

# Chapter 1: Welcome to the Jungle

*"If the opportunity's so great... why do most agents leave?"*

Step into the insurance industry and you'll hear the same pitch, over and over again:

"Unlimited earning potential."

"Be your own boss."

"Residual income for life."

"Sell a product everyone needs."

And on the surface, it's true. Insurance should be one of the greatest industries on earth — a license to build wealth while helping families protect theirs. A recession-resistant career. A bridge between entrepreneurship and service.

So why do most new agents wash out in less than 12 months?

Why do the majority of licensed producers never make a livable income?

Why do so many promising professionals — smart, driven, full of hustle — walk away feeling like they were sold a dream that never delivered?

Welcome to the jungle.

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## **The Harsh Truth About “Opportunity”**

The insurance industry is a \$1.4 trillion behemoth. But behind the glossy brochures and slick Zoom calls, there's a system that eats new agents for breakfast.

New recruits are often brought in under a top-heavy structure — built more like a pyramid than a team. Your upline may care more about your recruiting output than your actual career development. And despite being told you're building your own business, you quickly realize you're really just a salesperson... often one who's expected to fund your own lead generation and figure it out on your own.

There's a reason they keep calling it “your own business” — it shifts the burden to you while the system quietly profits off your efforts.

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## **Hype Over Help**

Many “training systems” are just rebranded motivational tapes with a few scripts and buzzwords. The real knowledge — underwriting strategy, product design, tax implications, client objections, cross-selling methodology — is either buried, outdated, or reserved for top producers.

You may get a “mentor” who tells you to just call your friends and family.

That’s not a system. That’s an awkward holiday season waiting to happen.

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## **The False Choice: Hustle or Starve**

Too many agents are given a binary path:

1. Grind 24/7 just to barely stay afloat
2. Or recruit your way out and build a “team” that earns you passive income — whether or not they succeed

This creates a toxic dynamic. You’re pressured to build a downline before you’ve even built your own confidence. The incentives get skewed. Leadership turns into manipulation.

And when the leads dry up, and your warm market stops answering, you’re left wondering if it was ever real to begin with.

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## **Why Farley Had to Build a Different Track**

At Farley & Associates, we didn't set out to be different just to be different.

We set out to fix what was broken.

We saw too many good people fall through the cracks of a system that didn't serve them. We saw talent wasted, trust eroded, and potential squandered — not because the people failed, but because the platform failed them.

So we built a new track — a foundation designed for real runners with real goals. You set the pace. We remove the friction.

But before we show you how it works, let's take a closer look at the promises that were made... and the ones that were broken.



## Chapter 2: The Broken Promises

*"What was pitched... and what was delivered."*

When most agents join the industry, they don't do it lightly.

They're hopeful. Hungry.

They've seen the stories — someone in their church, their family, or their network who made it big.

They believe this could be their breakthrough.

And for a moment, it really does feel like it.

They're told:

"You can build a six-figure income in your first year."

"All you need is a license and a phone."

"Sell a few policies and you're off to the races."

"You're in business for yourself — but not by yourself."

But soon, reality sets in.

And what was promised starts to look a little different in the daylight.

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## **Promise #1: “Be Your Own Boss”**

**Reality:** You're handed a script and told not to deviate.

From day one, many agents are plugged into a rigid system. You're expected to memorize the same pitch, repeat the same lines, and follow someone else's playbook.

You may technically be a 1099 contractor — but if you can't choose your clients, your products, or your pricing strategy... are you really running your own business?

You're not a business owner. You're an unpaid intern with a license and a quota.

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## **Promise #2: “Unlimited Income Potential”**

**Reality:** There's no ceiling — but there's also no floor.

Yes, the top producers make real money. But the system is designed so that the vast majority will never get there.

Why? Because many agencies don't invest in real lead generation, skill development, or support.

They rely on agents to fund their own growth, often by recruiting others and living off overrides.

If you don't hit milestones fast, you're on your own.

No leads. No guidance. No second chances.

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### **Promise #3: “Just Work Hard and You'll Succeed”**

**Reality:** Hustle without direction is a fast track to burnout.

Hard work is only half the equation.

The other half is **strategy** — choosing the right product mix, targeting the right clients, using systems that compound your time and effort.

But most agents aren't taught that.

They're told to work 12 hours a day and “trust the process.”

What process? Cold calls and hope?

Hard work matters. But if you're running on the wrong track, more effort won't help.

You'll just wear out your shoes faster.

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## **Promise #4: “Residual Income for Life”**

**Reality:** Many agents never build a book big enough to matter.

The idea of passive income is powerful — get paid over and over again for work you did once.

But in reality, very few agents build true residuals. Why?

Because most either burn out before they get there, or they lose clients due to lack of follow-up, poor support, or carrier transitions.

And in some organizations, those renewals don't even follow the agent — they're absorbed by the upline or agency once the agent leaves.

That's not residual income. That's leverage, and you're the one being leveraged.

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## So Why Do People Still Sign Up?

Because the **opportunity is real** — it's the system that's flawed.

The problem isn't the *industry*. It's the *infrastructure* that most agents are dropped into.

At Farley & Associates, we believe agents deserve more than empty promises.

They deserve clear expectations, proven paths, and actual ownership.

That's why we created something different.

But to understand *how* we did that, you first need to see *what we chose to fix* — and how we built a better way from the ground up.

Time to shift gears.

Let's look at what happens when we stop recruiting agents into chaos... and start laying down a better track.



## Chapter 3: What Agents Actually Want

*"Not hype. Not pressure. Just a real shot."*

If the last chapter felt frustrating, it's because it is.

Not because agents are naive — but because they've been misled.

The system was built to recruit endlessly, not to develop people sustainably.

But here's the thing:

Most agents aren't chasing Ferraris and private jets.

They're not looking for quick money or to manipulate friends into multi-level schemes.

They just want a shot at building something real.

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## They Want Income That's Predictable

They don't expect easy money.

They know there's effort involved.

But they need to know that effort leads somewhere.

They're not asking for a guarantee — they're asking for **clarity**.

What happens if I sell this many policies?

What happens if I focus on annuities?

What happens if I build a book of renewals?

Most agents don't leave because it was hard.

They leave because it was **vague**.

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## **They Want Mentorship, Not Manipulation**

There's a big difference between a manager and a mentor.

A manager wants you to hit your numbers.

A mentor wants you to learn how to grow.

Most agencies throw new agents into the field and tell them to "figure it out."

Or worse, they assign you a "upline" who just wants your recruits and production numbers.

What agents really want is someone who's been there — someone who'll coach without judgment, guide without ego, and show up when things aren't going well.

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## They Want to Sell with Confidence

Most agents don't struggle because they're lazy.  
They struggle because they're unsure.

They're not sure which product is best.  
They're not sure how to explain the difference.  
They're not sure if they're setting the client up for success... or making a mistake that will come back later.

What they really want is **clarity**.

The ability to confidently say, "This is the best choice for you — and here's why."  
That only comes from real training and clean tools — not memorized scripts or fake urgency tactics.

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## They Want Time Freedom — Eventually

Most agents are sold on the dream of flexible hours.

Work from anywhere. Control your schedule. Never miss your kid's game.

And yes — that dream is possible.

But not if you're on the hamster wheel forever.

Without systems, without compounding processes, without tools that work while you sleep... you're not free. You're just self-employed with longer hours.

What agents want is **leverage** — smart processes that help them reclaim their time without sacrificing income or client care.

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## They Want a Clear Path to Ownership

Some agents are happy writing business for the next 10 years.

Others want to build a team, scale their impact, and eventually own a thriving agency.

But almost no one wants to build someone *else's* empire while being kept in the dark about how the money works.

Agents want transparency.

They want to understand how overrides work, what options exist, and what it would take to one day build something of their own.

They don't need a corner office.

They need a clear **track** — one where they can run their own race.

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At Farley & Associates, we've spent years listening to agents.  
Not the top 1% — the honest, hard-working people who just wanted a real career path in this industry.

We took everything they said... and built around it.

Because when you design around the *runner* instead of just the *recruit*, everything changes.

And that's where we go next:

How we built a better blueprint for agents who are serious about building a legacy — not just chasing a check.



## Chapter 4: Building a Better Blueprint

*"We didn't tweak the system. We rebuilt it."*

In the insurance world, everyone says they're doing it differently. But most are just repackaging the same playbook — the same pitch, the same hierarchy, the same dead-end path disguised as a "business opportunity."

At Farley & Associates, we didn't want to rearrange the furniture in a broken house. We tore the structure down and started from a blank slate.

Why? Because we'd seen too many good people — smart, hardworking agents — step into this industry full of hope, only to burn out inside of a year. Not because they lacked drive. But because the system was never designed to help them win.

So we built something better.  
A structure where the agent is the focus — not just a cog in someone else's wheel.

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## **We Started With a Simple Question**

Before building the model, we asked ourselves:

**What would this industry look like if it were designed to support agents first — not just agencies?**

That one question changed everything.

It forced us to stop thinking like a recruiter... and start thinking like an agent.

What would I need if I were just getting started?

How would I want to be coached?

How would I want to grow?

What kind of transparency, tools, and training would actually help me succeed?

From those questions came a core set of principles:

- Agents should be able to build long-term, trusted client relationships
- Compensation should be clear, fair, and aligned with performance
- Training should be useful in the field, not just impressive on slides
- Tools should save time, not create more complexity
- Support should adapt to the agent's pace and goals — not push one-size-fits-all paths

That became the foundation of what we call the Farley Blueprint.

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## Infrastructure First, Not Hype First

We made a conscious decision not to lead with hype.

No luxury car videos. No “make 100k in 100 days” scripts. No recruiting contests disguised as mentorship.

Instead, we invested in **infrastructure** — the six core systems every agent actually needs to thrive:

- **Onboarding systems** that meet agents where they are and provide step-by-step guidance without overwhelming them
- **Learning systems** that focus on real-world knowledge, not just theory or compliance checkboxes
- **Quoting systems** that compare options in seconds and build confidence at the point of sale
- **Tracking systems** that help agents stay organized, monitor follow-ups, and manage renewals with ease
- **Supporting systems** that actually respond when help is needed — no ghosting, no runaround
- **Compensation systems** that are simple to understand and built for transparency from day one

We didn't build these systems just to say we have them.

We built them to remove friction — so agents can spend less time fighting the system and more time serving their clients.

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## **Built for Clarity, Not Control**

We've seen what happens when an agent is constantly wondering what's next.  
Second-guessing comp. Confused about client service. Unsure where to get support.

That ambiguity kills momentum.  
So we replaced it with clarity.

Our systems don't trap you — they free you.  
Our processes don't dictate your every move — they give you a track to run on, with your own rhythm.

You're not forced into rigid scripts.  
You're not pressured to recruit.  
You're not shadowed by micromanagement.

Instead, you're empowered with the tools, training, and transparency you need to make informed decisions, own your growth, and operate with confidence.

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## **Culture Is Not an Afterthought**

We knew from the beginning: if we got the culture wrong, none of this would matter.

So we built something different.

No toxic positivity. No judgment for being new. No shaming slow starts.

We designed a culture where:

- Asking questions is encouraged, not punished
- Collaboration beats competition
- Wins are shared — and so are lessons from losses
- Leadership is earned through service, not self-promotion

We don't tolerate egos.

We invest in people.

And we believe that if you build a culture where agents feel seen, supported, and safe — everything else takes care of itself.

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## **A Blueprint Is Only the Beginning**

Having a better blueprint doesn't guarantee success.  
It just gives you something solid to build on.

And that's the whole point.

You bring the vision.

You set the pace.

We built the track — so you can run your race.

In the next chapter, we'll break that metaphor wide open and show you exactly how the Farley model supports agents at every stage.

Because this isn't just theory.

It's something you'll feel from the moment you start.



# Chapter 5: We Are the Track, You Are the Runner

*"Your race. Your rhythm. Our foundation."*

Every agent starts at a different place.

Some show up full-time, ready to sprint.

Some start part-time, pacing themselves through a career change.

Some are already licensed but looking for a better way to run their business.

No matter the path, the goal is the same:

To build something meaningful, sustainable, and yours.

At Farley & Associates, we don't tell you how fast to run.

We don't hold your hand — and we don't hold you back.

We built the track.

You run your race.

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## A Track Is Meant to Support, Not Restrict

When you're running on grass, sand, or gravel — every step takes more energy than it should.

You lose traction. You burn out faster. You waste effort.

That's what most agents face: no systems, no guidance, no structure.

Just hustle, hope, and confusion.

But a good track changes everything.

It doesn't run the race for you — it just gives you a surface that's built for speed, focus, and momentum.

That's exactly what our six systems are designed to do. They don't make success automatic — they make it *possible*.

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## You Bring the Drive — We Bring the Track

Here's how our systems support your race:

- **Onboarding systems** get you moving in the right direction from day one, without the overwhelm
- **Learning systems** help you sharpen your skills over time — from day-one basics to advanced sales strategies
- **Quoting systems** give you clarity and confidence at the point of sale, so you can close without second-guessing
- **Tracking systems** keep your pipeline tight, your follow-ups consistent, and your business organized
- **Supporting systems** make sure someone always has your back — so you're never left hanging mid-race
- **Compensation systems** let you focus on performance, not politics — you'll know what you earn and why

Whether you're starting fresh or rebuilding after a rough start, these systems give you the ground you need to find your rhythm — and keep it.

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## **No Whistles. No Stopwatches.**

We're not here to micromanage.

You won't get weekly pressure calls.

You won't be pushed to hit someone else's goal.

You won't be asked to recruit just to prove you're "serious."

You set your pace. You decide what success looks like.

We're here to remove roadblocks — not add more rules.

That's what makes this different.

There's no one path. Just one mission: to help you run your best race, your way.

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## **What Happens When You Run With Confidence**

When agents finally step onto a track that's built for them, everything changes.

They make faster progress with less stress.

They ask better questions because they're not afraid to look "new."

They start attracting clients, not chasing them.

They take ownership — not just of their schedule, but of their story.

Because when the foundation is solid, you start showing up differently.

You feel it.

Your clients feel it.

And your results start to show it.

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You don't have to run at someone else's pace.  
You don't have to follow someone else's path.

You just need a place that's been built with *you* in mind.

We built the track.  
You bring the shoes.

Let's go.



# Chapter 6: Training That Actually Works

*"Because no one wins with 'fake it till you make it.'"*

In this industry, the word "training" gets thrown around a lot. Most of the time, it really means:

- A Zoom call with someone reading slides
- A five-minute video and a checklist
- A library of 47 PDFs you'll never read
- A script someone hands you with a smile and says, "Just use this"
- Or the nightmare scenario: go recruit more

That's not training. That's a guessing game with a deadline.

At Farley & Associates, we believe training should feel like a ramp — not a wall. You should come in unsure and leave equipped. You should feel the difference between being busy... and being *effective*.

So we built our training around how real people actually learn — step by step, in real time, and on a path they can actually follow.

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## **Start Simple. Build Fast.**

When you're new, everything can feel like too much. Licensing, products, quoting software, compliance, terminology — it's a lot.

So we don't dump it all on you at once. Our onboarding system breaks things into practical, digestible steps.

You'll know:

- What to do first
- What to ignore for now
- How to get to your first policy without needing a second personality

The goal isn't to overwhelm you with options — it's to help you build momentum.

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## Training That Grows With You

You don't need the same thing on week one as you do on month six or year two. That's why we built a layered training path — one that adapts as you grow.

Our **learning system** includes:

- Just-in-time learning for what matters today
- Case studies and real-life scenarios, not just product theory
- Field-tested frameworks that help you move from “explaining” to actually “advising”
- Tiered lessons for advancing your skills as your business scales

It's not about memorizing a pitch. It's about knowing how to serve people with confidence.

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## **Real Coaching. Real Conversations.**

We believe the best growth doesn't happen from watching more videos. It happens when you have someone to ask the hard questions — and get real answers.

That's why our coaching structure pairs new agents with experienced field leaders who've been in the seat before. Not recruiters. Not hype men. Not someone reading from a script.

We train with humility, not hierarchy. You won't be shamed for not knowing. You won't be made to feel small for starting slow.

That's how we build real confidence — one honest conversation at a time.

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## **Your Growth, Your Way**

Some agents want to run full-speed. Others want to ramp gradually. Either way, our systems adjust to you — not the other way around.

You can plug into:

- Live sessions
- On-demand modules
- One-on-one coaching
- A team culture where questions are normal and progress is celebrated

Because training that works isn't about checking boxes. It's about helping you get unstuck, build skills, and take the next right step — over and over again.

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When agents have the right training, they stop waiting to feel “ready.” They start moving. They start closing. They start building.

You don’t need to be an expert to start. But you do need training that respects your time and your brain.

That’s what we built.



## Chapter 7: Products You Can Stand Behind

*"It's easier to sell when you believe in what you're saying."*

Agents don't struggle because they lack hustle.

They struggle because they lack **clarity** and **confidence** in what they're offering.

In most organizations, product training looks like a firehose of carrier brochures and outdated pitch decks. You're told to "learn everything" but not how to make sense of it all. Worse, you're pressured to push what's best for the upline — not what's best for the client.

That's a lose-lose situation.

Confused agents. Mismatched clients. Burned trust.

At Farley & Associates, we do things differently. We help agents become **advisors**, not just policy peddlers — and that starts with having products you can truly stand behind.

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## Curated, Not Crowded

We're not in the business of showing off how many carriers we're contracted with. We focus on **curation** — not clutter.

That means every product we support goes through a filter:

- Is it financially strong and stable?
- Is it easy to explain without a law degree?
- Does it solve a real need in a client's life?
- Can an agent be proud to recommend it to a family member?

We maintain a curated ecosystem across all major verticals: life, annuity, health, P&C, and alternatives. You won't be overwhelmed with options — but you'll always have the right tools to build real solutions.

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## **Simplified Comparisons. Real-Time Confidence.**

Our **quoting system** is built to give agents what they actually need at the point of sale: Speed, simplicity, and **side-by-side clarity**.

You'll be able to:

- Compare term, perm, or IUL in seconds
- Show real differences in premiums and benefits
- Understand how riders, fees, and renewals affect outcomes
- Educate clients without talking over their heads

It's not just about selling faster — it's about **recommending smarter**.

Because when you're confident in what you're presenting, the client feels it — and they trust you more because of it.

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## Cross-Selling, The Smart Way

One of the fastest paths to long-term value in this industry is **cross-selling** — but it has to be done with intention.

We teach our agents to look at the full financial picture:

- A life policy might spark a conversation about retirement
- A business owner might need key person coverage and buy-sell protection
- A young family might also need health sharing or home protection

The point isn't to push. The point is to **serve more completely**.

When you understand how these products work together — and when you've got the right tools to explain them — cross-selling becomes less about closing more... and more about **caring more**.

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## No Shame. No Scripts. Just Strategy.

You'll never be told to sell one product just because it pays more.

You'll never be asked to hide the downsides of a plan.

You'll never be left to figure out what to sell on your own.

Instead, you'll get real product training built into our **learning system**, with coaching support and real-life case breakdowns.

That means you'll know:

- Which products work best in different life stages
- What objections to expect — and how to handle them with integrity
- How to sell from a place of **alignment**, not pressure

You won't memorize scripts.

You'll master strategy.

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When you believe in the products you offer, everything gets easier:

- You listen better
- You explain more clearly
- You close with conviction
- You sleep well at night

Because this isn't just about getting the client to say yes.  
It's about **earning their trust for the long run.**



## Chapter 8: Values Over Volume

*"We don't want everyone. We want the right ones."*

In most agencies, the goal is scale at all costs.  
More agents. More recruits. More sales. More... everything.

But more doesn't always mean better.

At Farley & Associates, we believe in **depth before width**.  
We don't chase numbers — we build a culture.  
And that culture is built on values that don't shift with quotas.

This chapter isn't about how we *grow fast*.  
It's about how we *grow right*.

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## We Don't Recruit Everyone — And That's On Purpose

If you're looking for a place that will sign up anyone with a pulse and a license, that's not us.

We're not trying to win a race to the bottom.

We're building something that lasts — and that starts with **alignment**.

We look for agents who:

- Want to build trust, not just close sales
- Take pride in learning the craft
- Believe in personal accountability
- Prefer service over ego
- Want a career, not just a side hustle

Because when you build with the right people, everything compounds: the collaboration, the culture, the client experience, and the income.

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## **Hype-Free by Design**

There's no leaderboard in our Slack channel.  
No photoshopped commission checks.  
No pressure to "crush it" every week.

That doesn't mean we don't celebrate wins — we do.  
But we do it in a way that's real. Grounded. Sustainable.

Our values aren't just wall art or onboarding slides.  
They're how we decide who gets promoted. Who gets trusted with leadership. Who stays.

And when your values are clear, you attract people who are bought in — not just passing through.

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## Culture That Scales the Right Way

Some people think culture is a “soft” topic.  
We think it’s the **hardest edge you have**.

In an industry filled with noise, we’ve seen that the best agents stay not just for the comp — but because they feel seen, supported, and challenged.

Our culture is built on:

- Coaching, not command-and-control
- Collaboration, not competition
- Transparency, not smoke and mirrors
- Long-term thinking, not quick wins

And most of all — **respect**.

For your time, your growth, your voice, and your contribution.

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## This Is How We Protect the Agent Experience

When you scale fast without values, you get chaos.

When you scale with values, you get momentum with meaning.

We're not trying to become the biggest agency.

We're focused on being the most respected by the people who matter most — **our agents and our clients.**

Because you can't fake integrity.

You can't shortcut consistency.

And you can't build something great with people who don't share your vision.

At Farley, we don't just teach values.

We hire by them. We promote by them. We protect them.



## Chapter 9: The Agent Ownership Model

*"You may not own the agency – but you should feel like you own your future."*

One of the biggest frustrations agents face in this industry is feeling like they're just a number.

They're promised ownership, but end up with a comp plan they can't explain.

They're told they're "independent," but feel boxed in.

They're pushed to hit volume, but left out of bigger conversations.

At Farley & Associates, we believe in something better:

**A model that honors production, rewards growth, and gives you a clear path to build something real – without guessing what's behind the curtain.**

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## Transparency Isn't a Perk. It's a Principle.

We don't believe agents should need a decoder ring to understand how they're paid.

Our **compensation system** is built for clarity:

- You know how much you make on every product
- You know what needs to happen to move up
- You're never surprised by a clawback, override, or policy adjustment

We believe that if you do the work, you should know what it's worth — up front, every time.

And when the numbers are clear, trust grows fast.

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## Progression Paths You Can Count On

Whether you're here to write business, build a team, or grow into a leadership role, we believe in **intentional advancement** — not vague promises.

We lay out clear paths for:

- Staying a producer and scaling your book
- Becoming a mentor or team lead
- Growing into a business development or leadership role
- Expanding into other verticals (like health, annuity, or commercial lines)

There are no secret handshakes. No politics. No games.  
Just progress you can track — and people who will help you take the next step.

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## You Build It. We Back It.

The most successful agents aren't asking for shortcuts.  
They're asking for support they can trust.

That's where our full platform comes in — from quoting to client service, from compliance to CRM. You don't have to manage the back office. You don't have to guess at what's next. You just run your business... and we keep the engine running behind the scenes.

We don't take ownership of your hustle — we **amplify** it.

You bring the energy.  
We bring the infrastructure.

That's what real partnership looks like.

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## Ownership Isn't Just About Equity — It's About Identity

At Farley, ownership is more than a line on a contract.  
It's a mindset.

- You're not micromanaged. You're trusted.
- You're not evaluated just on numbers. You're valued for your impact.
- You're not "just another agent." You're part of a mission.

When you operate with ownership — you start thinking differently.

You protect your reputation.

You serve clients longer.

You take pride in the business you're building.

That's what we're here to support.

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Because at the end of the day, this isn't about giving you a title.  
It's about giving you **a future you believe in** — and a structure that helps you get there.



# Chapter 10: Community, Not Competition

*"We don't win by beating each other. We win by building together."*

Most agents come into the industry expecting a team.  
What they find instead is a battlefield.

Territory disputes. Commission games. Uplines protecting secrets.  
A culture of "me first" that leaves everyone isolated — even when they're technically on a team.

At Farley & Associates, we've replaced all of that with one simple idea:  
**Build a community agents want to stay in.**

One where people feel supported.  
One where no one's too new or too far along to ask for help.  
One where growth is shared — not hoarded.

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## **You're Not on Your Own — Even if You Work Remote**

We know most agents value flexibility. Many work from home. Some operate across states.

But just because you're independent... doesn't mean you're alone.

We've built a connected, responsive culture through:

- Weekly check-ins that are focused, not fluffy
- Coaching calls where real challenges get solved
- Group chats and channels that feel more like a support squad than a leaderboard
- Live workshops where agents trade insights and stories, not scripts

Whether you're writing your first policy or your hundredth, someone's got your back.

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## **Win Together, Grow Together**

When you surround yourself with the right people, everything levels up:

- You learn faster
- You solve problems before they become setbacks
- You get pushed to grow — but never shamed for where you are

Our most successful agents don't operate in silos. They collaborate.

They share what works.

They pour into others.

They give generously — not because they have to, but because that's the culture we've created.

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## Mentorship Over Hierarchy

We don't believe leadership is about having a bigger title.  
It's about taking responsibility for someone else's success.

That's why we invest in peer mentorship and team-based development.  
Not everyone wants to recruit — and that's fine.  
But those who want to lead will never be forced to play politics or build a downline just to feel empowered.

At Farley, leadership is earned through **service**, not through override structures.

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## **A Place Worth Belonging To**

When agents feel like they belong, they stay longer.

They sell more ethically.

They speak more boldly.

They build with more conviction.

Because the truth is, people don't leave just because of comp plans.

They leave because they feel disconnected.

They feel unseen.

They feel alone.

That's what we've built the opposite of.

This is a place where:

- You're invited to contribute, not just consume
  - You're celebrated for progress, not perfection
  - You're part of something that's growing — and you help shape it
-



We're not building a salesforce.

We're building a **community of professionals** who raise the bar for each other — and for the industry.

When we say “welcome to the team,” we mean it.



# Chapter 11: Your Path, Your Playbook

*"There's no one-size-fits-all. But there is a system that fits you."*

By the time most agents hit day one, they're already overwhelmed.  
They've seen the videos. They've heard the pitches.  
They've been told to dream big, push hard, hustle fast.

But what they haven't been told is *how to actually start*.  
That's where everything falls apart.

At Farley & Associates, we don't believe in cookie-cutter onboarding.  
We believe in **custom playbooks** — designed around who you are, how you work, and what success looks like for you.

Because this isn't about fitting into someone else's model.  
It's about building one that fits *you*.

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## Choose Your Track — Not Someone Else's Timeline

Some agents come in full throttle.

Others take a part-time approach to ramp up gradually.

Some are career switchers. Some are seasoned pros.

Whatever path you're on, we'll help you set a **realistic plan** for your first 90 days — based on your time, your goals, and your strengths.

We'll walk you through:

- Setting up your business the right way from day one
- Creating a weekly workflow that matches your availability
- Prioritizing income-generating activities without spinning your wheels
- Managing expectations (yours and your family's) as you grow

This isn't about doing more. It's about doing what matters — with a clear map.

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## Your Playbook Isn't Static. It Evolves.

We treat your 90-day plan as a **living document** — not a rigid checklist. As you gain traction, you'll refine your approach, adjust your pace, and set sharper targets.

With the help of your coach or onboarding leader, you'll regularly:

- Review your numbers and time investment
- Evaluate what's working and what's not
- Rebuild your plan as you grow — not after you burn out

Think of it like training for a marathon — the plan adjusts as your capacity grows.

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## Mindset + Mechanics = Momentum

The first 90 days aren't just about getting licensed and writing your first case. They're about building momentum — and momentum requires both *mindset* and *mechanics*.

That's why our onboarding systems help you:

- Frame your “why” and reconnect with it when things get tough
- Build confidence through small wins
- Learn to manage rejection without taking it personally
- Create healthy, repeatable habits that don't require willpower forever

We don't just want you to survive your first 90 days.

We want you to look back and say, *that's when everything clicked*.

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## **Run Your Own Race — With Support Every Step**

You don't need to match someone else's pace.

You don't need to prove anything.

You just need a system that helps you move — consistently and with clarity.

That's what we've built.

Not a one-size-fits-all model — but a support structure that bends around your path without ever letting you fall through the cracks.

Whether you're starting your first policy or your first team, your journey starts with ownership — and a playbook that actually works.



# Chapter 12: Systems of Support

*"Hard skills open the door. Soft skills keep it open."*

The first 90 days are when most agents either gain confidence... or give up.

That's not because they're not smart enough or driven enough.

It's because too many are left to figure it out alone — handed a license, a few product PDFs, and a script that doesn't fit.

At Farley & Associates, we built our support systems to remove that burden.

You don't need to become an expert overnight.

You just need a system that gives you what you need, when you need it — without overwhelming you or slowing you down.

This chapter is your tour of that system.

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## Training That Meets You Where You Are

Whether you're brand new to the industry or bringing years of experience, our **training system** adapts to you.

New to insurance? We've got day-one onboarding and foundational learning.  
Experienced agent? Jump straight into advanced product strategy, case studies, and optimization tools.

It's not one track for everyone — it's your track, built to match your pace and experience level.

And we don't stop at product knowledge. Because that's not enough.

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## Product Support That Goes Beyond the Brochure

Knowing the products is table stakes.

Knowing how to apply them in the real world — that's where the magic happens.

We help agents:

- Understand what makes one product more appropriate than another
- See the trade-offs between features and costs
- Present recommendations with clarity and confidence
- Serve first — not sell fast

You won't be told to push what pays more.

You'll be coached to recommend what fits best — even if it means walking away from the sale.

Because we don't grow by selling policies.

We grow by building **trust**.

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## Coaching That Builds the Whole Person

What separates average agents from top-tier advisors isn't just knowledge — it's **emotional intelligence**, leadership, and communication.

That's why our support systems go beyond scripts and calculators. We coach the full spectrum of what makes someone effective:

- Servant leadership and team development
- Emotional intelligence (EQ) for client and team relationships
- Negotiation and objection handling
- Conflict resolution without escalation
- Clear, confident communication — in-person, on Zoom, and in writing
- Coaching others with humility, clarity, and care

These are the tools that help agents grow their business, their influence, and their legacy.

Because hard skills open doors.

But soft skills build relationships — and *relationships build everything else*.

And here's the best part: the skills you learn from us are useful here and elsewhere — now and in the future. Whether you continue in this industry or take a different path later in life, what you gain here will serve you for a lifetime.

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## You're Not Meant to Figure It Out Alone

Our **supporting systems** are real. They're responsive. And they don't disappear after your first week.

- You'll have coaches and field leaders who check in, not check out
- You'll have answers when you hit a wall — from quoting to compliance to client conversations
- You'll always have a place to go when you're stuck — not just a help desk, but a support culture

You're independent — but you're not alone.

And that's the difference between struggling in silence... and growing with strength.

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**Support isn't a favor. It's the foundation.**

And we built that foundation so that whatever path you choose, you never feel like you're running blind.



## Chapter 13: Start With Your Story

*"You don't have to fake it. You just have to start where you are."*

You don't need a background in finance.

You don't need to be a natural salesperson.

You don't need to have it all figured out.

What you *do* need is a story.

And you already have one.

At Farley & Associates, we don't hand you a mask.

We hand you a mic.

Because your greatest advantage in this industry isn't how much you know — it's who you are.

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## **This Industry Is Built on Trust**

Clients don't buy products. They buy people.

They buy honesty.

They buy clarity.

They buy someone who listens — someone who shows up when it matters.

That's why your story matters.

It's how you connect.

It's how you build trust before you ever quote a number.

And it's what clients remember long after the policy is issued.

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## Your Background Is an Asset — Not a Barrier

You don't need a perfect resume. You need a reason.

- Were you the one in your family everyone turned to for advice?
- Did you grow up seeing your parents struggle with money or health care?
- Have you worked in teaching, nursing, customer service, or another field where empathy mattered?
- Have you had to figure things out the hard way — and now want to help others do it differently?

Whatever brought you here, it's not an accident.

And we'll help you shape that into something meaningful — not just for marketing, but for *mission*.

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## Don't Imitate. Resonate.

Too many agents get stuck trying to sound like someone else.

Like the top producer.

Like the hype guy.

Like the “closer.”

But the truth is: clients don't connect with scripts. They connect with **people**.

That's why we help you craft your story into something real, relatable, and results-driven:

- Your why
- Your path
- Your values
- Your commitment to serving with integrity

You don't need to be loud to be powerful.

You don't need to be flashy to be trusted.

You just need to be **you** — with structure and support behind you.

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## From Your Story to Their Solution

When you learn to start conversations with *who you are* — not just *what you sell* — you unlock something deeper.

You become the kind of person people remember.

The kind they refer.

The kind they rely on when life gets messy.

That's what this industry needs.

And that's what you're becoming.

So start where you are.

Share what you've lived.

And show up with honesty, curiosity, and care.

You don't need a perfect pitch.

You just need a reason — and a willingness to begin.

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That's what we've been building toward: not a robotic "agent factory," but a platform that helps you grow into the *real*est, *strong*est, *most trust*worthy version of yourself — with skills that last a lifetime and a business that can change lives.



# Chapter 14: Vision, Intention, and Means

**"Because this business isn't just about what you build — it's about who you become."**

*"We can help you build the vision. We can hand you the means. But only you hold the keys of intention."*

Every agent starts this journey for different reasons.

Financial freedom. Career change. Family legacy. Service. Flexibility. Redemption.

But no matter the reason, there comes a moment when you ask yourself:

**"What am I really building here?"**

Because the longer you stay in this business, the more you realize it's not just about income.

It's about *impact*.

It's about how you live, lead, and serve — on your own terms.

And more than that, it's about who you're becoming in the process.

Because this business isn't just about what you build — it's about who you become.

This work has a way of refining you. It asks for your best, reveals your weaknesses, and rewards your growth. Every conversation sharpens your communication. Every rejection teaches resilience. Every win reinforces your belief. Over time, the compounding impact isn't just in your commission checks — it's in your character.

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## **We Can Help You Build the Vision**

You don't have to have it all figured out right now.

That's why we give you frameworks, coaching, and structure — so your vision doesn't stay vague.

Whether your goal is:

- Building a six-figure book of business
- Mentoring others and becoming a leader
- Creating margin for your family and future
- Giving back through financial literacy or community work

...we'll help you draw the map.

We'll challenge you to stretch it.

And we'll walk with you as it evolves.

This is your race — but we're here for every mile.

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## **We Can Hand You the Means**

We've already talked about the systems — onboarding, learning, quoting, tracking, support, compensation.

These aren't just operational tools.  
They're the *means* to transform your energy into real results.

We built them so you wouldn't have to start from scratch.  
So you could go further, faster, with fewer missteps and more clarity.

Everything you need to build a meaningful, scalable business is here — ready, waiting, and tested.

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## **But You Hold the Keys of Intention**

Tools without intention are just noise.  
Vision without intention is just a dream.

You decide:

- How much you'll invest in your growth
- How you'll show up when it's hard
- What kind of advisor you want to be
- What kind of reputation you'll build
- What legacy you'll leave — for your clients, your family, and your team

We can coach you.  
We can resource you.  
We can walk beside you.

But only you can choose to lean in.  
Only you can set the tone for what this business becomes in your hands.

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## **You're Not Just Building a Book. You're Building a Life.**

So take this seriously.

Not with pressure — but with purpose.

The best agents don't just sell policies.

They build relationships, influence, and impact — one decision, one intention, one step at a time.

And you're capable of doing that.

Starting now.

You hold the keys.



# Key Terminology for Agents

*"Confidence starts with language. Let's make it simple."*

One of the fastest ways to lose a client's trust is to confuse them.

One of the fastest ways to lose your own confidence is to feel like you're speaking a foreign language.

So let's fix that.

This guide isn't comprehensive — it's *practical*. These are the terms you'll hear daily, whether you're selling life insurance, explaining a health share plan, or helping someone protect their income.

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## Common Client-Facing Terms

These are the words you'll use when you talk to people — and how to explain them clearly:

- **Premium** – What the client pays to keep coverage active. Think of it as a monthly subscription to peace of mind.
  - **Benefit** – The money paid out when something happens (death, illness, accident, etc.).
  - **Policy** – The agreement between the client and the insurance company or health share program.
  - **Deductible** – The amount a client pays out of pocket before benefits kick in.
  - **Out-of-pocket maximum** – The most a client could have to pay in a year, even if something major happens.
  - **Underwriting** – The process the company uses to decide what kind of risk the client represents.
  - **Rider** – An optional add-on to a policy (like adding a turbo boost to a basic plan).
  - **Cash value** – A savings component in permanent life insurance that grows over time and can be accessed.
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## **Advisor-Facing Terms (You'll Hear Internally)**

These are used behind the scenes — in training, quoting, or working with carriers and teams:

- **Carrier** – The insurance company providing the product.
  - **Illustration** – A visual breakdown of how a policy is projected to perform.
  - **Face amount** – The original death benefit amount in a life policy.
  - **Persistency** – A measure of how long policies stay active (a sign of quality business).
  - **Chargeback** – When a commission is taken back due to cancellation or lapse.
  - **Override** – Commission earned by someone in a leadership role when someone on their team makes a sale.
  - **Advance vs. As-Earned** – How commissions are paid. Advance means you get a portion up front. As-earned means you're paid gradually over time.
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## Healthcare, Sharing Programs & Protection Terms

These terms show up in health-focused conversations, from Medicare to modern mutual aid alternatives:

- **Medicare** – A federal health insurance program for people 65+, certain younger people with disabilities, and those with End-Stage Renal Disease. Includes Part A (hospital), Part B (medical), Part C (Medicare Advantage), and Part D (prescription drugs).
  - **ACA (Affordable Care Act)** – Also known as Obamacare, this law expanded access to health insurance with subsidies, marketplaces, and protections for people with pre-existing conditions.
  - **Health Share Program** – A non-insurance alternative where members contribute monthly to share medical costs. Generally faith- or community-based. Not regulated like traditional insurance.
  - **Eligible Medical Expense** – In health sharing, this refers to an expense that the community agrees to help pay for. Not all medical costs are eligible.
  - **Sharing Limit / Annual Limit** – The maximum amount a health share program will pay or coordinate in a year for an individual or household.
  - **Household Portion** – Similar to a deductible, this is the amount a member must pay before others share the cost.
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## Risk Sharing & Warranty Terms

These terms apply to extended protection options, particularly in property, auto, and household repairs:

- **Repair Cost Sharing** – A cooperative or member-driven program that helps cover the cost of home or auto repairs (e.g., HVAC, plumbing, appliances). Not insurance, but functions as pooled risk.
  - **Service Warranty** – A contract that covers specific repairs or replacements (e.g., home warranties or appliance plans). Often used as a risk management alternative.
  - **Mechanical Breakdown Protection (MBP)** – A vehicle service contract that helps cover repairs to major components beyond manufacturer warranties.
  - **Waiting Period** – The required time before coverage or cost sharing begins. Common in both health sharing and warranty contracts.
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## **Pro Tip: Don't Just *Define* — *Explain***

Knowing the terms is one thing.

Helping someone *understand them without feeling dumb* is what sets you apart.

That's why at Farley & Associates, we coach our agents to use language that educates, not impresses.

If a client nods — but doesn't ask questions — they might be lost.

Slow down. Use analogies. Pause often.

Because when people feel smart in your presence, they trust you with their decisions.



# Regulatory & Oversight Bodies

*"Trust is built on compliance. Know who sets the rules."*

Whether you're an agent, advisor, or educator, it's critical to understand who's behind the regulations — and why it matters.

This isn't just about staying compliant. It's about operating with integrity, protecting clients, and earning long-term trust in a heavily regulated industry.

Here's a breakdown of the key players:

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## **State-Level Oversight**

Most regulation in insurance happens at the **state level**.

- **State Departments of Insurance (DOI)** – Each U.S. state has its own DOI that licenses agents, approves carriers, regulates products, enforces laws, and investigates fraud.  
→ Example: Texas Department of Insurance (TDI), California Department of Insurance (CDI)
- **State Insurance Commissioners** – Appointed or elected officials who oversee their respective DOI and represent their state in national regulatory discussions.

Agents must be licensed in **each state** where they do business, and continuing education (CE) is often required to keep licenses active.

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## us National & Federal Bodies

While most insurance oversight is state-based, several **national organizations and federal agencies** influence the broader regulatory environment:

- **NAIC (National Association of Insurance Commissioners)** – A national standard-setting body that brings state regulators together to create model laws, promote best practices, and increase consistency across states.  
→ The NAIC itself doesn't regulate agents directly but has significant influence.
  - **FINRA (Financial Industry Regulatory Authority)** – If you're working with variable products (e.g., variable life, variable annuities), you may need a securities license and be subject to FINRA oversight.
  - **SEC (Securities and Exchange Commission)** – Regulates investment products and advisors; relevant if you expand into financial planning or sell securities.
  - **CMS (Centers for Medicare & Medicaid Services)** – A federal agency that governs Medicare Advantage, Medicare Supplements, and ACA marketplaces.  
→ Any agent selling Medicare-related products must follow CMS marketing rules and certification requirements.
  - **IRS (Internal Revenue Service)** – Oversees tax treatment of insurance products and retirement accounts. Agents must understand how life insurance, annuities, and HSAs are taxed.
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## **Related Regulatory and Legal Concepts**

- **ERISA (Employee Retirement Income Security Act)** – Governs employer-sponsored benefit plans, including group life, health, and disability coverage.
  - **HIPAA (Health Insurance Portability and Accountability Act)** – Regulates how personal health information is handled and shared.
  - **Affordable Care Act (ACA)** – Federal law that restructured the health insurance landscape, requiring minimum essential coverage and introducing public exchanges.
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## What About Health Sharing Programs and Warranties?

- **Health Sharing Programs** – These are **not regulated as insurance**. They often operate under religious or membership exemptions. Agents must disclose that these are not guaranteed, do not carry insurance protections, and may not be subject to DOI oversight.
  - **Home Warranties & Service Contracts** – Depending on the state, these may be regulated by the DOI, Attorney General's office, or another consumer protection body. Always check the rules locally.
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## **Bottom Line for Agents**

When in doubt, ask:

- Am I licensed to do what I'm doing?
- Is this product or plan regulated? If so, by whom?
- What disclosures or compliance practices are required?

When you understand the regulatory landscape, you don't just protect your license — you protect your *reputation*.

And in this business, that's everything.



# Risk Management 101

*"Because protecting a client's future starts with understanding risk today."*

Before you sell a policy or recommend a solution, you need to understand what you're really doing:

**You're not just selling insurance. You're helping people manage risk.**

Risk is everywhere — in health, finances, property, family, career, and life itself. Most people spend their lives *reacting* to risk. Your job is to help them plan ahead — with intention.

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## What Is Risk Management?

Risk management is the process of identifying, analyzing, and making intentional decisions about uncertain outcomes that could cause loss.

Some risks can be avoided.

Some can be minimized.

Some can be transferred.

Some just need a plan.

Our job as advisors is to help clients understand their exposure and decide what combination of tools makes the most sense.

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## Insurance: A Tool — Not the Only One

Insurance is the most well-known way to transfer risk. It turns unpredictable, catastrophic losses into manageable, fixed costs (premiums).

But insurance is just *one tool*. There are others — and when used together, they create a more complete protection plan.

Here are a few examples of tools that can work alongside or instead of traditional insurance:

- **Health Sharing Programs** – Cooperative models where members share medical expenses directly, often with lower overhead and more transparency than traditional insurance.
- **Emergency Funds** – Cash savings that absorb small shocks without triggering a claim.
- **Legal Structures** – Trusts, LLCs, and asset protection strategies that reduce liability exposure.
- **Community-Based Mutual Aid** – Groups that agree to support one another financially in defined situations (e.g., auto, housing, medical).
- **Smart Contract-Based Risk Pools** – Emerging models in fintech that use technology to decentralize risk and increase transparency.

The best advisors know when insurance is the right solution — and when it's not.

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## What Clients Need to Know (That No One's Telling Them)

Most people only think about risk when they're applying for a mortgage, checking a benefits box at work, or recovering from a crisis.

That's where you come in.

As an advisor, your role is to help them:

- Understand **what they actually have at risk** (income, assets, health, legacy, business)
- Visualize what happens if that risk isn't covered
- Make smart, layered decisions that match their values, stage of life, and resources
- Revisit that plan as life changes

We're not here to scare people.

We're here to **prepare** them — calmly, confidently, and clearly.

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## **The Farley Way: Serve, Advise, Protect**

You are not a policy pusher. You are not a quote machine.  
You are a guide.

You help people build protection around the life they've worked hard to create — whether that comes from insurance, sharing, savings, or smart planning.

The goal isn't to sell a product.  
The goal is to build a **strategy**.

Because when you lead with education, trust, and intention — you don't just protect a client's finances.  
You protect their peace of mind.

And in the long run, that's what matters most.