



2026 DISTRIBUTION AND MARKETING CONFERENCE

Agility in Action

**Beyond Year One: Developing
Resilient, Multi-Line Advisors for
Long-Term Success**



Navigate With Confidence



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Session Outline

- Welcome
- Lessons from LIMRA's *Ascent to Agency Success* research
- Table Discussions
- Shareout
- Takeaways
- Closing



Lessons from LIMRA's *Ascent to Agency Success* Research (Japan)

What High-Performing Markets Get Right

Lessons from LIMRA's *Ascent to Agency Success* research (Japan) Aug 2025

- LIMRA launched the **Asia Agency Project** to better understand how agency systems are evolving — and where future opportunity lies
- Based on interviews with top agency leaders across five Asian markets - **Japan, Malaysia, Thailand, Indonesia, and the Philippines**



Recruiting Pressures: What Agency Leaders Are Seeing

What leaders are Experiencing

- Recruiting is the #1 business pressure
- Growth is constrained by talent availability
- Roles are staying open longer
- More effort is required for each hire

Why Recruiting is Getting Harder

- Aging advisor workforce and thin replacement pipelines
- Workforce preference for salary, stability, and predictable income
- Lower appetite for entrepreneurial risk
- Increased competition for top talent

Limits of Traditional Recruiting Models

- Heavy reliance on relationship-based recruiting
- Limited use of data, automation and digital sourcing
- Recycled networks produce similar talent profiles
- “We are fishing in the same pond — and there are fewer fish every year”

The Business Impact

- Recruiting volume lags market needs
- Cost per hire continues to rise
- Time to productivity is extended
- Hiring the same profiles repeatedly, limits diversity and adaptability

What differentiates durable careers from short-lived ones?



Recruiting



Training



Retention



**Long Term Agent
Productivity**

Emerging Recruiting Strategies



What Leaders Are Trying Differently

Story driven social content (purpose and impact)

Reframing recruiting events with low-pressure community-based entry experiences

Developing internal talent pipelines



Who Leaders Are Targeting

Midcareer professionals with transferable skills

Public-sector and community-based professionals

Experienced professionals with strong networks



How Leaders Are Positioning the Opportunity

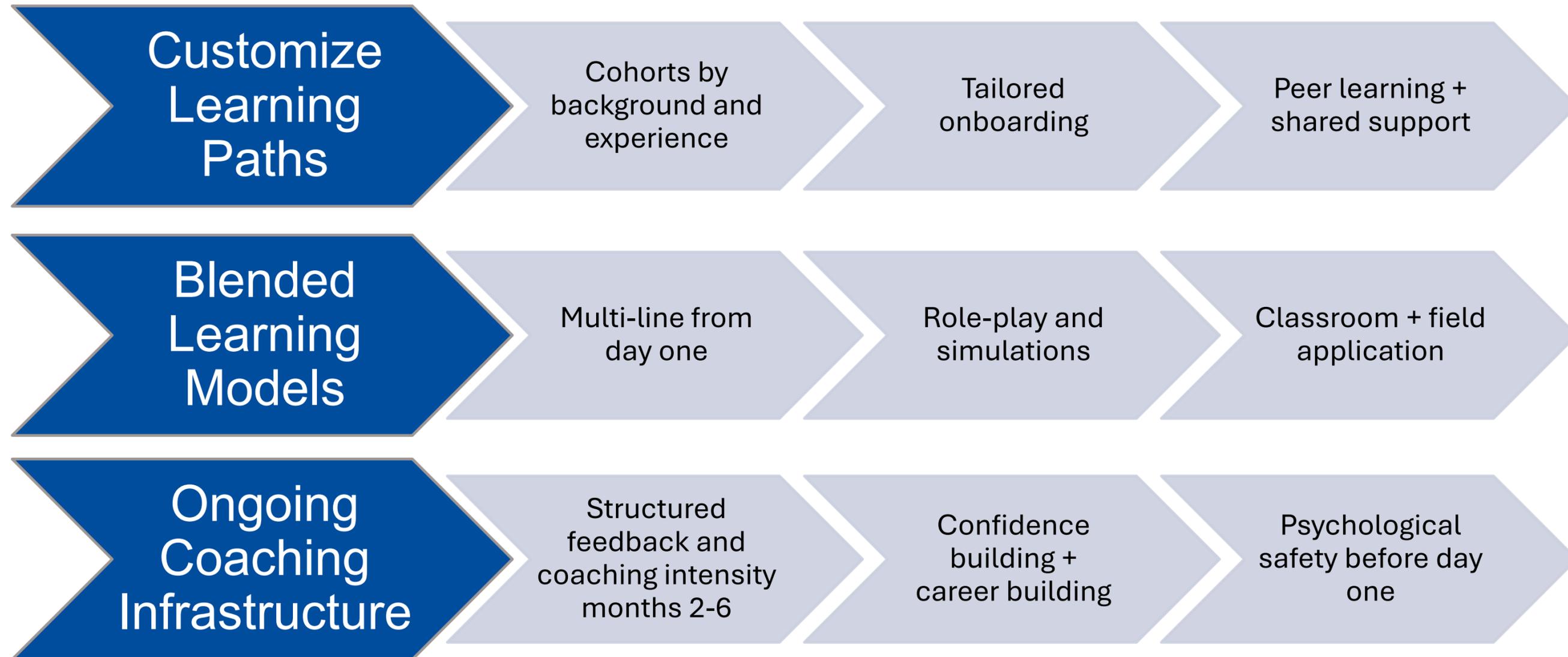
Lead with purpose and impact

Emphasize flexibility with clarity

Position the role as a long-term career with personal and professional growth - not just sales

“When we stopped calling them recruitment seminars and focused on making them enjoyable, people came with more curiosity.”

Training that Builds Capability and Commitment



Retention Remains a Critical Vulnerability

What Leaders Are Seeing

- Exits in first 12-24 months
- Income volatility
- Motivation drops
- Social isolation

Why Retention Breaks Down

- Individual-performance culture (unintentional isolation)
- Fewer peer and team relationships

The Hidden Business Costs of Turnover

- Lost onboarding investment
- Lower policy persistency
- Reputational risk from
- Leadership bandwidth

***SOME AGENTS DON'T
WANT TO TALK
ABOUT THEIR
FAILURES. SO, THEY
STRUGGLE QUIETLY,
THEN DISAPPEAR.***

Retention Strategies That Work



Build Belonging Early

Inclusive onboarding

Early peer connections

Normalize challenges



Maintain High Touch Leadership

Weekly 1:1's

Joint field work

Proactive check-ins on morale & motivation

Confidence building



Reinforce a Long-Term Career Vision

Clear career paths

Visible role models

Connect to personal & professional goals



Strengthen Peer Support & Team Culture

Peer mentors

Celebrate milestones

Team learning and building



Move Toward Holistic Retention Models

Shared goals & check-ins

Early Multi-line Focus

Early warning & intervention

- Exit interviews
- Engagement indicators

Comp pays the bills.
Development builds the career.



Table Breakouts

TABLE TOPIC #1

Table Topic: What Breaks Advisors After Year One?

Discussion Prompt:

What derails careers in years 2–4 in your organization?

Discussion starters:

- Income volatility
- Inconsistent activity
- Lack of coaching
- Role misalignment

Table Topic: Finding Missed Multi-Line Moments

Discussion Prompt:

Where are we missing natural multi-line conversations?

What needs to change in our process so these conversations happen consistently?

Discussion Starters:

- . New home
- . Marriage/divorce
- . New child
- . Teen driver
- . Side business
- . Aging parents

Table Topic: One Leadership Shift That Improves Durability

Discussion Prompt:

What is one thing leaders could do differently tomorrow?

Discussion Starters:

- . Coaching cadence
- . Training timing
- . Joint work structure
- . Activity expectations
- . Confidence building

TABLE TOPIC #4

Table Topic: Multi-Line Confidence Gaps

Discussion Prompt:

Where do advisors hesitate most in multi-line conversations — and why?

Discussion starters:

- . Knowledge gaps?
- . Fear of ‘looking unqualified’?
- . Lack of practice or reinforcement?
- . Quick sales? Low hanging fruit?

Follow-up Question:

What coaching would increase confidence fastest?

Table Topic: Agile Compensation Models

Discussion Prompt:

How can compensation models be designed to support long-term, multi-line advisor success — not just short-term production?

Discussion starters:

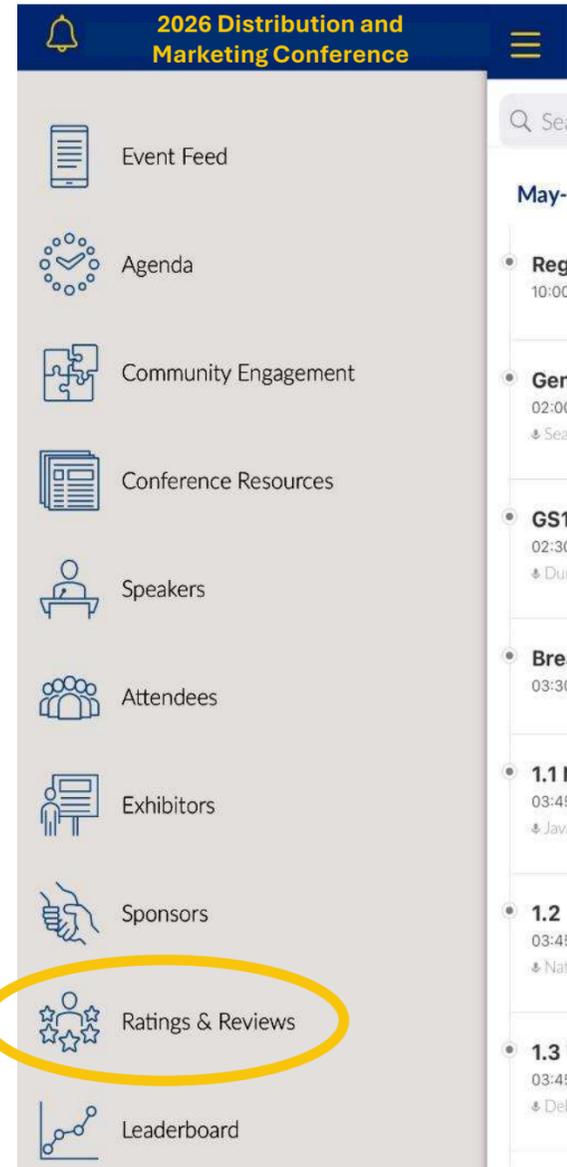
- . Where does our current compensation model create unnecessary volatility?
- . How does compensation support (or undermine) confidence in multi-line conversations?
- . What behaviors does our model reward well today?
- . What behaviors does it fail to reinforce (e.g., learning, collaboration, retention)?



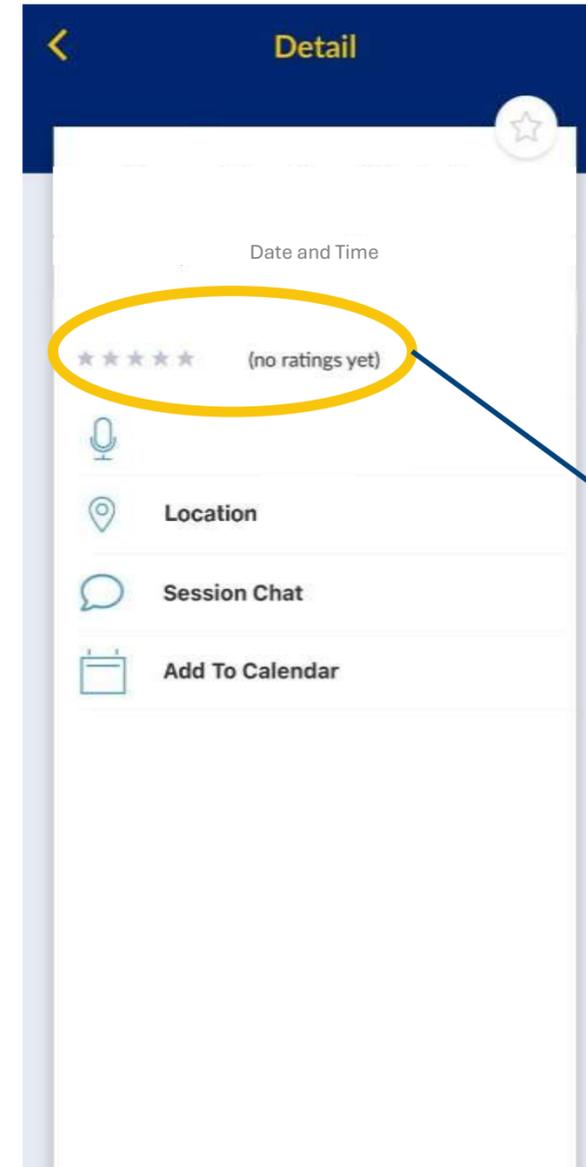
Questions, Final Thoughts, and Takeaways

We Value Your Feedback - Share It in the Conference App.

Module Option



Agenda Option



Thank You



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