

Licensed Branch Employee Trends and Challenges

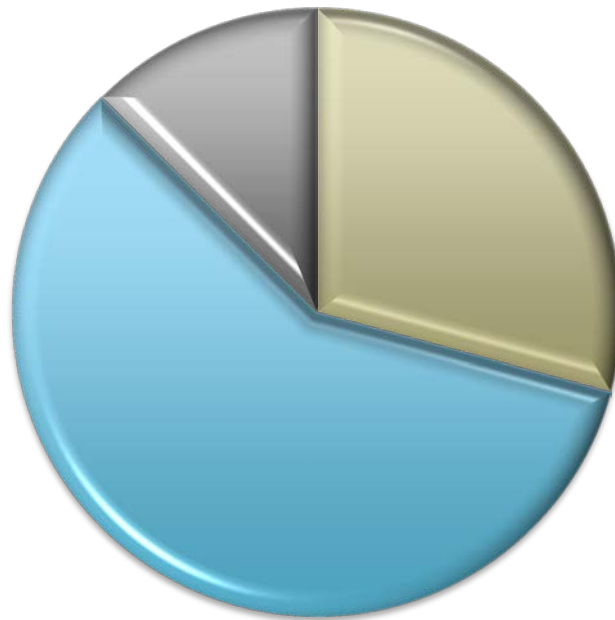
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LBE Trends and Challenges Report

- 100 Financial Institutions
 - \$1.7 billion to over \$200 billion in retail deposits
- 7,832 LBEs
 - 4,959 (63%) only insurance licensed
 - 2,873 (37%) also securities registered
- Estimated \$115 million in annual production

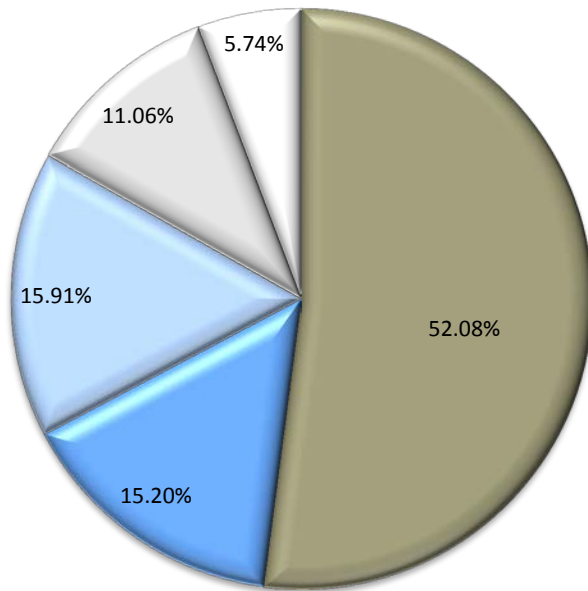
Year over year production comparison

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- 2012 is higher than 2011
- 2012 is lower than 2011
- 2012 is about the same as 2011

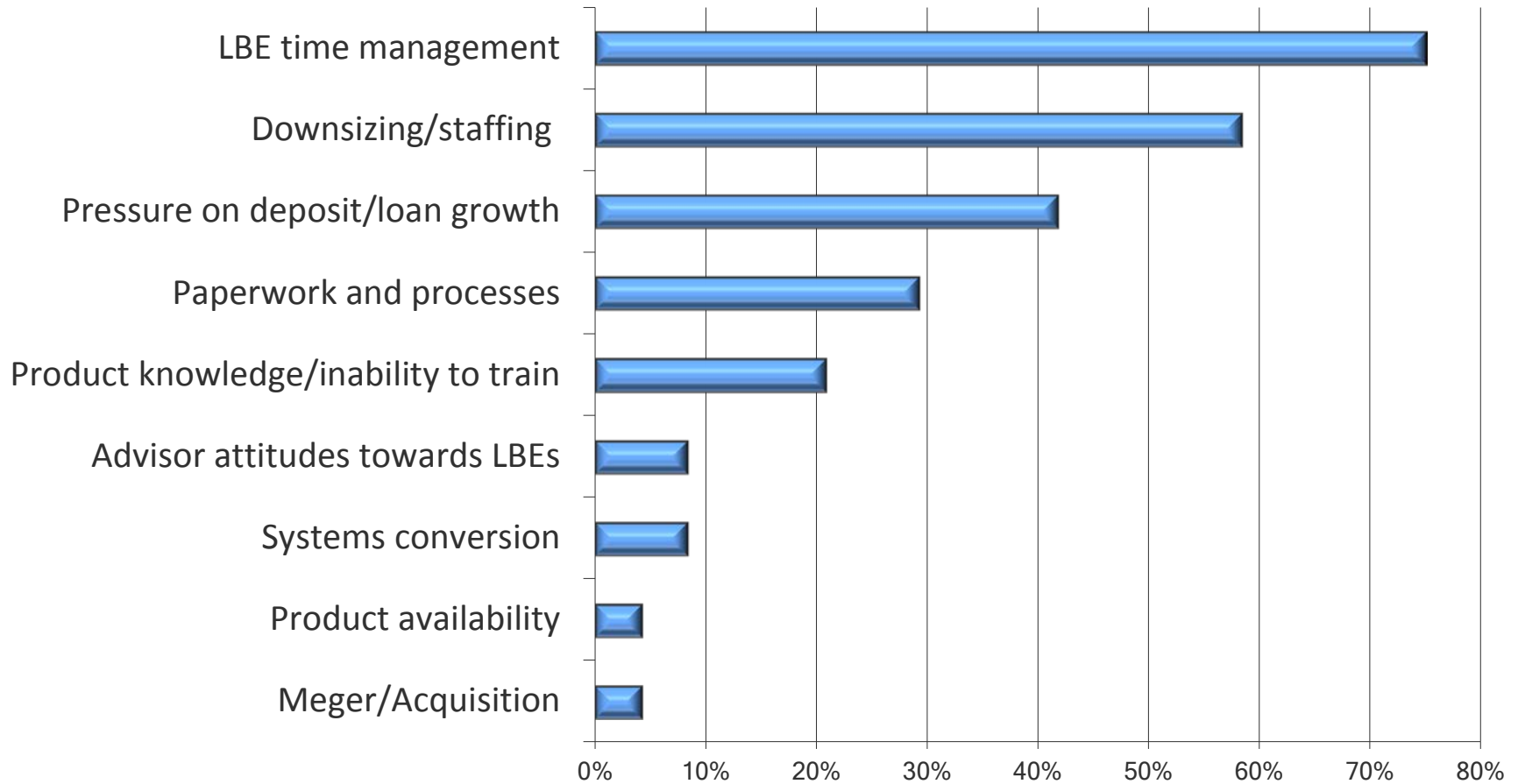
LBE Product Mix



- Fixed Annuities
- Variable Annuities
- Mutual funds
- Life insurance
- Other

Biggest Challenges

Biggest Challenges



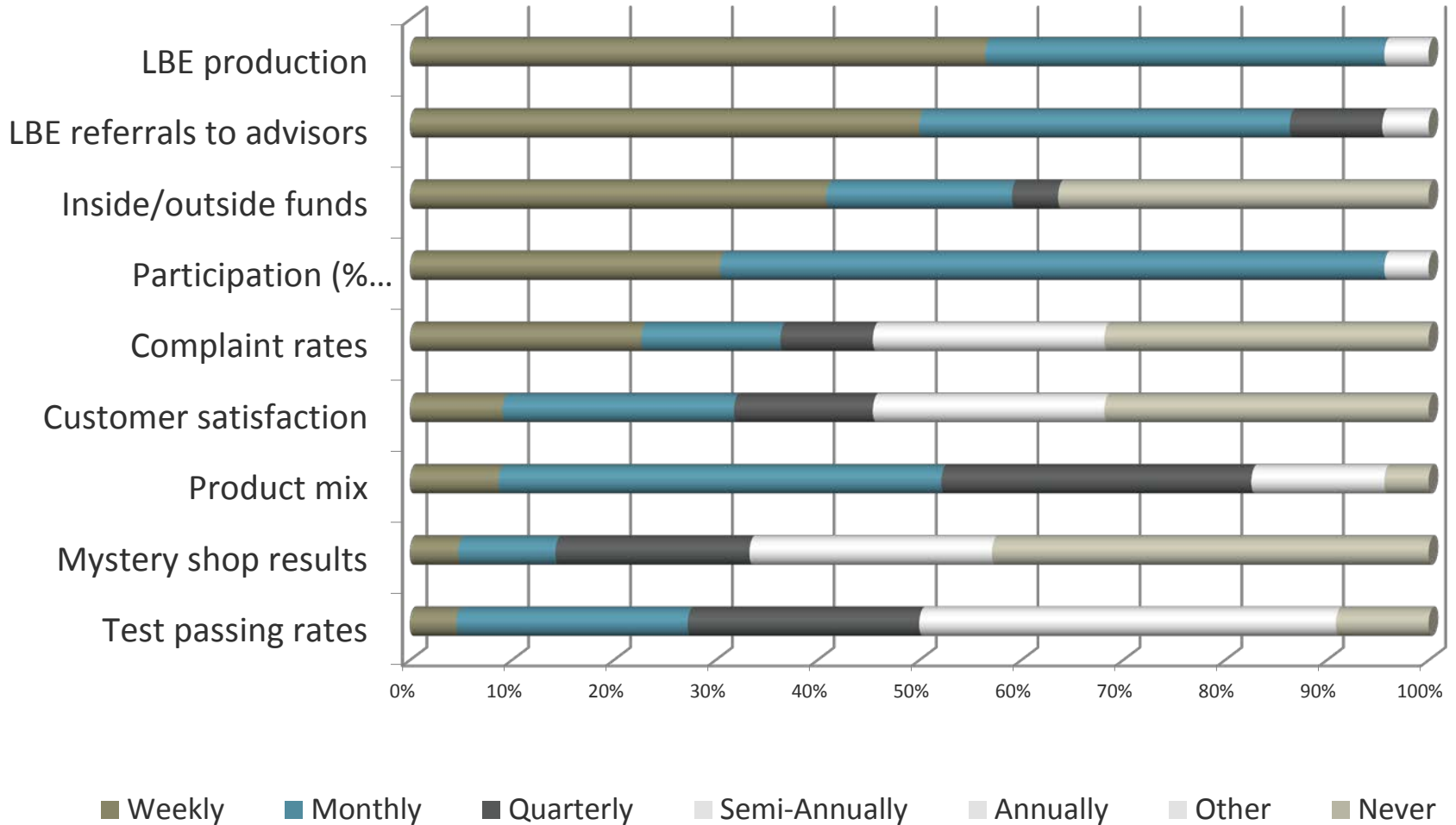
How Frequently Do LBEs Receive Communication From You?

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	Quartiles			
How often do you:	1	2	3	4
Send emails with procedural updates	Monthly	Quarterly	Monthly	Quarterly
Send emails with sales ideas	Weekly	Bi-weekly	Monthly	Monthly
Host conference calls	Weekly	Bi-weekly	Quarterly	Quarterly
Conduct one on one coaching with LBEs	Bi-weekly	Monthly	Bi-weekly	Quarterly
Conduct sales meetings/training for LBEs	Monthly	Quarterly	Monthly	Quarterly

What do You Track on a Regular Basis?

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Summary

- Sales
 - Compared to 2011 sales are down
 - Securities registrations make a difference
- Product
 - Fixed annuities have declined
 - Still room for improvement with life insurance
- Challenges
 - LBE time management
- Future
 - Expanded product menus
 - More LBEs

Questions?

For More Information

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Or visit our websites:

www.TimoleonGroup.com

www.LBECcoach.com