

# 2025 DISTRIBUTION AND MARKETING CONFERENCE

*Shaping Our Future*

**Unlocking Potential:  
Enhancing the Performance  
of the 'Movable Middle'**



**Greg Winsper**

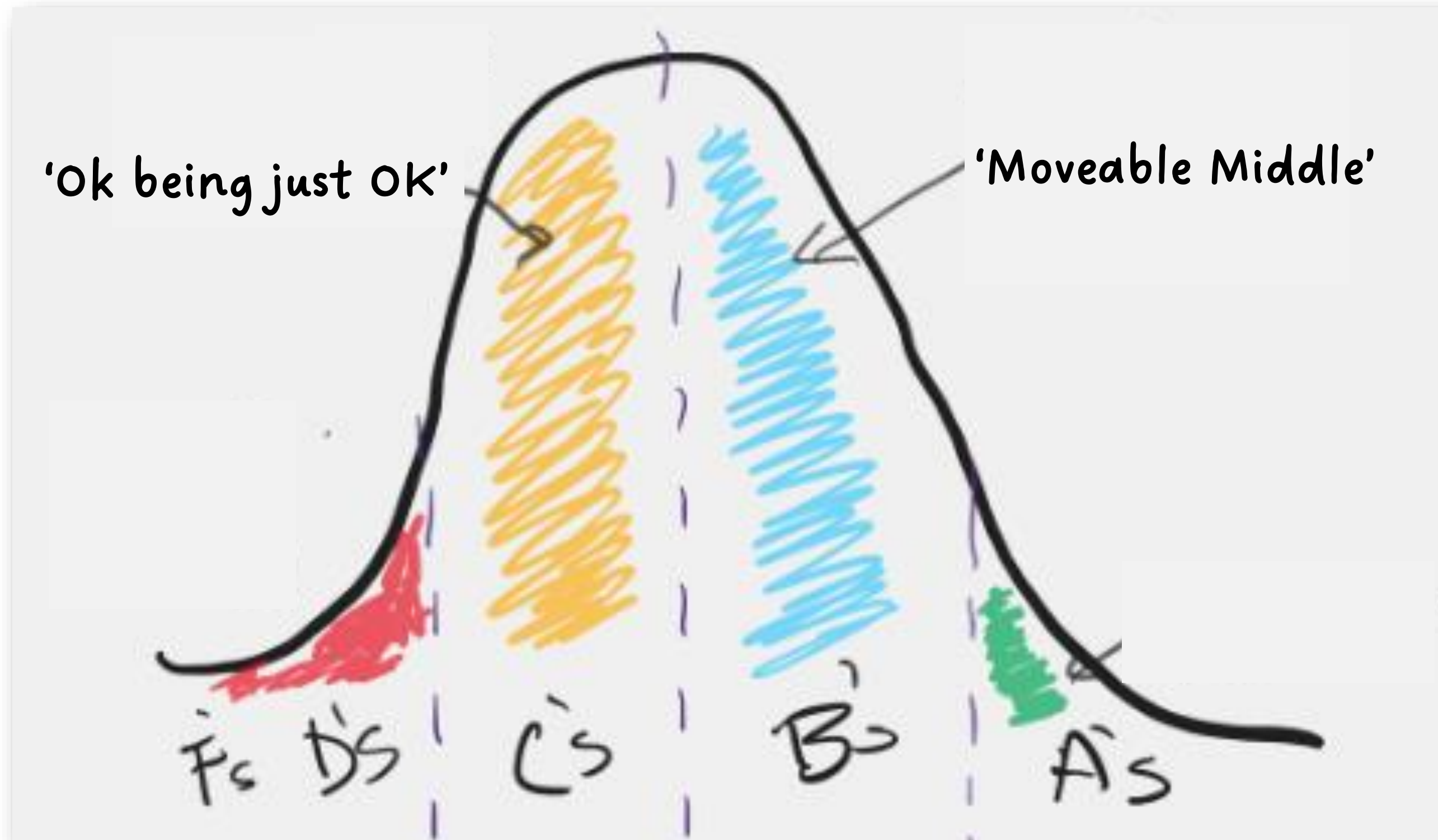
*VP, Field Development*  
National Life



**Sylvain Savoie**

*Senior Director, Training & Sales*  
iA Groupe

# 'Moveable Middle' Defined



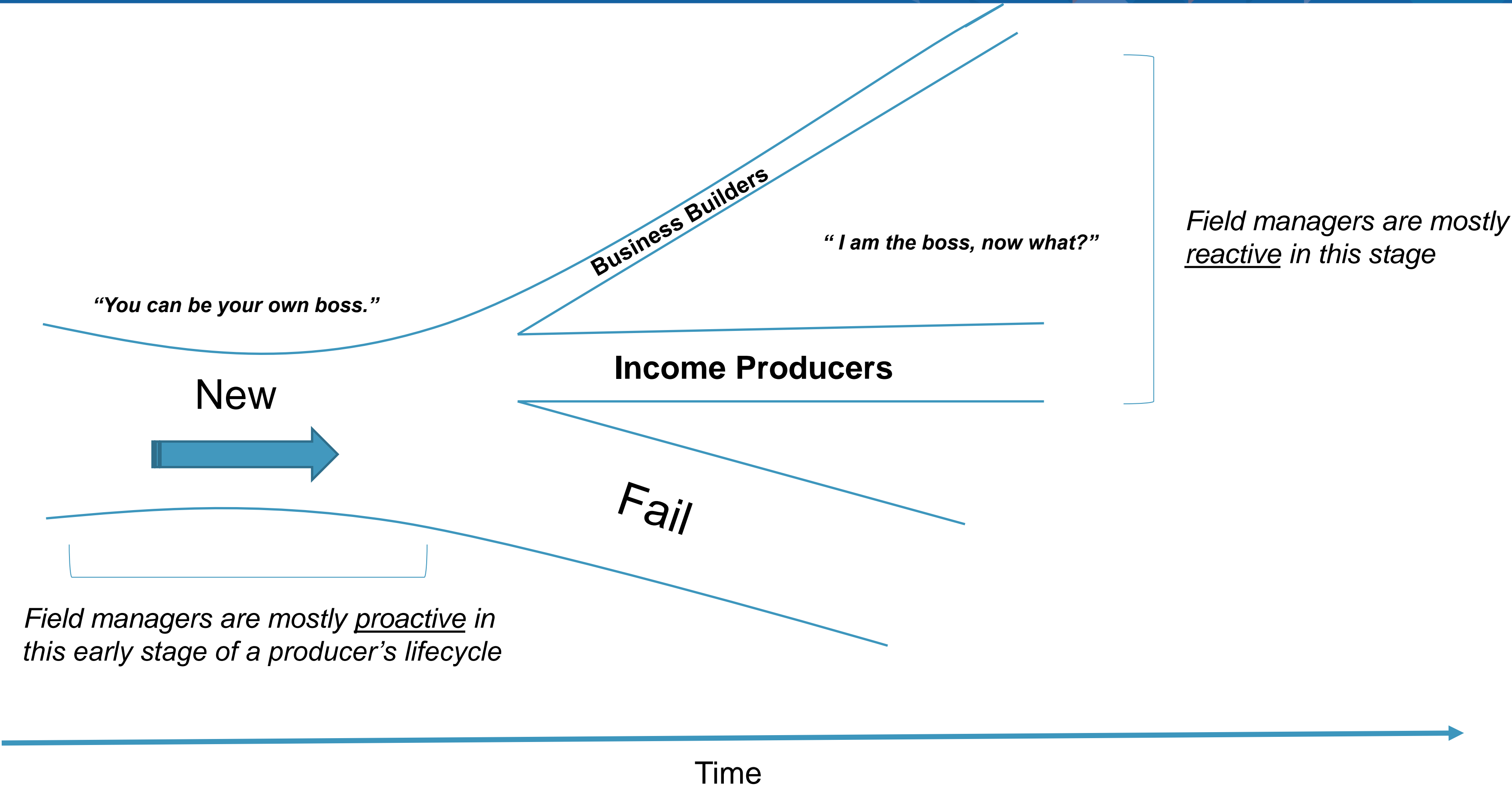
Willing & Able:

- to grow
- to invest
- to change
- to put in the effort

*Who here is:*

- ☐ *Currently doing something*
- ☐ *In the planning process of doing something*
- ☐ *Haven't done anything*

Symptom #1: Field Managers in our industry focus most of their energy on recruiting and a producer's early years and tend to leave their experienced producers 'alone'





# Symptom #2: Head Trash

A man with a beard and a white button-down shirt is shown from the chest up, holding both hands to his temples with a pained expression, his eyes are closed. The background is a grey wall covered in a dense, chaotic network of black hand-drawn lines and scribbles. Various words and phrases are scattered throughout the scribbles, including 'Work', 'TV', 'MIND', 'JOB', 'DIRECTOR', 'FALL', 'MOVE', 'HEALTH', 'STRESS', 'TERMINAL', 'BILL', 'CONFUSION', 'WOMAN', 'SPEAK', 'MIND', 'JOB', 'DIRECTOR', 'FALL', 'MOVE', 'HEALTH', 'STRESS', 'TERMINAL', 'BILL', 'CONFUSION', 'WOMAN', 'SPEAK'. The overall image conveys a sense of mental clutter and stress.



# Symptom #3: The Clash of Agendas

## Home Office



- ✓ Sell our products!
- ✓ Implement the programs we invested time & \$\$ on!
- ✓ Attend our training classes!
- ✓
- ✓

## Agent



I need help on creating an efficient & effective practice that:

- ✓ Makes me more \$\$
- ✓ Gives me more quality time
- ✓ Is more fun

# Symptom #4: Lack of support for practice development

One in four advisors said learning to run a business was among their top challenges.

*LIMRA: Advisors Seek Support on How to Better Run Their Businesses, 2018*

The number one area where advisors are not receiving enough support is practice management and how to run a business .

*LIMRA: Delivering on The Promise, 2015*



## Symptom #5: Agents lack an intentional growth process for their client base





# Clientele X-Ray – Project Objectives

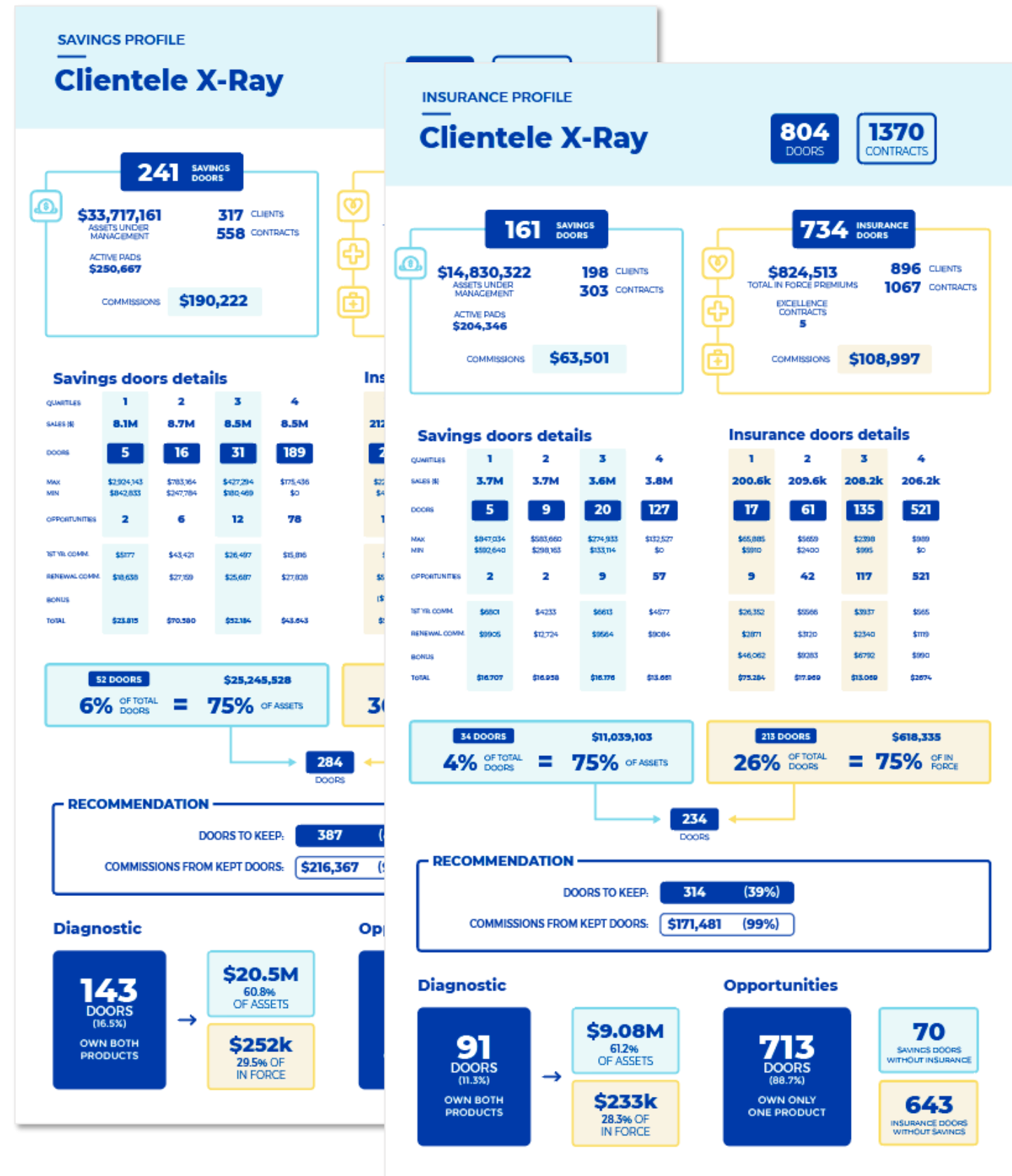
**Providing** advisors with a decision-making tool to help them **segment their clientele**

**Helping** advisors **focus their efforts** on the most profitable and/or promising segments

**Enabling** advisors to **make a plan** for the less profitable segments

**Ensuring** all iA clients get the **best possible service**

**Improving Global Offer**






# Clientele X-Ray – Insurance Profile

## INSURANCE PROFILE

### Clientele X-Ray

**804**  
DOORS

**1370**  
CONTRACTS




**161** SAVINGS  
DOORS

**\$14,830,322**  
ASSETS UNDER  
MANAGEMENT

ACTIVE PADS  
**\$204,346**

COMMISSIONS **\$63,501**

**198** CLIENTS  
**303** CONTRACTS



**734** INSURANCE  
DOORS

**\$824,513**  
TOTAL IN FORCE PREMIUMS

EXCELLENCE  
CONTRACTS  
**5**

COMMISSIONS **\$108,997**

**896** CLIENTS  
**1067** CONTRACTS

# Clientele X-Ray – Insurance Profile

Savings doors details				Insurance doors details				
QUARTILES	1	2	3	4	1	2	3	4
SALES (\$)	3.7M	3.7M	3.6M	3.8M	200.6k	209.6k	208.2k	206.2k
DOORS	5	9	20	127	17	61	135	521

5 vs 127

17 vs 521



# Clientele X-Ray – Insurance Profile

## Savings doors details

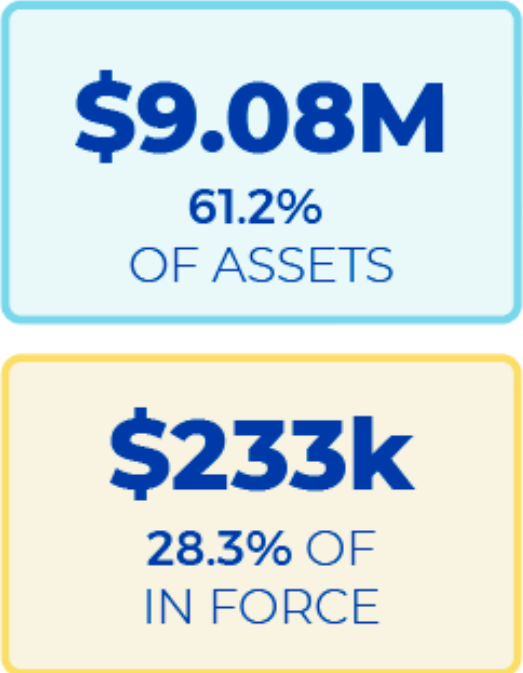
QUARTILES	1	2	3	4	1	2	3	4
SALES (\$)	3.7M	3.7M	3.6M	3.8M	200.6k	209.6k	208.2k	206.2k
DOORS	5	9	20	127	17	61	135	521
MAX	\$847,034	\$583,660	\$274,933	\$132,527	\$65,885	\$5659	\$2398	\$989
MIN	\$592,640	\$298,163	\$133,114	\$0	\$5910	\$2400	\$995	\$0
OPPORTUNITIES	2	2	9	57	9	42	117	521
1ST YR. COMM.	\$6801	\$4233	\$6613	\$4577	\$26,352	\$5566	\$3937	\$565
RENEWAL COMM.	\$9905	\$12,724	\$9564	\$9084	\$2871	\$3120	\$2340	\$1119
BONUS					\$46,062	\$9283	\$6792	\$990
TOTAL	\$16,707	\$16,958	\$16,176	\$13,661	\$75,284	\$17,969	\$13,069	\$2674

## Insurance doors details

# Clientele X-Ray – Recommendation, Diagnostic & Opportunities

804 doors

## Diagnostic



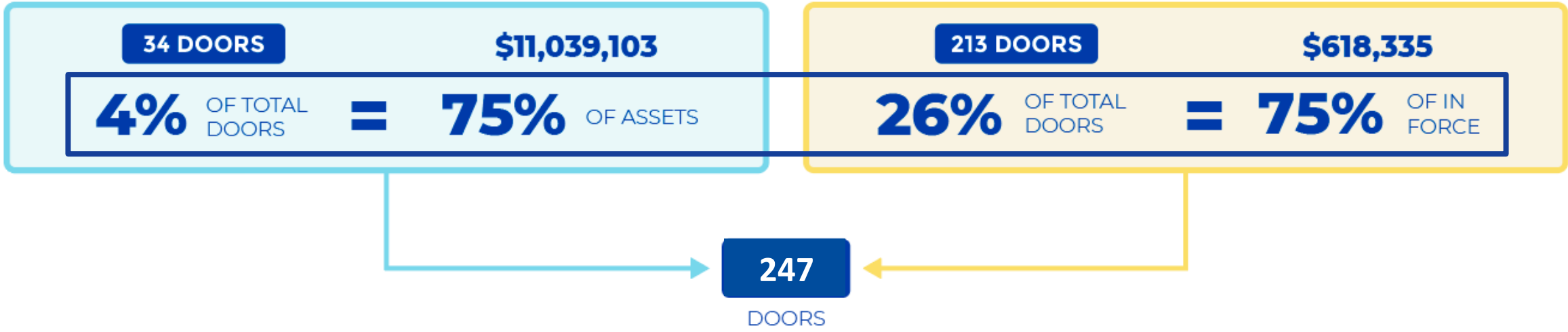
## Opportunities





# Clientele X-Ray – Focusing on the most profitable doors

## Insurance Profile



### RECOMMENDATION

DOORS TO KEEP:	314	(39%)
COMMISSIONS FROM KEPT DOORS:	\$171,481	(99%)

# Clientele X-Ray – Best Practices

## Advisors

Awareness

Take action

Make a Plan

Structured Approach

## Managers

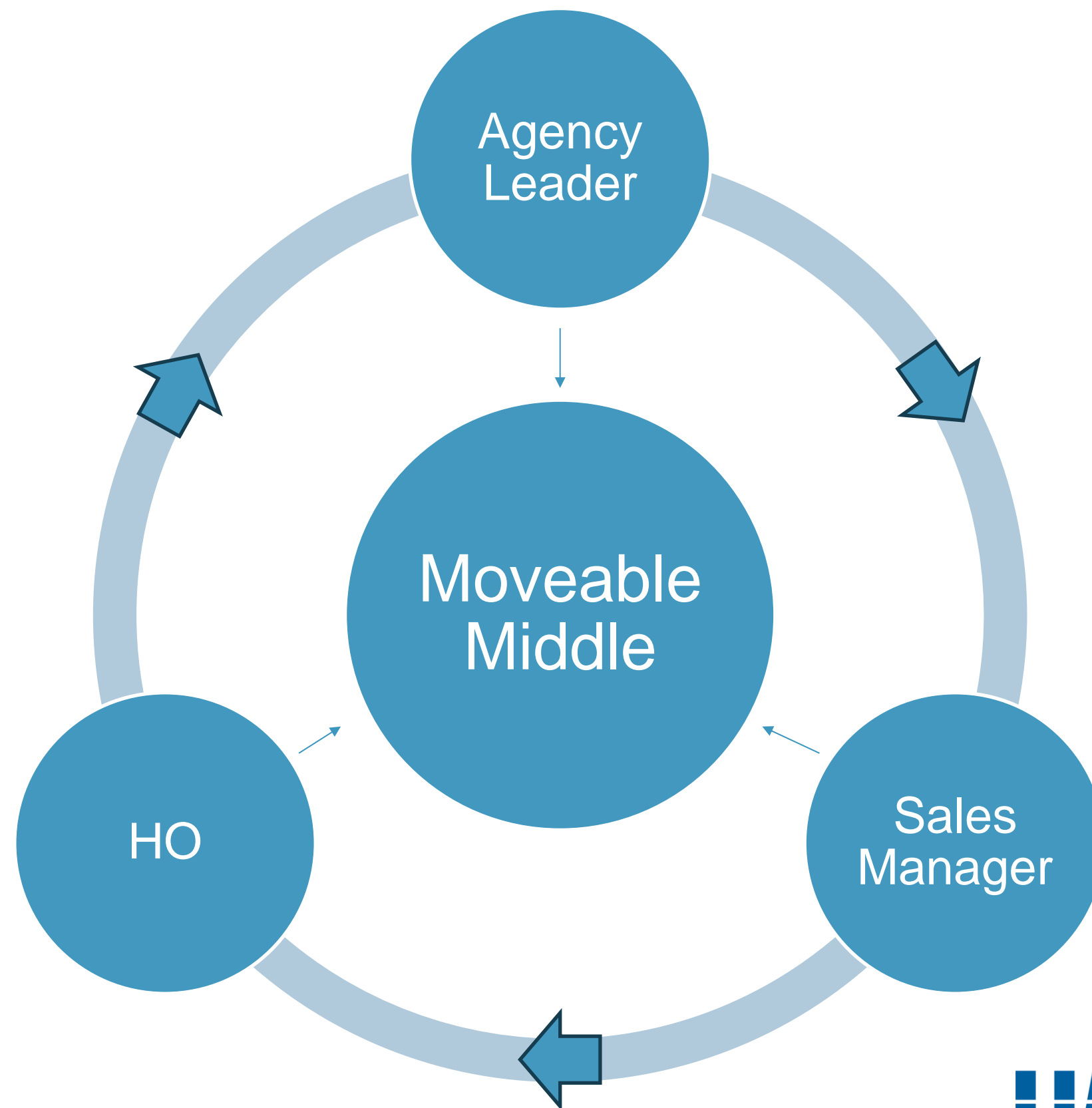
Centralize  
Service Units

Support throughout  
the Process

Find Balance



# The Key Players in Moving the Middle



Orchestrated & Aligned

# Training for Moveable Middle is Not One-Size-Fits-All...

**Practice Development is a long-term process:**

- Personal & customized
- Consultative approach
- Vision-based with a long-term outlook
- Encompasses all aspects of a practice
- Working on the business

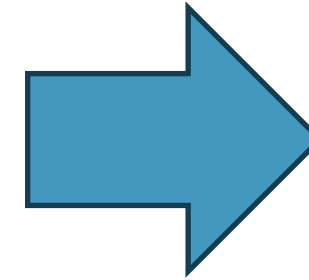


Bottom-Line: HO Programs tend to be prescribed solutions, but we need to uncover their pains first.

# Practice Development Retreat

## Outline

- Declare Your Future – Vision Statement
- Gap Analysis/Self-Assessment
  - Marketing, Sales, Operations
  - Clientele Audit
  - Practice Financials
  - Time Management

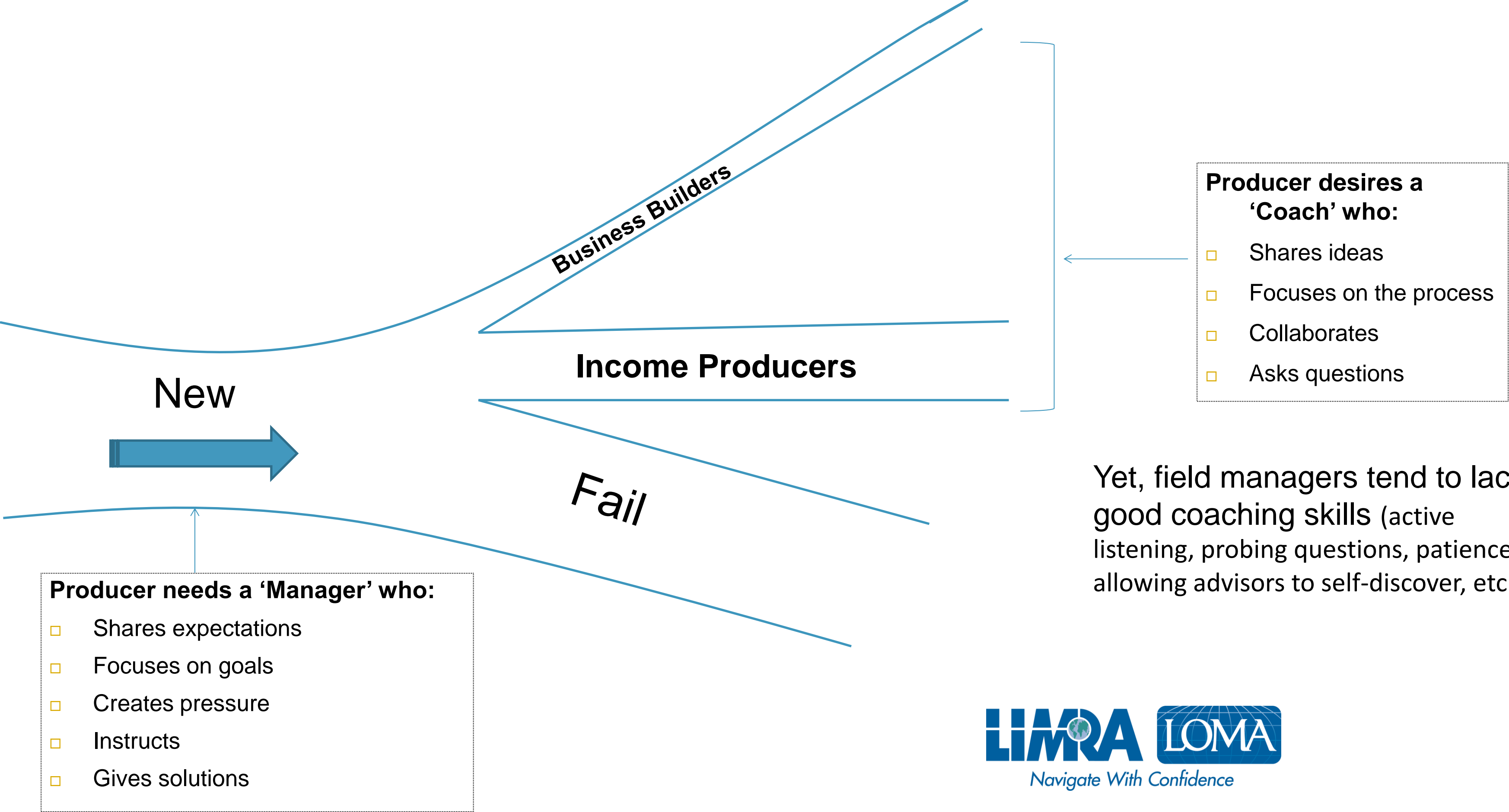


Present 3-year strategic blueprint

- ✓ Production
- ✓ People
- ✓ Processes
- ✓ Promotion/Marketing
- ✓ Partnerships
- ✓ Personal Development

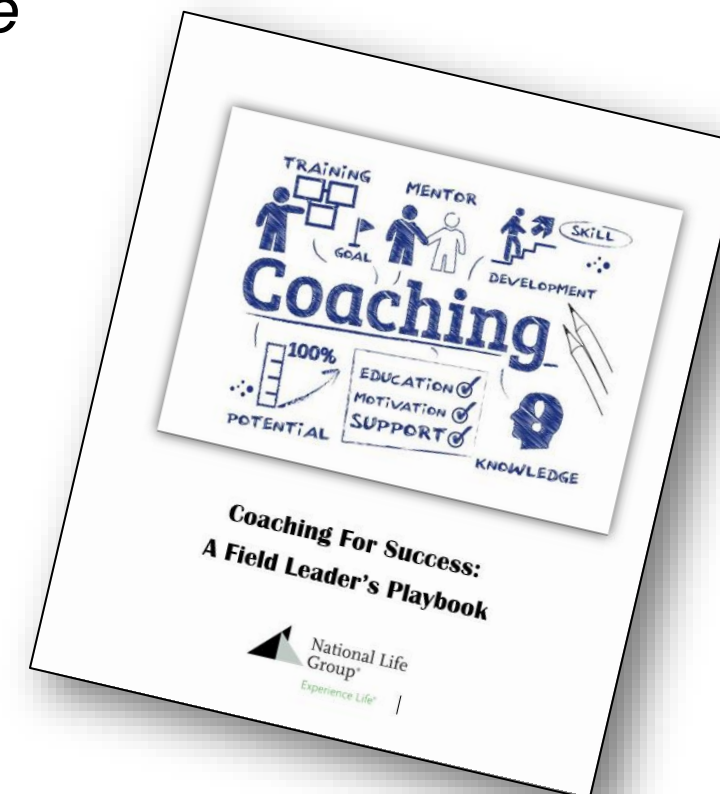
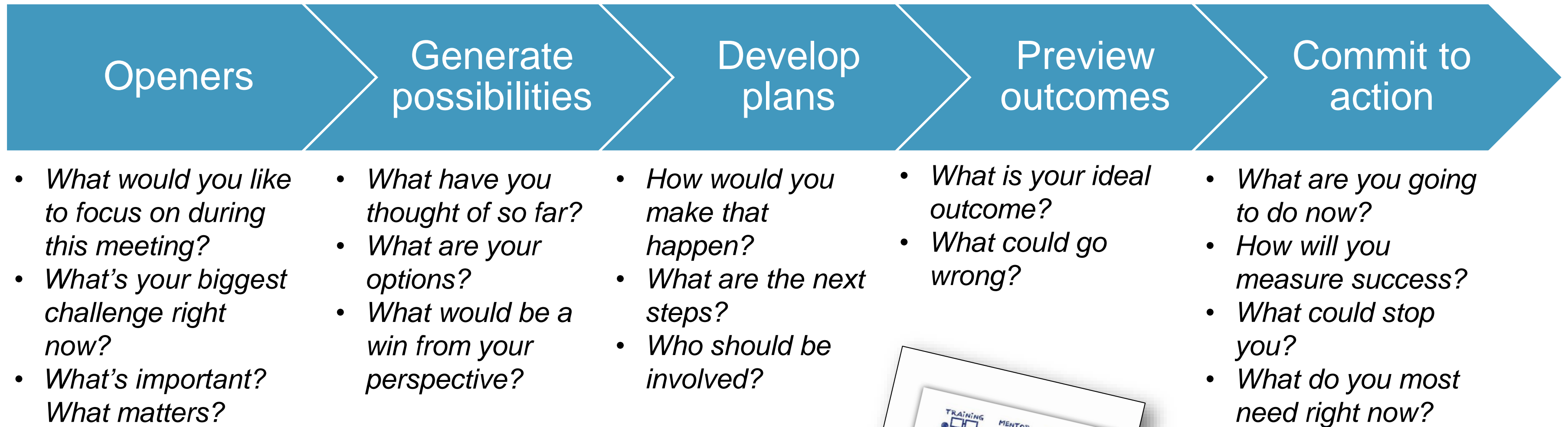


# Moveable Middle Needs to be Coached



# The Art & Science of Coaching

## Model for A Coaching Session



# Thank You



LOGO



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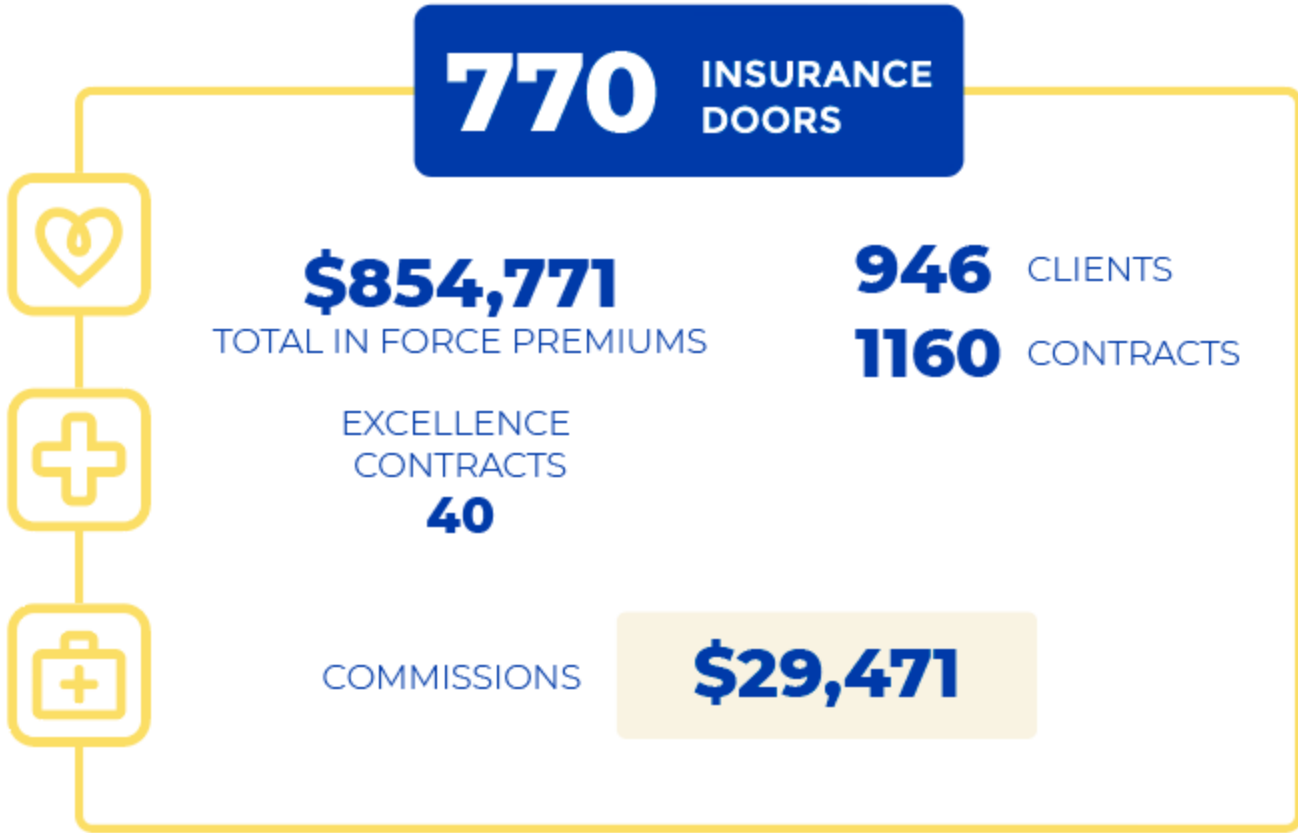
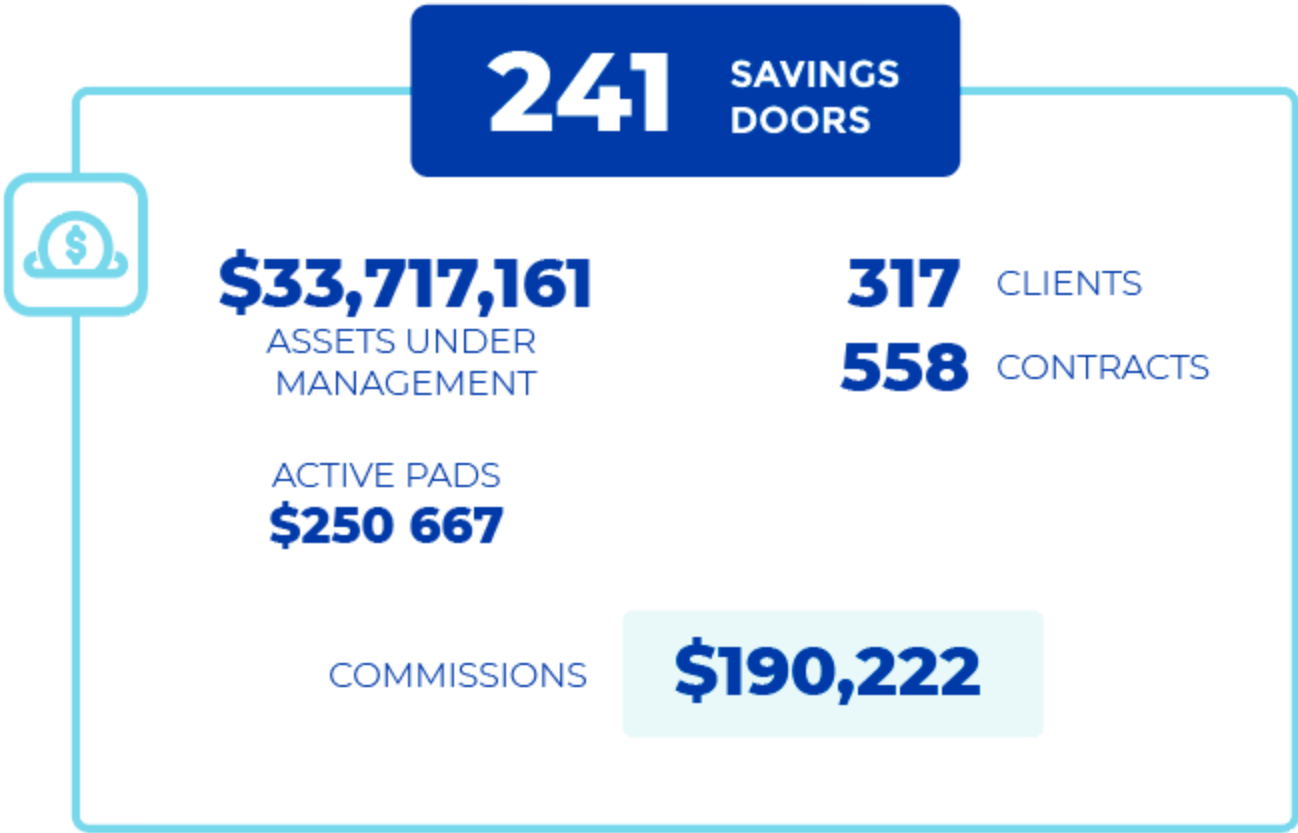
# Clientele X-Ray – Savings Profile

## SAVINGS PROFILE

### Clientele X-Ray

**868**  
DOORS

**1718**  
CONTRACTS



# Clientele X-Ray – Savings Profile

Savings doors details				Insurance doors details				
QUARTILES	1	2	3	4	1	2	3	4
SALES (\$)	8.1M	8.7M	8.5M	8.5M	212.6k	214.1k	213.7k	214.4k
DOORS	5	16	31	189	25	75	157	513

5 vs 189

25 vs 513



# Clientele X-Ray – Savings Profile

## Savings doors details

QUARTILES	1	2	3	4
SALES (\$)	8.1M	8.7M	8.5M	8.5M
DOORS	5	16	31	189
MAX	\$2,924,143	\$783,164	\$427,294	\$175,436
MIN	\$842,833	\$247,784	\$180,469	\$0
OPPORTUNITIES	2	6	12	78

1ST YR. COMM.	\$5177	\$43,421	\$26,497	\$15,816
RENEWAL COMM.	\$18,638	\$27,159	\$25,687	\$27,828
BONUS				
TOTAL	\$23,815	\$70,580	\$52,184	\$43,643

## Insurance doors details

1	2	3	4
212.6k	214.1k	213.7k	214.4k
25	75	157	513
\$22,564	\$4564	\$1874	\$1047
\$4693	\$1883	\$1059	\$0
15	42	116	454

\$0	\$2193	\$962	\$980
\$5289	\$5492	\$4464	\$3653
(\$178)	\$3508	\$1539	\$1569
\$5111	\$11,193	\$6965	\$6202

# Clientele X-Ray – Recommendation Algorithm

## RECOMMENDATION

DOORS TO KEEP: **387** **(45%)**

COMMISSIONS FROM KEPT DOORS: **\$216,367** **(98%)**

- Our algorithm makes a general recommendation based on adjustable criteria
- The advisors must then go through every door individually to analyze if the recommendation matches their goals

# Clientele X-Ray – Diagnostic & Opportunities

## Diagnostic



## Opportunities





## Awareness

**Redefining** what truly  
is a profitable client

Understanding the benefits  
of client **segmentation based  
on profitability**

**Entrepreneurial vision**  
of the project

## Take Action

**Mastering** the tool

**Investing time** to analyze each door individually

**Assessing** the potential of each door

**Categorizing** each door (Platinum, Gold, Silver, Bronze, etc.)

## Make a Plan

**Determining** short and mid-term compensation goals

**Identifying** target clientele

**Defining** service offer

## Structured Approach

**Investing** time to build business plan



## Centralize Service Units

**Assign** clients to best performing advisors

**Give** few references at a time

**Monitor** Reference – Meetings – Sales conversion rates

## Support throughout the Process

**Identify** and collaborate with the right buyer

**Manage** expectations for the advisor who's selling their clientele

**Avoid** taking the junior advisor as an assistant

## Find Balance

**Assign** doors and type of doors based on advisor skills

**Avoid** selling all the doors to the same advisor



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