIAM:

1. After completing Steps (A) - (D) of the CIAM, the candidates should review the topics covered in the programs completed, his/her own current unit/agency operations, and the long-term objectives for that operation.
2. Based on this review, the candidate should identify a specific theme, topic, or aspect of field management that is of particular interest and/or has been impacted by what has been covered in Steps (A) - (D) of the CIAM.
3. A brief title and description (50 words or less) of the topic is to be submitted to LIMRA Talent Solutions International staff for approval. The CIAM application form is available in the Appendix of this catalog.
4. LIMRA Talent Solutions International staff will send the topic to a CIAM expert reviewer and respond back to the candidate to indicate whether the topic is approved. If the topic is approved, the candidate can begin writing the paper/thesis, following the requirements in (5) below.
5. If the topic is not approved, the CIAM expert reviewer will indicate how the proposed topic should be changed in order for approval to be given. Assuming the candidate agrees to the suggested changes, he/she may begin writing the thesis paper, following the requirements in (5) immediately below.
6. The requirements for the actual writing of the paper/thesis are as follows:
  - Length – 12 to 16 pages, inclusive of attachments, enclosures, etc.;
  - Double spaced;
  - Paper – A4 or standard U.S. letter size, 8 ½ x 11 inches;
  - Font size = 12 point; and
  - Number of characters per line = 70-85 (or the comparable number in the language of the applicant); and
  - Content – the actual content of the paper/thesis should include information covering the following three areas:
    - a. A comprehensive description of the specific theme, topic, or aspect of field management that is the subject being covered in the paper/thesis;
    - b. A description of what the applicant has actually done to apply and/or implement this theme topic, or aspect of field management in his/her own field management activities as a result of his/her completion of Steps (A) - (D) of the CIAM process; and
    - c. An analysis of the results produced by applying this theme, topic, or aspect of field management, i.e., what has worked, what has not worked, and how is the applicant modifying his/her activities as a result of these experiences.

Upon completion, applicants need to email the thesis paper to [talentsolutionsinternational@limra.com](mailto:talentsolutionsinternational@limra.com)

## Fast Track to Management Certificate (4 courses)

### Seeing the Opportunity

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#### Curriculum Overview

This 4-hour course helps sales agents who are transitioning into a management role make the mindset-shift needed to succeed as a pre-unit manager or sales manager. Sales agents will learn how to successfully balance selling while also performing the foundational management functions of recruiting and training new agents.

#### Welcome and Introduction

At the end of this session, participants will be able to understand the purpose of this course, know what they need to do in order to complete the various components of the course, describe the course objectives, and understand what they will know or do differently as an outcome of the course.

#### Making the Career Transition

At the end of this session, participants will be able to understand the structure of sales leadership within their organizations and the potential career path they can follow as a sales manager, as well as identify the business impact of their recruiting efforts on their organizations.

#### Your New Role

At the end of this session, participants will be able to understand the importance of building solid skills to support their priority-one activity of recruiting and map a 90-day calendar of activities to support their multiple job responsibilities and priorities.

#### Course Wrap-Up and Knowledge Assessment

At the end of this session, participants will be able to apply the concepts from this course on the job to impact the results they achieve given their new responsibilities.



## Selling the Opportunity

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### Curriculum Overview

This 4-hour course teaches foundational recruiting skills to sales agents who are transitioning into a management role. Sales agents will learn how to build a candidate pipeline, position or "sell" the career opportunity and make favorable introductions to the organization.

#### Welcome and Introduction

At the end of this session, participants will be able to understand the purpose of this course, know what they need to do in order to complete the various components of the course, describe the course objectives, and understand what they will know or do differently as an outcome of the course.

#### Sourcing Candidates

At the end of this session, participants will be able to define the recruiting process and describe where they can add value by identifying more potential recruits, create a sourcing strategy detailing no fewer than three sources to implement, and develop a recruiting pipeline that details at least 20 contacts to approach about the career opportunity.

#### Presenting the Opportunity

At the end of this session, participants will be able to identify the most effective language for motivating the potential candidate to learn more about the career opportunity using the approach framework and handling objections 100 percent of the time in the practice scenarios. Participants will develop their personal Positioning Script using a scripting worksheet that incorporates all three points of the positioning framework and translate the company story into relevant features and advantages to motivate and engage the candidates of today.

#### Making Introductions — Your Role

At the end of this session, participants will be able to identify and describe their companies recruiting and selection process by completing the recruiting and selection process worksheet. They will also be able to accurately present a career Assessment Tool to the candidates, while describing the benefits of taking the next steps in the selection process. Finally, they will be able to create a follow-up action calendar for their recruiting candidates based on identified strategies.

#### Course Wrap-Up and Knowledge Assessment

At the end of this session, participants will be able to apply the concepts from this course on the job to impact both quantitative and qualitative results of recruiting candidates.





## Supporting Your Agent's Prospecting Success

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### Curriculum Overview

This 4-hour course educates newly appointed sales managers and pre-unit managers on how to help their new agents successfully prospect for clients and expand their reach within their natural market.

#### Welcome and Introduction

At the end of this session, participants will be able to understand the purpose of this course, know what they need to do in order to complete the various components of the course, describe the course objectives, and understand what they will know or do differently as an outcome of the course.

#### The Importance of Prospecting

At the end of this session, participants will better understand not only the importance of prospecting and how they can impact their agents' perceptions about prospecting, but also how to provide value to their prospects by building relationships. Participants will discover successful techniques for supporting prospecting success and recognize signs of prospecting failure among their agents in order to provide timely development opportunities. Participants will also acquire strategies for building a prospecting plan to support their agents' prospecting efforts.

#### Identifying and Leveraging Markets

At the end of this session, participants have command of several methods to support the development of an agent's prospecting list. This session focuses heavily on how learners can support their agents in developing and executing their pre-approach scripts to gain prospects' agreement to appointments. Participants are also given activity-tracking tools to help monitor their agents' prospecting activities.

#### Your Prospecting Support System

At the end of this session, participants will know how to support their agents' prospecting activities and what they can do to coach their agents' efforts and effectiveness to achieve success.

#### Course Wrap-Up and Evaluation

At the end of this session, participants will be able to apply the concepts from this course on the job to impact the prospecting and appointment-setting results of their new agents.



## Developing Sales Skills in Your New Agents

### Curriculum Overview

This 4-hour course teaches newly appointed sales managers and pre-unit managers how to develop fundamental sales skills in their new agents.

#### Welcome and Introduction

At the end of this session, participants will be able to understand the purpose of this course, know what they need to do in order to complete the various components of the course, describe the course objectives, and understand what they will know or do differently as an outcome of the course.

#### Developing Mastery of the Sales Process in Your New Agents

At the end of this session, participants will be able to help new sales agents understand and develop basic client-facing core skills for each critical step in the sales process:

- Approach
- Discovery Interview
- Discovery Agreement
- Presenting the Solution
- Policy Delivery

They will also know how to train others on these basic skills in order to begin to develop independence in their new agents and help support their initial success with their prospects and clients.

#### The Skill-Development Process

At the end of this session, participants will be able to apply their new knowledge and tools and, using a proven model, begin to structure training sessions for developing foundational sales skills in their new agents when back on the job.

#### Course Wrap-Up and Action Plan

At the end of this session, participants will be able to apply the concepts from this course on the job by creating an Action Plan for implementation to support training opportunities for their new agents.



## Pacesetter

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### Curriculum Overview

This recently updated 4.5-day program focuses on improving manager performance in today's environment and developing critical management skills for those in their first two years. Pacesetter helps participants construct and implement an agency action plan; improve recruiting techniques and results; formulate better selection practices, processes, and tools; enhance agent training and development; determine what motivates agents to help them improve job performance and accountability; and set performance standards to manage effectiveness and efficiency. The program also uses integrated learning techniques to help new managers better understand and implement core skills (i.e., experiential role-plays, team discussions, classroom exercises, and pre- and post-seminar projects). All content is based on LIMRA research and best practices of the best sales managers globally. Pacesetter also has an interactive, user-friendly participant guide incorporating complete course content for easy digital access.

### Pre-Seminar Assignment

In order to get the most real-life benefit from attending the seminar, you need to come prepared. You will complete an Agency Profile form, outlining your current agency recruiting, retention, and productivity statistics, your agency training curriculum, and what major challenges your agency or team will be facing in the coming years that need to be planned for so you're ready to hit the ground running when Day 1 begins.

### Planning and Goal Setting

You will learn general information about the Pacesetter seminar before turning your focus to agency management responsibilities for operational planning and organization. It begins with the Management Process; progress into management job activities and identify the differences between current costs and capital investments, before the serious work begins in planning and problem solving. The afternoon finishes with time management, delegation strategies and defining an agent's job description to prepare you to recruit and select the right agent talent.

#### Welcome and Introduction

This general session will review seminar mechanics, procedures, objectives, and background information about LIMRA. Participants will be asked to analyze forces and issues that may impact the goals and initiatives their organizations may face over the coming years. The management process will be introduced and discussed, building the foundation for the seminar layout.

#### Management Job Activities

In this session, participants will discuss the most important management job tasks versus tasks performed most frequently. Critical manager knowledge, skills, and ability dimensions will also be discussed.

#### Current Costs and Capital Investments

The session defines the concept of long-term investments, which will be introduced through a description of current cost versus capital investment.

#### Planning and Problem Solving

Participants will be able to describe the planning process, successfully apply the process, and analyze their agency's strengths, weaknesses, opportunities, and threats (SWOT).

#### Time Management and Delegation

In this session, participants will be able to explain time management principles, and evaluate time allocation for important tasks. Brainstorming about common "time robbers" and potential solutions will be conducted. Managers will be encouraged to establish a time control system in their agencies or teams that include standards, measurements, and evaluation criteria.

#### Defining What an Agent Must Do

The importance of a concise agent job description will be introduced. This session also emphasizes using the job description to determine appropriate agent behaviors, levels and evaluation standards to identify the right candidate for the job.

## Recruiting and Selection

In the next phase of the management process, you will begin using past agency performance to set your agent and production planning objectives before looking at various recruiting methods, selection concepts and tools to support you with identifying and selecting the right candidate. Day 2 concludes with creating your own Recruiting and Selection Action Plan for implementation upon your return.

### Agent and Production Planning (APP)

Participants will be given tools needed to plan production and agent hiring and retention requirements. Agent projections will be based on an analysis of past agency performance. This session also ties the Recruiting and Selection Action Plan and APP processes together.

### Recruiting Methods

Participants will learn the reasons for continuous and effective recruiting. They will also identify recruiting sources and create a performance-based profile for the “ideal candidate.” Recruiting formulas and techniques that outline characteristics of an ideal recruiting source and the advantages and disadvantages of each source will be examined. The session also introduces the Recruiting and Selection Action Plan and an exchange of new recruiting ideas.

### Selection Concepts and Tools

Participants will be asked to identify the “right kind of candidate” for their agency/team and a standardized process. Effective selection techniques and tools will be shown and discussed during this session.

### Creating Your Recruiting and Selection Action Plan

Participants will create a Recruiting and Selection Action Plan that combines the best practices and optimum techniques discussed in previous sessions.

## Developing Agents

Now that you have the right person recruited, how do you get him/her to be a productive agent? By applying the principles of adult learning and learning styles, you can implement your own training strategy to support the professional development of your agent team. Using the right “coaching” techniques will help ensure your agents are reaching their goals and achieving success. Day 3 ends with application of what you learned so far to analyze a fictional agency to create a multi-year plan for your agent’s retention and productivity.

### Principles of Learning and Training

This session focuses on the principles of adult learning and how those principles are used to design effective training programs. The session also identifies obstacles to learning and best practices for agency training and training evaluation to determine results.

### Coaching and Improving Performance

Participants will be introduced to a process that can be used to identify the reasons for performance discrepancies (e.g., lack of skill or insufficient motivation). The LIMRA 5-Step Coaching Process will also be explained and practiced.

### Creating an Individualized Development Program

Participants will create a training program for one of their agents using both a sample case study and the process of diagnosis, objective setting, methodology and evaluation process (DOME). The result will be an individualized development program.

### Anytown Agency: Objective Setting

Participants will receive an agency case study to analyze. Working in teams, participants will start creating a multi-year plan as an exercise. The agency case study continues after this session as homework.

## Managing Performance

Creating your New Agent 1st Year Training Action Plan for developing your agents will be the focus this morning. Then, you will use a job performance model to determine what motivates your agents so you can properly support the coaching model as a performance management tool. The majority of Day 4 will be spent implementing the objectives and goals you created through your analysis of the Anytown Agency at the end of Day 3.

### Creating Your 1st Year New Agent Training Action Plan

Participants will use their knowledge of best practices from previous sessions to create a New Agent First-year Training Action Plan for their new agents.

### Motivating and Managing Performance

This session will help participants motivate those who work for them. A job performance model will be introduced and participants will discuss the importance of understanding what motivates someone. Participants will also rank and discuss their personal outcomes and primary motivators. The primary purposes of performance management and the elements of managing performance will be highlighted.

### Anytown Agency: Simulation

Participants will implement the business unit action plan for which they previously set objectives and goals. A thorough understanding of the agency operating details will be essential to properly implementing the agency plan. Participants will be evaluated based on the results of their objectives and whether or not the management principles discussed throughout the seminar were appropriately applied.

## Bringing It All Together!

What was the result of the Anytown Agency simulation? The morning of Day 5, each team will present their Business Unit Action Plan from the simulation exercise on Day 4. The large group will discuss what went well and what could have been improved. The seminar concludes with you evaluating the experience, reviewing the key points of the Management Process and your adoption plans, and next steps regarding the Post-Seminar Projects required to receive course completion status from LIMRA.

### Anytown Agency: Simulation Debrief

This session will combine all of the critical agency management elements and enable participants to reevaluate in their own operations. This session is also an analysis of the objective setting and the business unit action plan portions of the simulation. Participants will be asked to present and critique their results.

### Wrap-Up

This session concludes with a recap of seminar objectives and a participant summary about how to apply and maximize the techniques and processes presented. Closing remarks emphasize the implementation of processes, methods, tools, and techniques developed during the seminar. Finally, post-seminar projects will be assigned and participants will be asked to evaluate the seminar relative to their initial learning expectations.

### **Post-Seminar Assignment**

Within 30 days after the Pacesetter seminar, you will finalize your “draft” action plans — started during the seminar — to improve your recruiting, selection effectiveness, retention, and productivity of your new agents. You will also focus on building strategies to implement the five key drivers of successful sales management. Upon completion of your projects, you will meet with your supervisor and obtain approval to implement your plans.

### **Optional Post-Seminar Virtual Coaching Sessions**

Three Virtual Coaching Sessions will take place over the 90 days following the Pacesetter seminar to provide an opportunity to regroup with your fellow Pacesetter participants to share your progress with adoption of the course concepts and tools, to discuss your successes and challenges, and to reinforce your new skills. Each web-based session focuses on the work you have done in your post-seminar projects.



## Agency Management Training Course

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### Curriculum Overview

AMTC is an adaptive development program designed to help field managers develop and sharpen management skills through intensive, peer-oriented training consisting of discussion, skill demonstration, role-play, action projects, and planning projects. The training focuses on planning, recruiting, selection, training, and performance management. It also incorporates online digital materials that include video, audio, and reading materials to help facilitate the learning experience outside of the classroom. The full program can be delivered in 23 once-a-week sessions or modular sessions that total 13 full training days.

### Orientation

This is an introduction to course content, procedures, and objectives, as well as confirming the learner's intentions to successfully fulfill course requirements.

### Planning

Help identify the unit/agency culture, develop a mission and philosophy statement, and build an annual plan to achieve specific goals and objectives. Develop skill in helping agents review their performance and plan for the future.

#### Culture, Mission, Philosophy, and Planning

Identify the unit/agency culture, developing a mission and philosophy, and implement a planning process.

#### Annual Planning and Individual Annual Reviews

Create an overall annual plan directed toward achieving defined goals and objectives, and develop skill in helping agents review performance and plan future goals and objectives.

### Recruiting

Identify and talk to recruits with high potential using proven techniques of agent referral, warm nominators, and personal activity. Develop approaches to these sources and learn alternative recruiting methods.

#### Creating an Agent Referral System

Learn to develop a recruiting plan and implement the use of an agent referral system as a key recruiting skill.

#### Recruiting Through Warm Nominators

Learn how to use the people that students already know well to obtain the names of recruits.

#### Recruiting Through Cultivating Nominators and Personal Activity

This helps a manager develop people they casually know into valued sources of recruits' names and identifies more opportunities for a manager to recruit through personal contact.

#### First Contact With Recruits

Create a recruiting system and demonstrate how to use the three methods of initiating contact with a candidate.

#### Other Recruiting Methods

Discuss and explain how to recruit using other techniques such as advertising, employment agencies, seminars, campus recruiting, and recruiting specialists.

## Selection

Discover proven selection methods and develop a process that can help reduce agent turnover. Create a job-sampling program to help select high-potential recruits.

### The Initial Interview

This is an overview of selection principles and procedures, as well as preparation for and conducting the first face-to-face meeting with a recruit.

### Communication of Test Results and the In-Depth Interview

Learn how to present selection test results to a candidate, and a discussion of the purpose, value, definition, and preparation necessary to conduct the in-depth interview(s).

### The In-Depth Interview (continued)

This develops interviewing skills by using structured interview guides and observing interviewing rules.

### Reference Checking and the Career Presentation

Get recruits to give you the names of references that can provide valuable selection information and develops skill in interviewing those references. Develop an individualized career presentation and gain skill in making career presentations to the candidates.

### The Job Sample

Create a job sample program to help a manager select agents, as well as develop skill in explaining and using the results from a job sample.

### Finalizing Mutual Commitments and Skill Reinforcement

Use the discussion with a “Very Important Person” as a way to describe an agent’s job, and to enhance the mutual selection process. Also, reach a selection decision, discuss it with a candidate, and prepare to assimilate the person into the agency. Last, this is an opportunity to review skill development so far in the AMTC and receive additional help in improving one’s planning, recruiting, and selection skills.

## Training

Learn training techniques that effect a change in your agents’ behaviors. Develop skills in setting training objectives, role-playing, and joint work. Leverage agency meetings, conferences, and clinics to develop agents’ skills to achieve training objectives.

### Training for Results

Explain the meaning and purpose of PESOS and applying it to meeting a manager’s training objectives. Also, focus on how to write training objectives and develop programs that meet these objectives.

### Drill, Rehearsal, and Role-Play

Learn how to use role-play effectively as a training technique and develop skill in conducting role-play training sessions.

### Training Through Joint Work

Develop skills in using joint work as a training technique (for example, how to preview a call, demonstrate or coach, and review the call).

### Agency Meetings, Conferences, and Clinics

Distinguish between these three approaches to training and developing skill in using each as a way to achieve training objectives.



## Performance Management

Develop key supervisory skills and use a proven problem-solving process. Learn to manage agents' activity and customize the development of your agents for improved performance.

### Creating an Activity Management System

This is an overview of performance management principles and methods, as well as how to analyze records of agents' activity as a step in the performance management process.

### Using Your Activity Management System

Develop the skills of planning for and conducting activity review meetings with agents.

### Problem-Solving Meetings

This is a discussion of performance deficiencies resulting from personal and/or motivational problems faced by agents. In addition, there will be skill development in how to conduct meetings designed to help agents handle these problems.

### Planning and Implementing Individual Improvement

A presentation and discussion of how to diagnose performance deficiencies and use the performance management process to individually design a development program for each agent.

### Planning the Future

Implementation of AMTC principles and processes for the future growth of the manager and his or her managerial unit.



## Agency Enhancement Series

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### Curriculum Overview

This program focuses on advanced strategies that enhance skills used daily by sales managers to lead their teams. The curriculum provides best practices and techniques for adopting these enhanced strategies, helping senior sales managers improve recruiting results, create a team of Million Dollar Round Table (MDRT) producers, and promote talented agents into sales management roles.

The series comprises three hands-on, highly interactive courses. Participants must complete all three courses to meet a requirement for achieving the Chartered Insurance Agency Manager (CIAM) designation. Courses can be delivered by one of LIMRA's certified facilitators or by a LIMRA-certified in-house facilitator. Each course is approximately 7.5 hours in length. This series makes effective and efficient use of agency resources to achieve key performance indicators (KPIs).

### Recruiting To and From Target Markets

To reach agency growth goals in today's highly competitive business environment, managers must know and implement effective strategies for attracting and recruiting high potential, targeted agents. This course features the latest recruiting research, best practices, and techniques for penetrating specific target markets and for recruiting highly productive agents to your organization.

#### Welcome and Introductions

In this module, participants review course objectives and completion requirements. Participants define the importance of target market recruiting and participate in an exercise defining different types of agents.

#### Identifying Markets in Which to Position the Opportunity

This module defines target market recruiting. Participants employ a SWOT Analysis to identify target markets their company can best service. A discussion is conducted relative to what makes a good target market. Participants identify potential target markets and recruits.

#### Best Sources of Quality Candidates and Successfully Approaching Candidates

Participants discuss different customer types and take part in an exercise identifying target market customers and agents. The exercise "Diagnosing Viable Markets" helps participants identify target markets with the best potential for successful sales and recruits.

#### Selecting Candidates from Markets

This module instructs participants in developing a Systematic Selection Process. Participants discuss and document the realities experienced during the selection process.

#### Successfully Transitioning Your Recruit(s) into Their New Career

In this part of the seminar, participants discuss the transition process a recruit experiences when changing careers. The critical first 90 days of a new agent's career is discussed and methods for success are identified. Focused agent activity is discussed.

#### Keeping the Recruiting Pipeline Filled with Quality Candidates

Participants take part in an exercise to develop a long-term market recruiting system.

#### Seminar Wrap-Up

This module reviews the seminar objectives and post-seminar assignments. A seminar evaluation is distributed.

## Developing Your MDRT Agents

Sales managers are the key to developing successful, highly professional agents. They must continually raise the bar to create a team of Million Dollar Round Table (MDRT) producers who demonstrate exceptional professional knowledge, strict ethical conduct, and outstanding client service. In this course, participants will learn how to drive the successful growth of their sales agents to new levels of achievement.

### Welcome and Introductions

In this module, participants review course objectives and completion requirements. Participants identify the current state of their agency in relation to developing MDRT agents.

### Culture First!

During the course of this module, participants define a new MDRT culture for their sales unit. Participants set expectations to assist their sales agents in reaching MDRT status. Participants review their agency's brand, vision, and mission objectives and update them accordingly for their new culture. There is a review of MDRT's "Whole Person Philosophy" and participants take a "Life Balance" Quiz.

### Setting High-Performing Activity Standards

Participants learn to adopt strategies supporting their sales unit's new activity levels. Participants develop a communication plan to bring all agents onboard with new activity standards. Participants learn to promote an MDRT culture within their sales organization and support weekly and monthly sales unit status reports promoting agent achievement.

### Providing Development Opportunities

This module illustrates how to implement a training and development plan supporting an agent's success on attaining MDRT status. Participants have the opportunity to create Individualized Development plans for their agents. Participants learn the Eight Best Practices to help agents build their businesses. Participants also brainstorm ideas relative to Innovative Best Practices, becoming a Student of the Industry, and providing Reward and Recognition programs.

### Leading Your MDRT Agents

In this module, participants learn to measure, monitor, and manage their agent's success through use of Coaching Interventions and Mentoring Opportunities. Participants review the "The 5-Step" coaching process and engage in a Business Planning Interview role-play and 1:1 Coaching Session with an agent. Participants review mentoring and mentoring relationships. MDRT's mentoring program is introduced.

### Seminar Wrap-Up

This module reviews the seminar objectives and post-seminar assignments. A seminar evaluation is distributed.

## Building Your Business Through New Managers

Sales managers play a pivotal role in your company's profitability. Choosing the right people for this job will boost sales agent productivity and retention — but choosing the wrong candidates can do serious harm to productivity and morale. Research shows that most sales managers are “promoted” agents. Unfortunately, great agents do not necessarily make great sales managers. In this course, sales managers will learn how to effectively identify and develop individuals who can carry out the key responsibilities of recruiting quality candidates, positioning them for a fast start, and instilling the sales processes, procedures, and approaches that will lead to new agent success.

### Welcome and Introductions

In this module, participants review course objectives and completion requirements. Participants identify the current state of their agency in relation to identifying and developing new managers.

### Role of a Sales Manager

Working in groups, participants identify the key tasks and function of the sales management position. Participants identify a common set of expectations for all sales manager candidates. Discussions occur relative to the importance of building an agency through the promotion of new sales managers. The quality of leadership is defined and profile for a successful manager developed.

### Identifying and Assessing New Sales Managers

During this module, participants learn how to identify and assess potential sales managers. The opportunity to “try on” the management role is discussed. Participants discuss the strengths and development needs of potential sales managers.

### Equipping New Sales Managers for Success

Participants discuss the training and development needs that support new sales managers. Working together participants develop a Prior to Appointment Launch Plan to help support new manager success. Additionally, participants create a formal learning track based on their company's formal path to sales management.

### Managing Your New Sales Manager's Performance

In this module, participants determine how to help potential sales managers meet and possibly exceed their company appointment requirements and promotion criteria.

### The Sales Manager's Crucible

This module is a game simulation in which participants attempt to identify candidates to recommend to their Agency Manager for participation in their Sales Manager Development program.

### Seminar Wrap-Up

This module reviews the seminar objectives and post-seminar assignments. A seminar evaluation is distributed.

## Profitable Management Workshop

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### Curriculum Overview

This 4.5-day program is an advanced course for managers who have completed AMTC or a LIMRA basic management training course. Further skill building in planning, leadership, team building, problem solving, and performance management are some of the major topics that will be addressed.

#### Welcome and Introductions

Students explore the objectives for the PMW, review their role in the learning experience, and share their top concerns. Students get a chance to meet each other, including those at their team table.

#### Industry in Transition

After reviewing some research statistics on what is happening in the industry and analyzing trends, students accept the fact that things will not stay the same and that the industry is undergoing significant changes. This is a starting point for the remainder of the PMW, which shows them how to meet the new challenges.

#### Business Situation Analysis

Strategic planning for the agency is discussed, along with the importance of planning 3 years in advance. Students, along with their team, review pre-workshop materials that help analyze current agency staff, markets and products. Students discuss their agency's philosophy, mission, and vision and determine if their current organization is in alignment with them.

#### Agency Mission and Philosophy

A more in-depth look is made into the agency philosophy and mission with the intent of possibly modifying it by week's end. The agency's philosophy and mission is compared to that of the company's. Students do a "Philosophy of Life" exercise and a SWOT analysis of their agency to determine strengths, weaknesses, opportunities, and threats.

#### What Will Your Agency Look Like in Three Years?

This session provides a look into the future. Students do a visioning exercise and learn how to effectively communicate their agency vision to others. Having diagnosed the current agency situation in the last session, the students now set objectives of what they want their agency to look like in 3 years.

#### Developing Job and Function Descriptions

Not only will companies and agencies be different in the future, but jobs within the agency will change, too. The students begin to think about how different their agents', unit managers', functional managers', and administrative staff's jobs will change to meet the new challenges. Finally, students will build a job description for a selected "new" position of the future.

#### Group Simulation Exercise

This session emphasizes the importance of teamwork. Students participate in an exercise that tests their ability to survive over almost insurmountable odds. Using scoring grids, students can see the difference in results between individual effort and team effort.

#### Group Development Principles

Students are introduced to a cyclical process through which teams go in their formation – from initial creation strategies through the final stages where they reach peak performance. These stages are related back to the previous session, and students will identify those they experienced during the simulation exercise.

### Group Development and Agency Team Building

Capitalizing on all that has been learned about group development in the previous sessions, students now focus on how they can affect group development in their own agencies and build effective teams. Students analyze their own effectiveness as a team builder and then analyze how the needs of the team members in their agencies affect team performance.

### Leadership Principles and Using Leadership Principles

The importance of leadership is covered in detail in this session. Students learn various styles of leadership and then complete and score a questionnaire, which helps them determine their own leadership styles. Situational leadership emphasizes the importance of identifying which styles to use in which situations, and students are shown how to do it.

### The Centralia Challenge

This is the first of four sessions dealing with Centralia that helps bring together all the elements of the Profitable Management Workshop and enables students to use what they learn. The Centralia Challenge puts the student in a “corporate” frame of mind.” Students assume the roles of home office decision-makers assigned to “turn around” a company in decline in the mythical country of Centralia.

### Marketing

This session begins by defining marketing and having students analyze some of the great companies in the world known for marketing. Using a sample agency and an outline for creating a marketing plan, students learn how to identify markets and develop plans to penetrate them.

### Recruiting Principles for Organizational Growth

Students begin to think of themselves as the CEO of their agency and understand that recruiting the right people will continue to make their organizations grow and be more dynamic. They are reminded that jobs in their agencies may look quite different in the future and a new recruiting paradigm must replace the old ways of past recruiting. Through team exercises, students discuss ways to build the work force in the agency to at least double its current size.

### Selection Principles and Process Development

An effective and consistently used selection system is the second part of the equation to grow the type of agency discussed in the previous session. Students analyze their current selection system and determine ways to make it more effective and efficient in light of the new jobs that will be required in the agency of the future.

### Getting the Right Start

Once new personnel are selected, the next steps are extremely important and determine success or failure. Students will learn the importance of the orientation and setting expectations early in the career. Setting minimum standards will be discussed and students learn how to manage activities rather than results. A key factor to early success is mentoring and students learn how to develop a mentoring program in their agencies.

### The Centralia Challenge

Work on the Centralia project will continue. On Day 2, students analyzed the company situation in Centralia. On Day 3, students will begin to determine the goals to reach.

### Performance Analysis and Management

This session helps managers diagnose why people don't meet performance standards. A decision-tree checklist will be used to analyze the nature of performance problems. Since performance problems involve people, students will be taught proper interviewing techniques so that the exact reason for the performance discrepancy can be determined. Role-play will enable students to practice the interviewing techniques.

### Business Management: Time, Money, and Resources

Future agency managers must be good business managers. This session deals with three elements of good business management — time control, agency financial responsibility, and managing the agency's resources. Students will analyze their time expenditure and determine ways to better spend this valuable resource. Students will learn how to perform cost-benefit analyses to make the best decisions regarding expenditures. Finally, students will learn to develop their most valuable asset, their people. The focus is on building a developmental plan for unit managers.

### Change Management

By this time in the PMW, students are well aware that changes must and will occur. The subject of change will be addressed in this session and how people react to change. Students will learn how their agents, administrative staff, and unit or functional managers are affected by change and learn management techniques to facilitate change within their agencies.

### The Centralia Challenge

In this session, students will determine exactly how they plan to put the ailing company in Centralia back on a successful track. They will make plans concerning markets, work force, products, distribution system, and home office systems to carry out their objectives. Each team will prepare a presentation to the "Board of Directors" to be delivered on Day 5.

### The Centralia Challenge

Each team gives a 15-minute presentation to the Board of Directors outlining their plans to move the Centralia company in a positive direction. Various delivery methods may be used including PowerPoint, flip chart, hard copy report, etc. Other students, company personnel and the PMW instructor act as the members of the Board and ask questions of each team to test theory, logic and practicality of their proposals. Placing the advanced manager students in home office positions forces them to think about the broad company picture rather than their own individual agency.

### Back to the Future

Students are reminded that after this day, they will go back into their agencies. But they should not go back to their past, they should go "back to their future." A company official conducts this session discussing the future of the company and the role that these managers will play. A question and answer period is included.

### Leading Into the Future

This is the closing session of the Profitable Management Workshop. Students are assigned post-workshop projects to help them implement in their agencies what they have learned in the school. The school objectives and expectations are reviewed. The CIAM designation is discussed and students will learn what remaining steps are necessary to attain this mark. The school closes with hearing a motivating discussion called Encouraging the Heart.

## Managing Agency Profitability Seminar

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Designed for senior sales managers whose span of control is increasing and who make direct contributions to the overall profitability of the agency organization.

### Curriculum Overview

The seminar provides a safe and challenging forum for experiencing three years/12 consecutive quarters of decision making that simulate real-world market conditions — while receiving immediate feedback on profit and profitability — within the span of 4.5 days. In The Profit Engine's highly interactive simulation, participants gain a broader and deeper perspective of how specific Key Performance Drivers influence the achievement of profit and profitability. Courses can be delivered onsite by a LIMRA Certified Instructor or LIMRA Certified Company In-House Instructor.

#### The Profit Engine Overview

Simulation of three years/12 quarters of decision making and metrics at The Golden Hill Agency. On a quarterly basis, participants are faced with everyday challenges requiring decisions on issues including:

- How much of my available time do I spend recruiting, and to what extent do I follow all the steps of the recommended process?
- What training activities do I engage in and how much of my time is invested in agents' skill development?
- Which of my people are ready for development and will increase leverage by becoming high-performing team leaders?
- How do I take advantage of new product launches?

When the participants make these and other decisions, The Profit Engine calculates the variants and produces a quarterly update on production and effectiveness. As each quarterly round completes, the team participates in debriefs that explore the key levers of running a profitable agency. They then review and realign their strategies while the facilitator helps them to identify and explore key initiatives relevant to their progress.

The simulation is designed to be as complex and challenging as the real world and brings other factors into play requiring participants to adapt and respond to market conditions, including:

- Competitor initiatives
- Regulatory changes
- Company actions to help increase market share

#### Jump Start Activity — Assignment Nautilus

This activity takes participants into neutral territory while framing the challenges of decision making and the activities involved in running a profitable business. They voyage the world navigating Captain Nemo's famed submarine while managing recruiting, training, team morale, building leaders, resourcing, and ensuring they can return home safely.

#### Welcome and Introductions

This module will review course mechanics, procedures, objectives, and background information about LIMRA.

#### Looking Ahead, Creating Tomorrow

Participants are introduced to the roles they will play while using The Profit Engine. The Market Maturity Model is introduced and discussed. Participants learn the drivers behind The Profit Engine. Participants also learn about change strategy and how they can apply it to their management strategies when back on the job.



### Getting Started With the Profit Engine

Participants learn about their team members and create a team identity. The functionality of The Profit Engine is introduced. Participant roles and responsibilities are defined.

### Year 1 Challenge 1 Start

Simulation of year 1 of operations at The Golden Hill Agency begins, followed by quarterly debriefs exploring the key levers of running a profitable agency business.

### Year 2 Challenge 2

Simulation of year 2 of operations at The Golden Hill Agency begins, followed by quarterly debriefs exploring the key levers of running a profitable agency business.

### Year 3 Challenge 3

Simulation of year 3 of operations at The Golden Hill Agency begin, followed by semi-annual debriefs exploring the key levers of running a profitable agency business.

### The “Profit Engine” Final Results

In this module participants learn the final results of their hard work and discuss how to apply these principles at their local agency organizations.

### Board Presentation Preparation

Participants rationalize their learning and create implementation plans in the form of presentations to be delivered to the Board of Directors on the final morning of the seminar.

### Workshop Wrap Up

Presentations to the Board of Directors are given. Team awards are announced and distributed. Participants discuss the next steps in their careers and complete the Seminar Evaluation.



## ASSOCIATE INSURANCE AGENCY MANAGER (AIAM) APPLICATION

This application is developed for candidates applying for their AIAM designation. Designation applications are processed quarterly; those submitted after the deadlines will be processed the following quarter. Please type or print clearly and complete the application in full, then send the completed form to [Talentsolutionsinternational@limra.com](mailto:Talentsolutionsinternational@limra.com). Once you are notified that your course completions have been verified, your diploma and pin will be mailed to the address provided.

### APPLICANT INFORMATION

<p style="text-align: center;"><b>Name</b> (exactly as it will appear on diploma)</p>	<p style="text-align: center;"><b>Add in Language name if desired; will appear after English name</b></p>
<p style="text-align: center;"><b>Company</b> (The name of the company you worked for when completing the training)</p>	<p style="text-align: center;"><b>Work Email Address</b> (Your company email address at the time you completed the training. Records are tracked by email; in order to find your records, we need the same address originally provided)</p>

### MAILING ADDRESS

<b>Country</b>	<b>Phone Number</b>	<b>Date Submitted</b>
<b>Street Address</b>		
<b>City</b>	<b>State/Province</b>	<b>Postal Code</b>

### COURSE COMPLETION

	Program Name	Date Completed
<b>Step A</b>	<input type="checkbox"/> Fast Track to Management (FT2M)	_____
<b>Step B</b>	<input type="checkbox"/> Pacesetter	_____
	<input type="checkbox"/> Management Skills Seminar (MSS)	

Applicants will be notified of their application results via email from LIMRA Talent Solutions International Staff. Diploma and pin will be mailed accordingly.

### FOR INTERNAL USE ONLY

The designation is:  Approved  
 Not Approved

## CHARTERED INSURANCE AGENCY MANAGER (CIAM) APPLICATION AND THESIS APPROVAL

This application is developed for candidates applying for their CIAM designation. Designation applications are processed quarterly; those submitted after the deadlines will be processed the following quarter. Please type or print clearly and complete the application in full, then send the completed form and supporting document(s) to <mailto:talentsolutionsinternational@limra.com>. Once you are notified that your application has been verified and thesis topic has been approved, you can start writing your thesis paper. Upon approval of your thesis paper, your diploma will be mailed to the address provided.

### APPLICANT INFORMATION

<p style="text-align: center;"><b>Name</b> (exactly as it will appear on diploma)</p>	<p style="text-align: center;"><b>Add in Language name if desired; will appear after English name</b></p>
<p style="text-align: center;"><b>Company</b> (The name of the company you worked for when completing the training)</p>	<p style="text-align: center;"><b>Work Email Address</b> (Your company email address at the time you completed the training. Records are tracked by email; in order to find your records, we need the same address originally provided)</p>

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<p style="text-align: center;"><b>Street Address</b></p>		
<p style="text-align: center;"><b>City</b></p>	<p style="text-align: center;"><b>State/Province</b></p>	<p style="text-align: center;"><b>Postal Code</b></p>

### COURSE COMPLETION

	Program Name	Dates(s) Completed
<b>Step A (Management Basics)</b>	<input type="checkbox"/> Pacesetter <input type="checkbox"/> Management Skills Seminar (MSS)	_____ _____
<b>Step B (Skill Development)</b>	<input type="checkbox"/> Agency Management Training Course (AMTC)	_____
<b>Step C (Operational &amp; Growth Skills)</b>	<input type="checkbox"/> Field Management Seminars (FMS) <input type="checkbox"/> Agency Enhancement Series (AES)	_____ _____
<b>Step D (Advanced Management)</b>	<input type="checkbox"/> Regional Officers Schools (ROS) <input type="checkbox"/> Profitability Management Workshop (PMW) <input type="checkbox"/> Managing Agency Profitability Seminar (MAPS)	_____

**THESIS TOPIC**

Write a detailed description of the specific theme, topic or aspect of field management you have chosen for your thesis. Briefly describe the steps you have taken or what was done to implement the theme or topic in your agency (maximum 50 words).

**ATTESTATION LETTER:** There is an additional step that must be completed to obtain CIAM designation. Your company must provide LIMRA with a letter (1) attesting your character and qualifications and (2) indicating that you have a minimum of five year's service as a manager. Please attach the letter to this application. LIMRA Staff will email applicants regarding topic and thesis paper notifications, application results and any other necessary further actions if applicable. As noted, upon approval of your thesis paper, your diploma will be mailed to the address provided.

**FOR INTERNAL USE ONLY**

**The above thesis topic is:**

- Approved
- Not Approved; applicant needs to revise and resubmit

**Company Attestation Letter including qualifications and years of experience:**

- Attached & Meets Requirements
- Attached but needs more information' applicant needs to resubmit
- Not Attached; applicant needs to submit for consideration

**To:** CIAM Interested Parties

**Subject:** Guidelines for Completion of the CIAM Thesis Paper  
Step (E)

**From:** LIMRA Talent Solutions International

Step (E), Thesis Paper - the CIAM process is intended to help the applicant think critically about a key component of agency management and indicate how the steps in the CIAM have helped him/her implement effective management practices in that area. Therefore, the following guidelines should be followed in completing this step of the CIAM:

- A. After completing Steps (A) - (D) of the CIAM, the candidates should review the topics covered in the programs completed, his/her own current unit/agency operations, and the long term objectives for that operation.
- B. Based on this review, the candidate should identify a specific theme, topic, or aspect of field management that is of particular interest and/or has been impacted by what has been covered in Steps (A) - (D) of the CIAM.
- C. A brief title and description (50 words or less) of the topic is to be submitted to the LIMRA Talent Solutions International staff for approval.
- D. LIMRA Talent Solutions International staff will send the topic to a CIAM expert reviewer and respond back to the candidate to indicate whether or not the topic is approved.

If the topic is approved, the candidate can begin writing the thesis paper, following the requirements in (E) below. If the topic is not approved, the CIAM expert reviewer will indicate how the proposed topic should be changed in order for approval to be given. Assuming the suggested changes are agreed to by the candidate, he/she may begin writing the thesis paper, following the requirements in (E) immediately below.

- E. The requirements for the actual writing of the thesis paper are as follows:
  1. Length – 12 to 16 pages, inclusive of attachments, enclosures, etc.;
  2. Double spaced;
  3. Paper – A4 or standard U.S. letter size, 8 ½ x 11 inches;
  4. Font size = 12 point; and
  5. Number of characters per line = 70-85 (or the comparable number in the language of the applicant); and
  6. Content – the actual content of the paper/thesis should include information covering the following three areas:
    - a) A comprehensive description of the specific theme, topic, or aspect of field management that is the subject being covered in the paper/thesis;
    - b) A description of what the applicant has actually done to apply and/or implement this theme topic, or aspect of field management in his/her own field management activities as a result of his/her completion of Steps (A) - (D) of the CIAM process; and
    - c) An analysis of the results produced by applying this theme, topic, or aspect of field management, i.e., what has worked, what has not worked, and how is the applicant modifying his/her activities as a result of these experiences.

**Upon completion, applicants need to email the thesis paper to [talentsolutionsinternational@limra.com](mailto:talentsolutionsinternational@limra.com)**