

# Building A Business Plan

A business plan is a set of management decisions about what a firm needs to do to be successful. It may be presented through a planning document, but the business plan is not a document.

Internally, a business plan can improve performance by identifying strengths and weaknesses, communicate expectations regarding performance and priorities, coordinate operations of various units, provide a solid basis for measuring performance, establishing a framework for making decisions and the process of developing the plan can motivate and educate key staff members.

Externally, a business plan educates outside parties regarding the objectives, structure and performance of a firm such as outside investors and regulatory bodies. It also can communicate planned actions to reflect competitive or regulatory moves that may be under consideration.

## Key Elements in a Business Plan

1. Situation analysis — “Where am I now?”
2. Identification of problems and opportunities — “What does the future hold?”
3. Marketing program goals — “Where do I want to go? By When?”
4. Marketing strategies — “How do I get there?”
5. Marketing budget — “What financial, human, and capital resources will I need to get there? How should these resources be allocated?”
6. Marketing action plan — “How should my people be organized? Who is going to do what and when?”
7. Monitoring system — “Am I on schedule toward where I want to go? Do I need a course correction?”

“The plan is useless; it’s the planning that’s important.” -Dwight D. Eisenhower

# Why You Set Goals

A professional without goals is like a ship sailing without a captain. The ship may have the finest equipment and structure, yet without a captain to steer and chart its course to a designated port, it goes nowhere — and may even drift aimlessly onto the rocks.

Goal setting establishes your chief aims. Again, it defines your worthy ideals. Without such aims, your life will be like an abandoned ship at sea, tossed by the waves of circumstance, often taking the course of least resistance. The key is direction and focus. An individual with specific goals is an individual who will display determination and drive. Your effectiveness and productivity are greatly multiplied when you have singleness of purpose. Tunnel vision is strong when your target is clearly identified.

*Goal setting is the initial cause of which success is the final effect. Goals become motivators.*

# How You Set Goals

You now have an understanding of the importance of goal setting. What are some criteria to appraise in establishing your chief aims? There are four characteristics which are important in goal setting.

First, your goals must be achievable.

Why push and strive toward a goal when you know it is outside of your reach? Properly established goals are attainable only with a maximum effort. They have been set realistically high. They push you to your highest but are still attainable.

Second, your goals must be believable.

This is closely related to the first criteria. They must reflect realism, not idealism. They must be things you're convinced you can reach.

Next, your goals must be measurable.

Think about your favorite athletic event. Would you find it to be interesting if there was no scoreboard? What makes football exciting is knowing the score, and how much time is remaining. Your goals become challenging only when measurable.

Finally, your goals must have deadlines.

Time is your most precious commodity. It can never be replaced. Your goals must have deadlines if you are to use your time profitably. Deadlines bring compulsion and a responsible commitment to a plan of action.

These are the four characteristics relating to goal setting -- *achievable, believable, measurable and deadlines*. These four pillars will support your chief aims.

“An average person with average talents & ambition and average education can outstrip the most brilliant genius in our society, if that person has clear, focused goals.” -Mary Kay Ash

# Preparation For Goal Setting

Again, remember there are two chief cornerstones which support success. *Goal setting sharpens your focus -- the plan of action gets you there.* In this process, we will cause you to first evaluate yourself and determine what your life dreams are. Next, you'll be asked to specify your goals, and then establish a plan of action to achieve those goals. You'll determine the effort required in weekly increments to make good on your goals.

## Self-Assessment "Where am I now?"

The first priority on your road to sales success is to realistically evaluate yourself. There is no substitute for your being completely introduced to your greatest asset -- you!

Before you can determine where you want to go and how and when you want to get there, you must first know where you are now. If you had to travel on the first of next month, you wouldn't buy a plane ticket until you knew from which city you would be departing. This same principle applies to the goal setting and action planning process. Before you can establish your goals and fix your plan of action, you must know where you presently stand. This is why this section is so valuable as a starting point. It will be an aid to help you make a personal inventory.

---

### Step 1

On the following pages, complete a self-assessment in three important areas -- business, personal and financial.

---

"The voyage of discovery is not in seeking new landscapes  
but in having new eyes." -Marcel Proust

# Business Assessment

This proficiency check list serves as a self-inventory of your skills and abilities. The purpose is to determine the performance/potential gap in your selling job. Rate yourself using a scale of 1 to 10 (1 = poor; 10 = superior).

1. Displaying a professional presence \_\_\_\_\_
2. Setting attainable goals with established deadlines \_\_\_\_\_
3. Time management \_\_\_\_\_
4. Networking \_\_\_\_\_
5. Contact call effectiveness \_\_\_\_\_
6. Skill in fact-finding and probing \_\_\_\_\_
7. Sales presentation effectiveness \_\_\_\_\_
8. Meeting resistance/objections \_\_\_\_\_
9. Closing skill and strategy \_\_\_\_\_
10. Obtaining referred lead endorsements \_\_\_\_\_
11. Monitoring sales ratios \_\_\_\_\_
12. Involving specialists in joint selling \_\_\_\_\_
13. Active in community \_\_\_\_\_
14. Managing financial affairs \_\_\_\_\_
15. Self-improvement \_\_\_\_\_

Total Possible Score: 150

Your Score \_\_\_\_\_

Your performance/potential gap \_\_\_\_\_

# Personal Assessment

Are you currently developing and expanding your abilities to accomplish what seems to be most important in your personal and professional life? Rate yourself using a scale of 1 to 10.  
(1 = poor; 10 = superior)

## Mental

1. Financial knowledge \_\_\_\_\_
2. Knowledge of current events \_\_\_\_\_
3. Communication skills (speaking and listening) \_\_\_\_\_
4. Professional knowledge (CLU/CFP/ChFC) \_\_\_\_\_
5. Product knowledge \_\_\_\_\_

## Physical

6. Height to weight ratio \_\_\_\_\_
7. General appearance/posture/smile \_\_\_\_\_
8. Exercise routine \_\_\_\_\_
9. Relaxation time \_\_\_\_\_
10. Proper eating habits \_\_\_\_\_

## Personal

11. Self-image \_\_\_\_\_
12. Integrity \_\_\_\_\_
13. Family \_\_\_\_\_
14. Finances \_\_\_\_\_
15. Wardrobe/suits/shoes \_\_\_\_\_

Total Possible Score: 150

Your Score \_\_\_\_\_

# Financial Assessment

Your net worth is your financial mirror image; what you look like on a given day. Your net worth is the difference between what you own and what you owe. You'll not be able to intelligently establish financial goals until you know your current financial standing.

## Assets - What you Own

(Cash, marketable securities, personal property, real estate, pension, long-term assets)

	Amount
<b>Cash</b>	
Cash on hand	_____
Checking accounts	_____
Savings account	_____
Money market funds	_____
Money owed you	_____
Other	_____
<b>Marketable Securities</b>	
Stocks	_____
Bonds	_____
Government securities	_____
Mutual Funds	_____
Other	_____
<b>Personal Property</b>	
Automobiles	_____
Household furnishings	_____
Arts/antiques/collectibles	_____
Clothing/furs	_____
Jewelry	_____
Other	_____
<b>Real Estate</b>	
Homes	_____
Other	_____
<b>Pension</b>	
Vested portion-company plan	_____
Vested benefits	_____
Individual Retirement Account	_____
Keogh	_____
<b>Long Term Assets</b>	
Equity in business	_____
Life insurance cash value	_____
Annuities	_____
Total:	\$ _____

## Liabilities - What you Owe

(Current bills, taxes, loans, mortgages, debts to individuals)

	Amount
<b>Current Bills</b>	
Rent	_____
Utilities	_____
Charge accounts	_____
Insurance premiums	_____
Child support	_____
Other	_____
<b>Taxes</b>	
Federal	_____
State	_____
Local	_____
Taxes on investments	_____
Other	_____
<b>Loans</b>	
Auto	_____
Education	_____
Home improvement	_____
Life insurance	_____
Other	_____
<b>Mortgages</b>	
Home	_____
Other	_____
<b>Debts to individuals</b>	
Total:	\$ _____

Your Net Worth	
What you own	\$ _____
What you owe	\$ _____
Your net worth	\$ _____

# The Whole Person

## Making Your Whole Life a Success

### The Daily Balancing Act

Every day we have to make decisions about how to distribute our time and set priorities. Too much emphasis on any one area can cause problems.

Ignoring one or more parts of our lives may lead to short term success, but usually at the expense of some other essential part of our lives.

We must manage stress and create a balanced lifestyle. We will be rewarded with increased energy, peace of mind, improved productivity, and a greater sense of fulfillment.

Striving for balance in our lives helps reduce stress and can bring us:

- Happiness
- Good health
- Peace of mind
- Financial security
- Loving family relationships
- Personal fulfillment
- Friendships
- Self-confidence
- Renewed spiritual faith
- Intellectual maturity

---

## Step 2

### The Balance Quiz

Complete the whole personal evaluation. It will highlight imbalances in your life that may require attention. Read each question and score yourself from 1 (low) to 10 (high) in each area. Put the score in the blank at the beginning of the question. Add your scores for each category and enter the total in the Total Score blank next to each category heading.

---

“Just as your car runs more smoothly when the wheels are in perfect alignment, you perform better when your thoughts, feelings, emotions, goals, and values are in balance.” -Brian Tracy

# The Whole Person

Whole Persons are engaged in a lifetime quest to achieve balance and continuity in all aspects of their lives and continually seek to develop their full human potential

## *Family*

Whole Persons spend meaningful time with their spouses, children, mothers, fathers, sisters, brothers and members of their extended families, and strive to make sharing, love, mutual respect and openness the cornerstones of these relationships.

Total score \_\_\_\_\_

- \_\_\_\_\_ a. How much time do you spend with your family?
- \_\_\_\_\_ b. How much contact do you have with other relatives?
- \_\_\_\_\_ c. Do you look forward to family gatherings?

## *Health*

Whole Persons maintain a sound mind and body through study, diet, exercise and lifestyle habits conducive to physical and mental well-being.

Total score \_\_\_\_\_

- \_\_\_\_\_ a. Do you exercise daily, weekly?
- \_\_\_\_\_ b. Do you eat a balanced diet?
- \_\_\_\_\_ c. Are you a nonsmoker, and do you control alcohol consumption?

## *Education*

Whole Persons maintain a sound mind and body through study, diet, exercise and lifestyle habits conducive to physical and mental well-being.

Total score \_\_\_\_\_

- \_\_\_\_\_ a. How many books do you read in a month?
- \_\_\_\_\_ b. Do you study regularly, attend classes?
- \_\_\_\_\_ c. Do you watch educational television?

## *Career*

Whole Persons, guided by a code of ethics, work to become more productive, pursue knowledge and skills throughout their careers, and participate in and contribute to industry and professional organizations.

Total score \_\_\_\_\_

- \_\_\_\_\_ a. Are you striving to become more productive?
- \_\_\_\_\_ b. Are you regularly increasing your knowledge and skills?
- \_\_\_\_\_ c. Do you have a written business plan?



*Service*

Total score \_\_\_\_\_

Whole Persons contribute time, energy, and leadership, as well as a financial resources, to community and human service organizations, educational institutions, government, civic and charitable organizations, and other worthwhile endeavors, voluntarily and without expectation of personal gain.

- \_\_\_\_\_ a. Are you involved in service in your community or industry?
- \_\_\_\_\_ b. Do you contribute to any community, service, political, religious or industry activities?
- \_\_\_\_\_ c. What do you do for others?

*Financial*

Total score \_\_\_\_\_

Whole Persons know how to live within their income, to enjoy and share the fruits of their labor, and to plan and implement programs for the creation, accumulation and preservation of capital consistent with the stages of their lives.

- \_\_\_\_\_ a. Do you have written financial goals?
- \_\_\_\_\_ b. Are you living within your income?
- \_\_\_\_\_ c. Are you creating, accumulating and preserving capital consistent with your state in life?

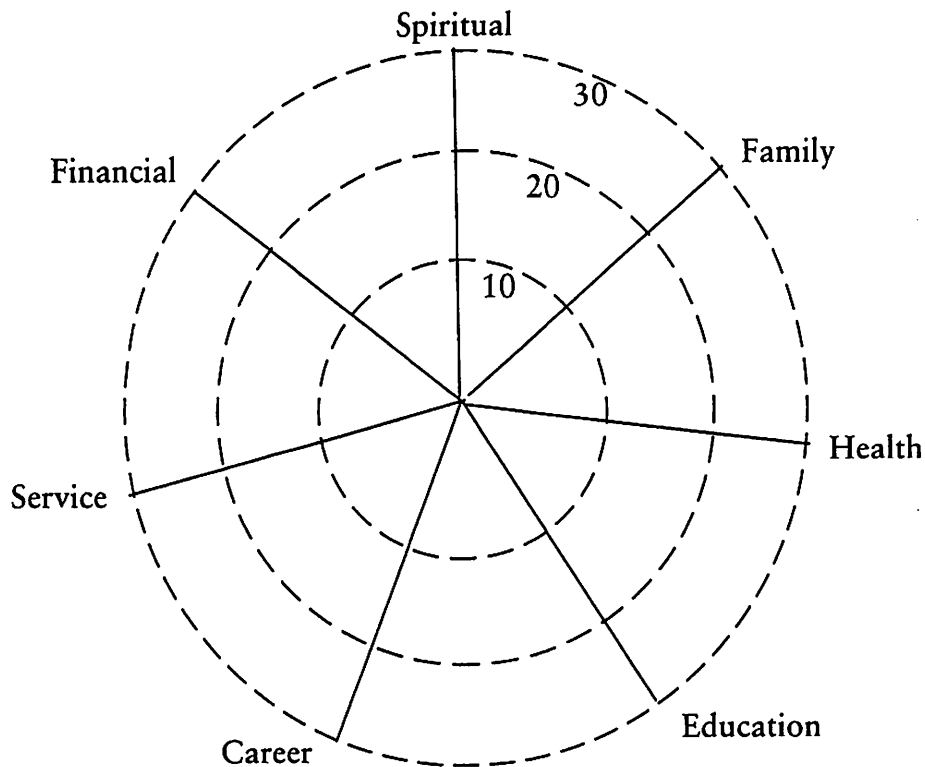
*Spiritual*

Total score \_\_\_\_\_

Whole Persons live principled lives according to their faiths, and strive to grow in their spiritual development.

- \_\_\_\_\_ a. Do you have personal spiritual beliefs?
- \_\_\_\_\_ b. Do you spend time each day reflecting or reading spiritually inspiring materials?
- \_\_\_\_\_ c. Are you striving to lead a more principled life?

Now transfer your scores to the radial arms on the diagram on the next page and then connect the marks.



If your scores form a figure that is approximately circular, your life is pretty much in balance. Congratulations!

If, however, your scores form a figure that has significant dents or bulges, do not feel bad or surprised; most people who take this quiz find some areas of their lives out of sync.

Take a look at where your highest and lowest scores lie; they tell you something about your current priorities. If the imbalance revealed on the diagram concerns you, take steps promptly to restore an equilibrium.

And remember, we are all on a journey to reach our full human potential.

Where would you like to grow?

- Family
- Health
- Education
- Career
- Service
- Financial
- Spiritual

# Examining Your Dreams

## *"Where do I want to go?"*

Your potential lies dormant until aroused by your belief that dreams can be made to come true.

In the assessment steps, you looked inward to the person you presently are. You saw much. Now, you will cast a look forward into the professional you can become. You'll see more.

Again, "Success is the progressive realization of a worthy ideal." *Focus your attention now on what you believe to be life's worthy ideals for you.*

In order to do so, allow your mind the freedom of dreaming. What are your life's dreams? What do you have visions of achieving? It's a poor sort of memory that only works backwards. Project yourself mentally into the future. What would you like to see accomplished in your professional career? In your life?

It's important for a person to dream of what they want to do. You will be motivated to do what you decide and commit to do.

---

## Step 3

On the following page, compile your Master Dream List. *Remember, your only limitations are self-imposed.* It's important that you consider everything you will want to do -- everything you will want to learn -- everything you will want to earn -- yes, everything you want to become.

**You make your dreams...and then your dreams make you.**

---

"If you always look at what is, you might never attain what could be." -Anonymous

# Building My Master Dream List

Dreams  
Personal, Family, Business, Etc.

Date for  
Achievement

I want to own: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I want to go: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I want to do: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I want to be: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I want to learn: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I want to achieve: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Establishing This Year's Goals

Motivation comes alive when your dreams become responsible commitments. You become inspired to tap unused talent potential. You begin to “play over your head” on a consistent basis. You move to a new level.

High achievers fantasize, just as we have encouraged you to do. But they don't stop at dreaming -- and neither should you. It's now time to crystallize your objectives. Having established your life's chief aims, you must realign your thinking to the present -- to this year. The future is where you dream. This year is where you perform.

Yearly goals bridge the gap between where you are and where you intend to go. They put you on schedule to achieve career objectives. *Few people know what they want. Still fewer decide when they want it.*

A financial budget is a key element in determining your yearly goals. Before you can set intelligent production goals, you must first know what your financial needs are. *A yearly budget will show you the income you must produce -- as a minimum.*

“You cannot travel the path until you become the path itself.” -Guatama Buddha

# Plan for Spending

The point of “planned spending” is not to “keep books” but to allocate expenses in advance. By spending ahead you’ll control your spending and know where your money is going before it is gone.

---

## Step 4

Complete the Income Requirement on page 15.

---

- Using your last 12 months’ of canceled checks or credit card statements, do an “audit” of last year’s expenses, using the “Planned Income Requirement” as a guide.
- Evaluate each item. Were there any unusual expenditures? Can you reduce any? Will any increase? Pay particular attention to business expense needs.
- Evaluate your goals for the future. New computer? New automobile? Hi-definition TV? Stereo? House? Vacation? College education? Next, figure out what you’ll have to save monthly to meet these goals. Be specific!

How much you spend depends on you and your family. There is no strict answer, no average. Perhaps the best rule is: spend as much as you can for things that mean the most to you and your family. Spend as little as you can for the things that mean the least. In your plan for spending, keep these ideas in mind:

- Never spend as much as you earn. If you buy something, make sure it’s more than half yours the day you make the purchase.
- If you have the tendency for occasional high living, do it out of money you have -- not your projected future income.
- When you put that first little bundle in savings, leave it there. Accumulate and don’t spend.
- Save and invest like you pay taxes.
- Avoid emotional investment decisions.
- Establish a contingency reserve to draw on during periods of income fluctuations.
- Avoid installment credit -- how can you be ahead when you’re behind? There are few things you couldn’t wait six months to own. And in the end, you’ll probably own more things than the individual who stays in debt all the time because he/she lacks a little self-control.

Remember, a prime advantage of your commissioned job is the opportunity to increase your income; to earn what you are worth. You control your future. But don’t give yourself the “reward” before you have earned it!

“Put not your trust in money but your money  
in trust.” -Oliver Wendell Holmes

# Income Requirement

	Monthly	Total Monthly	Annual
<b>Fixed Expenses</b>			
Rent or mortgage payments	_____		
Utilities - gas, heat, light, phone, water	_____		
Disability insurance	_____		
Fire and general insurance	_____		
Property taxes	_____		
Income taxes	_____		
Social Security taxes	_____		
Other	_____	\$ _____	\$ _____
 <b>Living Expenses</b>			
Food	_____		
Clothing	_____		
Laundry and tailoring	_____		
Nonbusiness meals	_____		
Auto expenses, nonbusiness	_____		
Medical - doctor, dentist, drugs	_____		
Other	_____	\$ _____	\$ _____
 <b>Business Expenses</b>			
Key office person(s)	_____		
Long distance telephone expense	_____		
E & O Insurance	_____		
NALU/MDRT dues, etc.	_____		
Technology	_____		
Business travel	_____		
Business meals	_____		
Mass mail/target mail/wave mail	_____		
Stationery/cards/supplies	_____		
Personal development	_____		
Other	_____	\$ _____	\$ _____
 <b>Savings and Accumulation</b>			
Life insurance premiums	_____		
401(k) contributions	_____		
Systematic savings	_____		
Other	_____	\$ _____	\$ _____
 <b>Miscellaneous</b>			
Religious/charities	_____		
Theater/concerts/amusements	_____		
Club dues	_____		
Gifts	_____		
Vacation	_____		
Other	_____	\$ _____	\$ _____
 <b>Total Annual Income Requirement:</b>			 \$ _____

\*This should be your bare bones budget

# The Key Goal-Setting Strategy

As you establish your production goals for this year, you'll find it helpful to establish two kinds of goals: minimum and superior.

Your minimum goals are what you must accomplish this year. It is what you will do regardless. *Your acceptable minimum goals are committed goals.* They are set realistically high. They require a complete commitment to their achievement. There is no room for compromise with your minimum goals. You must make a responsible commitment to their achievement.

Your superior goals are flavored with optimism. These are the numbers you would hope to achieve. These are over and above your minimum goals. *Superior goals are bonus goals.*

You'll want to give careful thought when setting your minimum goals and superior goals. They are small keys that unlock big futures in selling.

“This one step – choosing a goal and sticking to it – changes everything.” -Scott Reed



# Fixing the Action Plan

## *"How do I get there?"*

You have taken an inventory of where you are currently. You have looked at your dreams and decided where you would like to go. You have specified what you must do this year to advance toward accomplishing your goals. Now, you take the process one step further. It's here that you'll guarantee your expectations. Thoughtfully, you answer this question: *"What is it that I must do each week in order to achieve my goals for this year?"*

You have planned your work. Now you must work your plan. When you meet goals on a weekly basis, your year becomes successful. It's here -- with each week's activity and results -- that the victory is won.

Therefore, you must fix a weekly plan of action that will ensure your success. *A Weekly Effort Formula becomes indispensable.* Obviously, no pat formula can be developed that will be adaptable to every agent who comes into the business. The activity requirement necessary for success varies according to your previous experience, background, and market. Then, too, this requirement changes as you gain experience, knowledge, skills and confidence.

However, it does serve your best interest if your activity can be measured weekly against a clearly defined standard. A Weekly Effort Formula when calculated can be a very helpful self-management tool for you. Building the Weekly Effort Formula and adhering to it religiously is the equivalent of having goal attainment insurance.

---

## Step 5

Input the personal sales ratios, activity, and income needed into the cash flow spreadsheet found on [www.agentnetinfo.com](http://www.agentnetinfo.com). Transfer numbers to the Business Plan of Action page 18.

---

*"Commitment leads to action, action brings your dream closer."* -Marcia Wieder

# Business Plan of Action\*

Agent: \_\_\_\_\_  
 Spouse: \_\_\_\_\_  
 Kids: \_\_\_\_\_

Specific Year End Goal: \_\_\_\_\_

	Annual	Monthly
Income Needed:	\$ _____	\$ _____
Average Premium Per Sale	\$ _____	\$ _____
Submitted to placed ratio	_____ %	\$ _____
Commission rate	_____ %	\$ _____
Persistency	_____ %	\$ _____
Ratio of interviews to sales	_____ %	
Ratio of approaches to interviews	_____ %	
Percent of interviews held	_____ %	
Referred leads per interview	_____ %	

Activity	Annual	Monthly	Weekly
Approaches	_____	_____	_____
Interviews set	_____	_____	_____
Interviews held	_____	_____	_____
Sales needed	_____	_____	_____
Production credit	_____	_____	_____
Commission	_____	_____	_____
Referred leads	_____	_____	_____

\*Transfer numbers from the Cash Flow spreadsheet found on ANI

# Goal Attainment Insurance

## Step 6

Transfer your activity numbers from the Income Requirement spreadsheet into the weekly formula funnel.

### Definitions

Approaches—Contact call to arrange an appointment under favorable conditions.

Interviews Set—Appointment has been agreed upon.

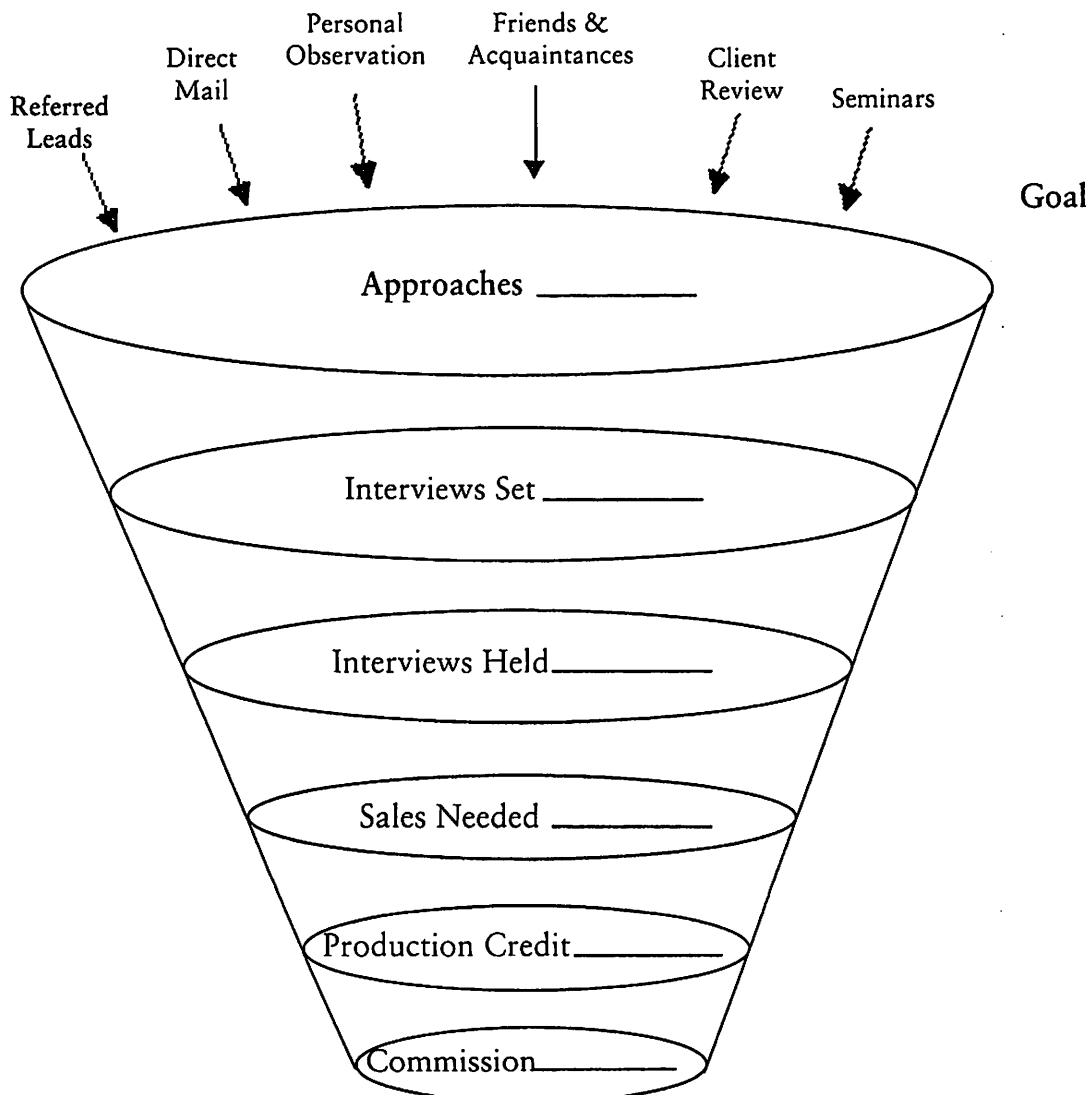
Interviews Held—Probing, fact-finding interview with prospective client.

Sales Needed—Application with money sent to the home office.

Production Credit / Submitted/Placed —Percent of annualized premium on sale.

Commission—Amount of first year commission pending on submitted applications.

### Weekly Effort Formula



# Strategies

---

## Step 7

In order to achieve your financial and personal goals list any obstacles you need to overcome and resources needed to overcome them.

---

Obstacles to overcome:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

Resources to overcome obstacles:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## *"Am I on schedule?"*

---

### Step 8

Determine your record keeping system to measure your success.

---

You have put in place the two chief cornerstones upon which you'll build a successful year - goal setting and action planning. There are no secrets to the wisdom of this kind of strategy -- absolutely none. *Honest, intelligent effort is always rewarded in selling.* It's the law of laws. It's the cause and effect.

Now it becomes a matter of (1) staying focused on the high payoff activities and (2) measuring your results weekly, knowing as you must, that *measurement always improves performance.*

You need a system of checkups to stay informed of your progress. Just as a scoreboard tells you the score and how much time is left to win, so will a system of weekly checkups gauge your production progress. This is why we said earlier your goals must be measurable and have deadlines. It's essential to their achievement.

Your company provides you the progress report shown on the following pages. It's important that you keep a report each week to check up on the goals you have established. *Discipline yourself to calculate the activity and production results you must make happen each week for the balance of the year to reach and surpass your production commitment.*

Like an Olympic athlete who trains for years to win the gold medal and break records, you too must discipline and challenge yourself to achieve your production numbers for the year. *Records are broken by those who are compelled and driven by purpose in their lives.* This is your "ownership benefit" for keeping weekly records of your progress. Keeping important records produces consistency -- and consistency produces satisfying results.

*"The results you achieve will be in direct proportion to the effort you apply." -Denis Waitley*

Sample

This spread sheet (Peak Performers LIFG Action Planner Excel Worksheet) can be found on ANI.

Peak Performers Tracking

<b>APRIL</b>										Month =	4		
AGENT:		0										Week =	4
	WEEK #1	WEEK #2	WEEK #3	WEEK #4	WEEK #5	MONTH TOTAL	YTD TOTAL	YTD MO. AVG.	YTD WKLY AVG				
APPROACHES	18	21	13	27		79	79	19.75	19.75				
INTERVIEWS SET	6	6	3	11		28	28	28.00	7.00				
INTERVIEWS HELD	5	6	2	9		22	22	5.50	5.50				
SALES	2	3	1	4		10	10	2.50	2.50				
REF. LEADS	40	18	6	55		119	119	29.75	29.75				
SUB. PC	1,500	2,160	600	3,120		7,380	7,380	1,845	1,845				
PLACED PC	1,000	1,500	0	1,200		3,700	3,700	925	925				
COMMISSIONS	\$750	\$1,080	\$300	\$1,580		\$3,690.00	\$3,690.00	\$3,690.00	\$922.50				
LETTERS SENT	0	0	0	0		0	0	0.00	0.00				
COMMISSIONS RCVD	\$800	\$1,000	\$0	\$1,200		\$3,000.00	\$3,000.00	\$750.00	\$750.00				

MONTHLY RATIOS

APPROACHES / INT. SET	2.82
INT. SET / INT. HELD	1.27
INT. HELD / SALES	2.20
AVERAGE PC PER SALE	738.00
\$ VALUE / APPROACH	\$46.71
\$ VALUE / HELD INT.	\$167.73
\$ VALUE / SALE	\$369.00
SUBMITTED/PLACED RATIO	50.1%

YEAR TO DATE RATIOS

APPROACHES / INT. SET	2.82
INT. SET / INT. HELD	1.27
INT. HELD / SALES	2.20
AVERAGE PC PER SALE	738.00
\$ VALUE / APPROACH	\$46.71
\$ VALUE / HELD INT.	\$167.73
\$ VALUE / SALE	\$369.00
SUBMITTED/PLACED RATIO	50.1%