

GAMA Foundation

2008 REPORT TO INVESTORS



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The GAMA Foundation Mission

To undertake and promote education and research endeavors to enhance the art and science of field management in insurance and related financial services.

RESEARCH: We pinpoint the facts regarding key productivity and profitability issues that impact your bottom line, and we deliver this information through practical tools.

RESPECT: Our advocacy programs increase awareness of the critical role you play in guiding your associates, clients and companies.

RECOGNITION: Our contributors are recognized as key players in the financial services community at LAMP, in their companies and in the *GAMA International Journal*.

RENEWAL: Our contributors join forces through the GAMA Foundation to make a powerful difference in the growth and renewal of our industry — and our role in it.



A Message From the Chair

Thank you for your support of the GAMA Foundation.

You belong to an elite group of industry leaders: individuals who recognize the wisdom of investing collectively in solutions that enhance our success and the success of the next generation of field leaders. Together we can do what none of us can afford to do alone.

Each year, the GAMA Foundation publishes a new research study on a topic critical to field leaders and their leadership teams. We take great care in how we package that information for you:

- ◆ Our research findings are organized into a structure that's easy for busy executives to access, absorb and act upon
- ◆ The findings are packaged into a guidebook and an audio guidebook to meet the diverse learning preferences of different people
- ◆ Supplemental resources are produced when appropriate — such as an assessment instrument to help you objectively diagnose the current state of a key aspect of your business
- ◆ Each year, one of our research studies is developed into a Field Leadership Series workshop to provide you and your leadership team the opportunity to work together in a one-day retreat on a topic critical to your business success.

The GAMA Foundation invests more than \$200,000 to sponsor a new research study and produce user-friendly resources. The market rate for such research studies alone, without packaging the findings, is typically much more than that. We hold the line on spending by working closely with our research and production partners to ensure that our investment is made wisely and efficiently, with the best possible deliverable for you.

This *2008 Report to Investors* is a bit more extensive than the annual contributor recognition book that we've produced in the past. We hope you enjoy it and benefit from the additional information that we've provided.

On behalf of the GAMA Foundation Board of Trustees and your fellow contributors, thank you. Your investment allows us to discover and share winning systems and proven practices for field leadership success.

Sincerely,

A handwritten signature in blue ink, appearing to read 'H. Hoopis', with a stylized flourish at the end.

Harry P. Hoopis
Chair, GAMA Foundation
Managing Partner, Hoopis Financial Group
Northwestern Mutual

Our Story

The GAMA Foundation is committed to providing field leaders with research-based solutions, tools and techniques that help you and your leadership team achieve continually higher levels of success.

Field leaders are the beneficiaries of the research materials that the Foundation produces — and field leaders are the contributors who fund that research. By intentionally keeping a tight alignment between the Foundation's contributors and its beneficiaries, we ensure that the feedback and guidance we solicit and receive is from the constituents who matter most.

When the GAMA Foundation was created in 1990, it was designed to be a research organization funded *by* field leaders *for* field leaders, and we remain committed to that principle today. In the ensuing 18 years, the aspect of our business that has changed most dramatically is the scope of our impact. Today, our research-based materials are used by leaders around the world to increase the power and success of their field organizations.

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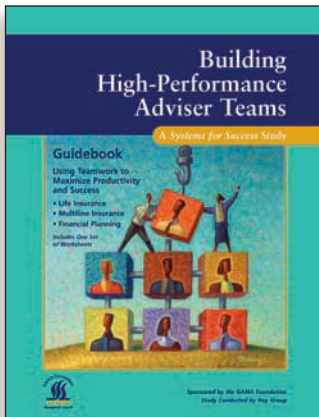
The GAMA Foundation thanks these exceptional individuals who gave their time and talents to the Foundation and to the industry. Much of the Foundation's success is a result of the leadership and vision of these key individuals.

CHAIR	TERM
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Wayne C. Swenson	2005–2007

Our New Research

New in 2008: *Building High-Performance Adviser Teams*

In 2006, the GAMA Foundation commissioned Hay Group to identify the practices and systems used in launching, developing and leading successful, high-performing sales teams. Based on this research, in 2008 the GAMA Foundation introduced the fifth installment in its popular *Systems for Success* research series, *Building High-Performance Adviser Teams*.



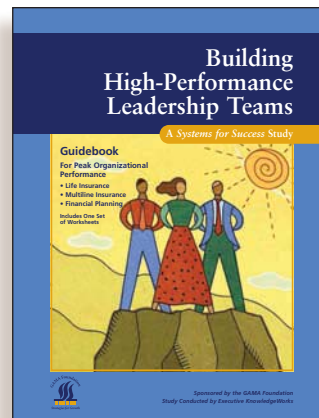
The *Adviser Teams* guidebook provides a roadmap for building and leading an effective sales team in any industry sector — financial planning, multiline or traditional life — using tried and proven procedures and techniques. It reveals what every manager needs to know to transition to and better support team-based selling, including the most common challenges associated with adviser teams and how to manage them.

As always, current contributors to the GAMA Foundation receive an 80-percent discount on the research materials. If you have not yet obtained your copy of the *Building High-Performance Adviser Teams* guidebook, please contact us at 703-770-8292 to place your order.

Coming in 2009 and Beyond

Currently in the works for rollout at LAMP 2009 is *Building High-Performance Leadership Teams*, a research study conducted by Executive KnowledgeWorks. This research addresses the relationship between leadership and business performance, leadership team alignment, internal harmony and cohesiveness and internal cooperation. It will provide you with a rich and thoughtful compendium of insights and ideas to enhance the short- and long-term success of your leadership team. This one is all about you. Don't miss it!

In future years, watch for new research-based resources to help you effectively launch frontline (entry-level) managers and to coach and mentor your managers and advisers more effectively.



Enhancing Our Research Delivery

Research is not meant to sit on a shelf and gather dust: it's meant to be put to work to improve your business results.

The GAMA Foundation recognizes that even the most well-intentioned field leader may invest in research and then have difficulty making the time to reflect on and implement it. That's why we've partnered with GAMA International to offer locally delivered one-day workshops annually.

The Field Leadership Series (FLS) program converts research results into a highly interactive workshop experience for individual field leaders and their leadership teams. The workshop is a cross between a study-group experience — because of the different firms and companies represented in the workshop — and a management-retreat experience, when entire leadership teams attend together and build out a common action plan.

This past year, 337 field leaders attended *Building the Right People* workshops at 29 locations across the country and in two workshops just prior to LAMP 2008 in San Francisco. Others attended a mixed-media version of the workshop, combining online video and small-group coaching teleseminars, which allowed them to spread the workshop experience over four 90-minute sessions.

In 2008, *Finding the Right People*, our highly popular recruiting and selection study, is being offered in FLS workshops nationally, and a mixed-media version of the workshop is again available. And at LAMP 2009 in Atlanta, both *Finding the Right People* and *Building the Right People* will be offered as preconference workshops.



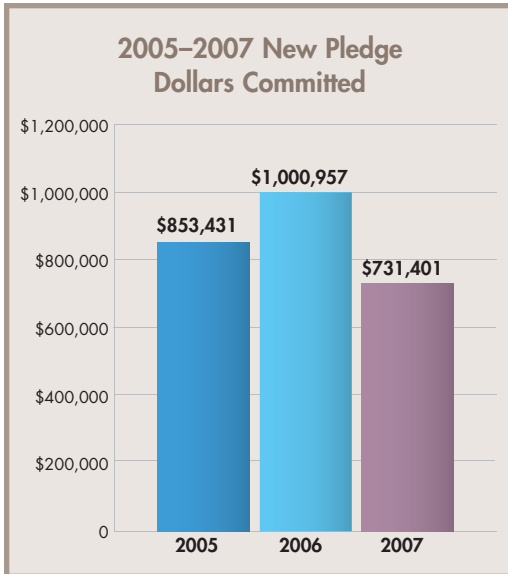
Special Research Project: *Future Trends* White Paper

In 2007, the GAMA Foundation sponsored an environmental scan to gain an understanding of critical industry trends. The findings have been quite valuable to both the Foundation and GAMA International in their strategic planning processes.

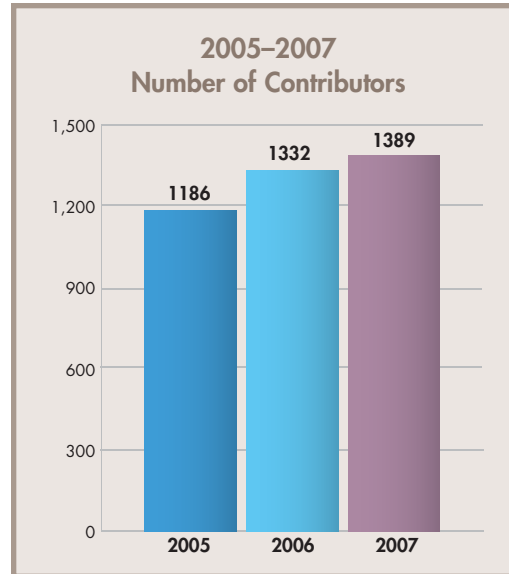
Because the findings are so timely and insightful, the Foundation prepared a version that focused on the field leader's role and published it in its *Future Trends* white paper as a gift to all GAMA International members.

Future Trends looks at changes in customer and workforce demographics, training and development and industry forces and technology, with a focus on the implications for field leaders. If you have not yet obtained your copy of this report, you may download it at www.gamaweb.com/foundation/research/FutureTrends.pdf.

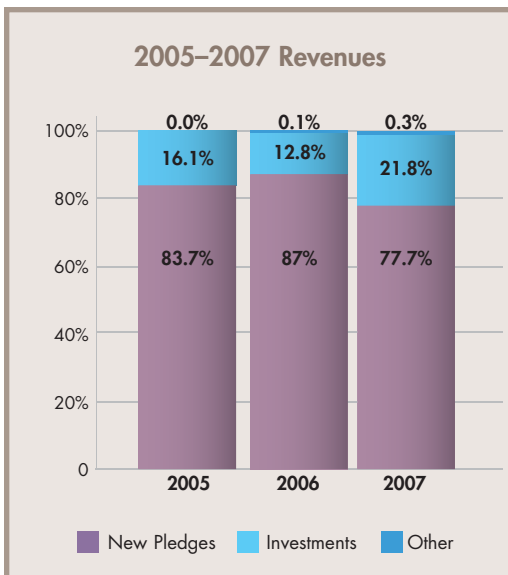
Our Business Results



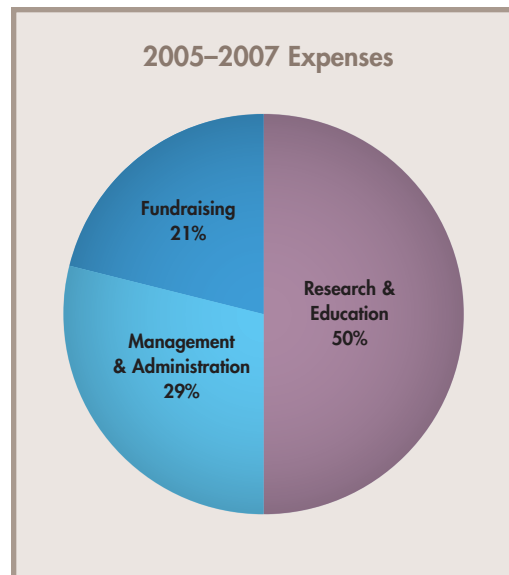
The Foundation attracts an average of more than \$800,000 annually in new 10-year pledges and pledge upgrades.



We continue to build our base of active contributors.



Most of the Foundation's income comes from the annual contributions of our investors.



Research and education are our business, and this is reflected in our annual expense distribution.

Our Contributors

We want to thank each GAMA Foundation contributor listed in this section. These individuals and organizations have stepped forward to support the financial services industry in a tangible and meaningful way. Their contributions fund the Foundation's research into the best practices and proven strategies of high-performing agencies and firms. Field leaders who avail themselves of the resulting research findings have the power to stand on the shoulders of giants. The resulting business growth and success enriches the entire industry, and it all starts with our GAMA Foundation contributors.

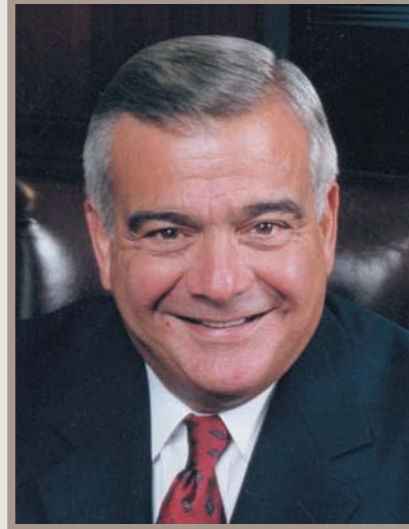
Listings in this publication represent current contributors and contributors paid in full as of July 31, 2008. Organizations that have made one-time or multiple contributions to the GAMA Foundation are also included in the contributor listing. Contributions from organizations do not confer individual contributor benefits to the members of those organizations.

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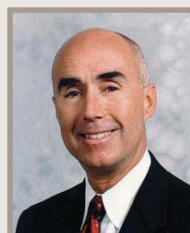
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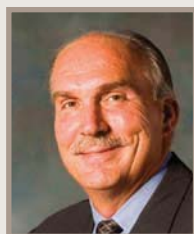
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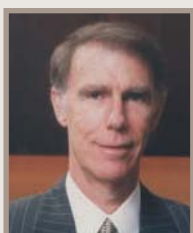
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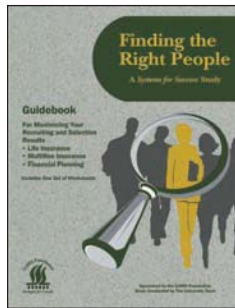
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The *Systems for Success* Research Series

Since 1990, the GAMA Foundation has sponsored extensive research on topics that contribute to the success of insurance and financial services field leaders. Each study, focused on one critical aspect of field management, pinpoints what high-performing agencies do that differentiates them from their lower-performing peers. The most recent studies comprise the powerful *Systems for Success* series of books and audio CDs and the Field Leadership Series of workshops that teach field leaders how to adopt the practices of top performers.

Finding the Right People

RECRUITING AND SELECTION

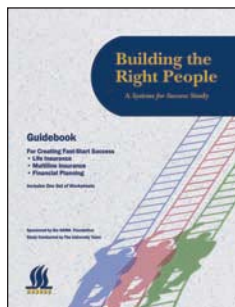


It can cost as much as \$250,000 and countless hours for field leaders to recruit, hire and train a single producer. *Finding the Right People* helps you get the most from your recruiting and selection investment by showing you how to fine-

tune your efforts. This study reveals how top-performing organizations use, manage and mine their recruiting sources and selection tools. Learn how high-achieving field leaders establish candidate profiles, choose the best sources, effectively use screening tools and assess candidates' fit with the organization.

Building the Right People

LAUNCHING NEW ASSOCIATES

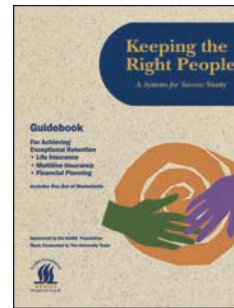


Field leaders invest a great deal of time and money recruiting producers. Once on board, it's up to these leaders to get their new people motivated and productive. The support, coaching and direction that field leaders provide during

this early stage of the career are critical to both short- and long-term success. In *Building the Right People*, top organizations reveal what they do to launch and grow their new producers' careers. Field leaders learn strategies to get new associates off to a fast start by assimilating them into a high-performance culture, providing training and support, setting expectations and holding them accountable for results.

Keeping the Right People

RETAINING SUCCESSFUL ASSOCIATES



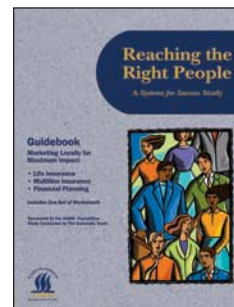
There is no substitute for retaining experienced and successful producers. Top-performing agencies and firms build value into their organizations so that their most productive associates want to stay on board.

Keeping the Right People

explores the reasons why top-performing associates leave, helps field leaders recognize signs that an associate may be considering leaving and provides them with strategies that build retention and loyalty.

Reaching the Right People

EFFECTIVE LOCAL MARKETING

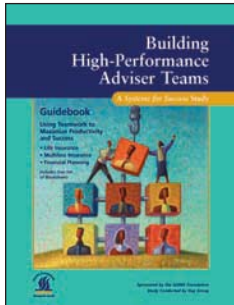


No aspect of the business has a greater impact on productivity and profitability than marketing. A strong local marketing program attracts top candidates, launches new advisors successfully in the career and continues to

retain them during their most productive years. *Reaching the Right People* explores the local marketing techniques used by many of the most successful firms in our industry. The study provides field leaders with detailed information in the four components of marketing: planning, creating awareness, attracting customers and maintaining a customer base.

Building High-Performance Adviser Teams

TEAM-BASED SALES



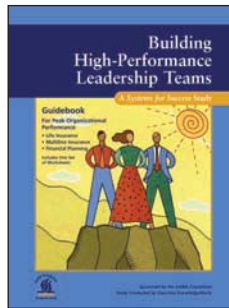
In today's increasingly complex world, successful field organizations are evolving toward team-oriented sales models. There are many different models for adviser teams — but also many common lessons across those

models. *Building High-Performance Adviser Teams* shares these important lessons from top-performing firms. Through these findings, field leaders learn to organize teams, set expectations, track team performance, manage team membership and lead in a team environment. The strategies and processes in the study are equally valuable to field leaders looking to create new teams and to field leaders who want to enhance the performance of existing teams.

COMING IN 2009!

Building High-Performance Leadership Teams

TEAM-BASED LEADERSHIP



Teamwork starts at the top. With increased customer demands, complex products and competitive market realities, field leaders are exploring a more collaborative way of working. While traditionally most firms have cultivated

an entrepreneurial environment, successful agencies and firms today find that there is no substitute for a team-oriented leadership culture. With *Building High-Performance Leadership Teams*, field leaders learn to create effective, harmonious leadership teams; develop clear personal and professional visions, goals and performance expectations; build trust in each other and confidence in their decisions; and create a culture of exceptional performance.

Field Leadership Series

Interactive Workshops

In 2007, GAMA launched the Field Leadership Series — one-day workshops based on the GAMA Foundation's *Systems for Success* studies. These workshops bring the research results to life through videos of top-performing field leaders, experienced facilitators and a highly interactive learning environment. *Building the Right People* was introduced in 2007 and received such outstanding feedback from participants that it was offered again at LAMP 2008 in San Francisco. *Finding the Right People* was released in September 2008 and will also be offered at LAMP 2009 in Atlanta, along with *Building the Right People*. *Keeping the Right People* is in development for a 2009 release.



◆ FIELD LEADERSHIP SERIES ◆

Bridge Builders Club

For those who see beyond their own tomorrow ...

The Bridge Builders Club is a special group of supporters who have included the GAMA Foundation in their estate plans, either as a beneficiary of their life insurance or through a codicil to their will. The purpose of the Bridge Builders Club is to perpetuate the Foundation's mission and to positively impact the future of our industry well beyond one's own lifetime. The following Bridge Builders have made a bequest to the Foundation of \$10,000 or more.

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The Bridge Builder

by Will Allen Dromgoole

An old man, going a lone highway,
Came, at the evening, cold and gray,
To a chasm, vast, and deep, and wide,
Through which was flowing a sullen tide.

The old man crossed in the twilight dim;
The sullen stream had no fears for him;
But he turned, when safe on the other side,
And built a bridge to span the tide.

"Old man," said a fellow pilgrim, near,
"You are wasting strength with building here;
Your journey will end with the ending day;
You never again must pass this way;
You have crossed the chasm, deep and wide –
Why build you a bridge at the eventide?"

The builder lifted his old gray head:
"Good friend, in the path I have come," he said,
"There followeth after me today,
A youth, whose feet must pass this way.

This chasm, that has been naught to me,
To that fair-haired youth may a pitfall be.
He, too, must cross in the twilight dim;
Good friend, I am building the bridge for him."

Will Allen Dromgoole (1860–1934) was a female poet, novelist, essayist and journalist. She was named Poet Laureate by the Poetry Society of the South in 1930.

Gold

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Hayward Sparks, Jr.
Charles D. Spencer
Robert L. Spinks
Richard D. Spivey
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Cory Stepanek
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Merwyn Tarlov
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Janet Taylor
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Tim Nelson Templin
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John P. Terry
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John F. Thigpen
Donald G. Thomas

William E. Thomas, III
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Douglas K. Thompson
Earl A. Thompson
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Rodney E. Thornton
Kenneth R. Thurmond
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Marcus R. Winchester
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Daniel L. Woessner
Walter W. Wolak
Michael L. Wold
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George R. Worley
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George S. Yackulic
Susan D. Yesilada
Diane M. Yohn
Timothy Young
Lewis C. Yount
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John Zentkovich
Roger L. Zuleger

Our Ambassadors

The GAMA Foundation accomplishes its mission through the contributions of many but through the efforts of a precious few. Those precious few are our Ambassadors, the volunteers who make our research program possible. They accomplish the important task of raising funds for the GAMA Foundation.

The Ambassadors are key stakeholders who are invited to participate in executive briefings with the board of trustees three times per year: to be updated on strategies and results, to share insight and ideas and to plan for future events.

They are the evangelists who believe in the collective power of field leaders. Working within their companies, Ambassadors educate their peers on the value of the Foundation's research and ask them to join the elite group of industry leaders who fund this essential work.

The Ambassadors' willingness to assume this leadership role is the engine that makes the GAMA Foundation's work possible.

Below is a listing of the GAMA Foundation Ambassadors organized by their primary company.

AIG American General (AGLA)

Scott A. German
Philip Vaccarello

AIG American General (Independent Agency Group)

Douglas Beck
John E. Brooks
Conkling Buckley Jr.
Tony M. Carter
Russell E. Lane
Kevin C. Loyd
Darrell J. Malano

American Family Mutual Insurance Company

Mick J. Pecoraro

American National Insurance Company

Kenneth G. Gallacher
James M. Jackson
Terry M. Washburn

Aviva Life and Annuity Company

Wayne C. Swenson

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Mark Michael Rooney

Country Financial

John R. Leckrone

Farm Bureau Financial Services

Thomas P. Cunningham
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Keith A. Lang
Debra A. White

Genworth Financial

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Maureen Mauro
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Guardian Life Insurance Company of America

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The Horace Mann Companies

Dan L. Conley
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Jefferson Pilot Financial

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Shelley M. Rowe

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Lincoln Financial Advisors

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W. Roger Seigler

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MetLife

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Michael A. Schlegel
Michael J. Vietri

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Thomas J. Hosmanek

Mutual of Omaha Insurance Company

Ronald R. Bonini
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Ronald R. Wiese

National Life Group

Randall S. Raner
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A Metlife Company**

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Reginald N. Rabjohns

**New York Life Insurance
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Gregory D. Jensen
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Northwestern Mutual

R. Michael Condrey

**Ohio National Financial
Services**

T. Jay DiBacco

**OneAmerica® Financial
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Jeffrey R. Semler
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**The Penn Mutual Life
Insurance Company**

Stephen L. Grossman

The Principal Financial Group

Leonard R. Dean
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**The Prudential Insurance
Company of America**

Kenneth C. Jones, Jr.

**Securian Financial Group**

Edward G. Deutschlander
Anthony J. Martins
Scott H. Richards

**State Farm Insurance
Companies**

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Christine Cressy
Herman L. Dixon Jr.
Dan Filla
Thomasina E. Skipper

**Thrivent Financial for
Lutherans**

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L. Karsten Lundring
William H. Reichwald

UNIFI Companies

Tom Michel

**Waddell & Reed Financial
Services**

Michael D. Bentz

**Western & Southern Financial
Group**

Russell L. Handlon
John C. Large

Industry Support for the GAMA Foundation

Top 25 Companies, According to Pledged Contributions to the GAMA Foundation

Northwestern Mutual	\$1,567,125
Guardian Life Insurance Company of America	\$1,008,200
Thrivent Financial for Lutherans	\$575,809
Securian Financial Group	\$481,990
The Prudential Insurance Company of America	\$461,600
MassMutual Financial Group	\$368,130
AXA Equitable	\$289,075
John Hancock Financial Network	\$270,778
New England Financial A MetLife Company	\$243,950
Lincoln Financial Advisors	\$199,150
MetLife	\$195,570
National Life Group	\$186,800
The Penn Mutual Life Insurance Company	\$137,500
New York Life Insurance Company	\$130,174
American National Insurance Company	\$129,000
Genworth Financial	\$118,000
AIG American General (AGLA and Independent Agency Group)	\$107,900
State Farm Insurance Companies	\$107,275
Modern Woodmen of America	\$85,220
Aviva Life and Annuity Company	\$84,575
The Principal Financial Group	\$74,170
Ohio National Financial Services	\$66,500
Waddell & Reed Financial Services	\$61,000
Western & Southern Financial Group	\$59,000
Farm Bureau Financial Services	\$49,800





Top 25 Companies, According to Percentage of GAMA Members Who Contribute to the GAMA Foundation

The Prudential Insurance Company of America	92.78%
Guardian Life Insurance Company of America	77.92%
National Life Group	77.50%
Western & Southern Financial Group	75.56%
Northwestern Mutual	71.83%
Knights of Columbus	69.44%
Genworth Financial	69.23%
Ohio National Financial Services	65.22%
John Hancock Financial Network	61.11%
Waddell & Reed Financial Services	60.71%
AXA Equitable	59.74%
AIG American General (AGLA and Independent Agency Group)	57.97%
The Penn Mutual Life Insurance Company	57.14%
Thrivent Financial for Lutherans	55.43%
MassMutual Financial Group	55.17%
Kansas City Life Insurance Company	54.76%
OneAmerica® Financial Partners	53.33%
Farmers Insurance Group	52.38%
American National Insurance Company	52.00%
New England Financial A MetLife Company	48.05%
Farm Bureau Financial Services	47.06%
New York Life Insurance Company	44.44%
Beneficial Financial Group	40.00%
Fraternal Field Managers Association	38.46%
Modern Woodmen of America	37.78%

Note: This table pertains to companies that have more than 25 GAMA International members.

*The GAMA Foundation
thanks*



**Western & Southern
Financial Group®**

*for graciously printing this report
for the fourth consecutive year*





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