

Agent Response 10/10/2008

[The following is a letter from an AF agent. The editor has removed the identified director's name and replaced it with "Mr. AF Director" to protect his identity.]

Dear NAAFA,

I have just read the comments from the Mr. *AF Director* dated 3-6-2007, and I have to respond.

I do not know or have ever met *AF Director*, but he sure has some funny thoughts about the agents of American Family.

First of all, *AF Director*, I believe, has always been an employee and never a business owner. Perhaps he has never taken the chance to become a business owner. Let's look back when we started. We took a chance on one of many companies looking for good people to sell their products. Once we passed the criteria, we were given a contract. The deal was simple. Sell insurance and we will pay you new business commissions. Because we were all on ACP, the renewals were withheld until we were able to get off the finance plan. Good deal for both. We paid our bills, and the Company kept the renewal income until we got big enough. Someday we could walk out of the Company with retirement benefits. Become All American and AFLIC, and so I did...always!

So here we are 30 years later. Now Mr. *AF Director* says we are "living off the renewals" Hello! The whole Company is living off the renewals. We get 9% of the 100% of the premiums paid in, and we are getting paid too much????

They say they are paying us to hire CSRs at minimum wage? It costs me \$26.00 per hour to keep these doors open, plus health, plus bonuses... minimum???? Talk about feeling disrespected? I'm almost damn mad when I read his comments.

Mr. *AF Director* may know something about the Company and the computer systems, but he sure does not know much about the people that built this Company. We deserve every nickel we get. How much is he paying out of his pocket to run his division? Does he even have a clue to what it takes in money, stress, and commitment to be in this business today? "Knock off a few life appointments and life is good," he says. Give me a break! Better yet come out to my office and spend a week. Let's see him go out and pound on doors, begging people for their renewal dates like I did when I started. He was given a job with benefits, and a week later he had a pay check. Not much risk on his part.

I gave my life to this Company, damn near 30 years. It costs me a marriage because I cared more about the business and American Family than my own family. Now when it's time to think about retiring, RPM comes along and takes policies out...and we are supposed to have high retention?

Mr. *AF Director* talks out of both ends..talks about paying agents on retention??? How are we supposed to maintain 90% when he says insurance is a commodity geared toward price. What in the hell turned management off against the agents so much in the last 15 years? Why are they

What are the fears today?? Company buy-outs, no extended earnings, less commissions, new contracts....real "nice" things that we are hearing could happen. How come if we are signing the 409A, does the Company not have to protect our retirements?

My advice to Mr. *AF Director* is "go play with the computer systems, but stay out of the agent's business." "You are not agent friendly at all." We will go to the ends of the earth for this Company if we know we are appreciated. How about giving us some guarantees when it comes to extended earnings, not some fragile paper that can be changed at the whim of management. This is not supposed to be how we run our organization. I will agree there have been 'apples' in the field over the years, but there have been in the Home Office, too. As time goes on those get weeded out, so don't burn the whole cropland.

A disillusioned Agent