

**POSITION SPECIFICATION – LIFE INSURANCE MARKETING
REPRESENTATIVE**

THE COMPANY

Plybon & Associates entered the life insurance business in 1950, with a commitment to provide clients with professional guidance and loyalty. It was apparent that this guidance should encompass more than purchasing life insurance. It should include every aspect of the client's personal and professional financial aspirations. Over 60 years later, Plybon & Associates, Inc., is still putting this commitment into practice. While the company has grown in size and scope, the principles upon which it was founded remain constant; to provide clients with objective financial options, tailored to their needs. We have always felt that the consultant-client relationship is a mutually supportive one. If we take excellent care of our clients, they will take excellent care of us. Decades of experience in the field of financial planning have proven this to be an indisputable fact.

Company Vision: To be Respected Leaders, Guides & Confidants to Our Clients

Company Strategy: Create, Build and Foster Enduring Relationships

Company Mission: Help Grow, Protect & Preserve our Clients' Capital

Company Philosophy: Success is about Making a Difference in People's Lives

The Total Package

Total Professionals - In today's economic market, it is not enough to be a knowledgeable financial professional. One must also be an innovative and flexible one. To this end, Plybon & Associates, Inc. brings together a team of talented individuals to target information, analyze and apply it quickly, which translates into savings for clients, regardless of the size or type of plan.

Total Involvement - Communication between all participants is essential to the success of any plan, particularly corporate fringe benefit packages. For the Company to maximize its investment in benefits, employees must understand them. Plybon & Associates, Inc. works closely with clients in the development and production of communication tools that will convey the desired message to the targeted audiences. We write and design brochures that describe benefits such as social security, disability, medical, life and dental insurance in simple, concise language. We conduct employee meetings to explain what the benefits mean and answer questions.

Total Services - There are a variety of services provided by Plybon & Associates, Inc. They include corporate fringe benefit planning, estate planning, corporate finance and qualified plan servicing. And because our loyalty is to the client rather than an insurance or investment company, we will search the marketplace to find the most appropriate product or plan.

Total Resources - Our information systems give Plybon & Associates the capability to search the market for contracts and benefit packages most suitable to the client's needs. This applies to the placement of pension money, investments, life insurance and group benefits. This computer capability facilitates our servicing retirement plans, including asset valuations and record keeping as well as the generation of all tax forms and reports required by the Internal Revenue Service and Department of Labor.

We believe that our clients should have more than one key executive committed to their success. Our clients should have a team of financial planning professionals, who understand their needs and possess the experience to address them cost-effectively. We practice this belief daily for clients across and around the world.

Leadership

Bob Plybon began his career in the insurance industry in 1972, as a representative of the Home Life Insurance Company. Assuming the mantle of leadership at Plybon and Associates, a family owned business for more than 60 years, Bob has established a reputation for providing professional guidance with unsurpassed client loyalty. He has been a qualifying and life member of the Million Dollar Round Table (MDRT) since 1977, as well as past President, and speaker at numerous organizational events. Plybon was Chairman of the American College Board of Trustees and recently awarded the Solomon Huebner Gold Medal from the American College. He is also an inductee into the Home Life Insurance Company's Hall of Fame. Bob has earned both his Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU) designations from the American College.

Lou Pierce is President of Plybon & Associates. He began his insurance career in the actuarial department at a large South Eastern insurance company. After serving as both a home office actuary and a regional sales manager, Lou left that position and joined Plybon & Associates in 1981. Lou works with small and medium size closely held businesses assisting individuals and business executives with their insurance and employee benefit needs. He has developed a specialty in designing and administering unique life, disability, and qualified retirement plans. Lou has qualified for the Million Dollar Round Table every year since 1983, and has 24 Court of the Table qualifications and achieved Top of the Table status 10 times. He recently served as Chairman of Top of

the Table. Lou has earned his Chartered Life Underwriter (CLU) designation from the American College.

Jay Kenerly has been the Chief Operations Officer for Plybon & Associates, Inc. since 2006. Prior to joining the firm, he was Vice President of Sterling South Bank and Trust, and also an Associate Vice President for Central Carolina Bank/Sun Trust. Jay received his Bachelor's degree in History from the University of North Carolina at Chapel Hill. He currently serves as Chairperson of the Community Foundation – Future Fund of Greensboro and is past volunteer Chairperson of the Wyndham Championship PGA golf tournament. Jay is also a volunteer coach for youth basketball and a recently elected board member at Holy Trinity Day School. Jay has earned his Master of Science in Financial Services (MSFS) designation from the American College.

Doug Stone joined Plybon & Associates in 1997. He is currently the Financial and Business Development Consultant. Prior to joining the firm, Doug founded Coleman Resources, Inc. and served as its President from 1986 to 1996. He was also a Vice President and Corporate Banking Officer for Bank of America (NCNB/NationsBank) from 1981 to 1998. Doug is a lifetime and qualifying member of the Million Dollar Roundtable, a member of the Society of Financial Service Professionals and is the President-elect of the National Association of Insurance and Financial Advisors, Greensboro Chapter. In addition to his professional involvement, Doug is an active member of his community. He is a former Board Member of the American Heart Association of Greensboro and the Crescent Rotary Club. He is currently the Board President of the Green Hill Center for North Carolina Art. Doug has earned both his Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU) designations from the American College.

Affiliation

Plybon & Associates, Inc. is part of M Financial Group, a national network of independent privately-owned insurance firms created to serve the needs of affluent families and their professional advisors.

M Financial Group (www.mfin.com) is one of the nation's premier financial services distribution companies, serving affluent individuals, corporate executives, entrepreneurs and Fortune 1000 companies through an exclusive network of 125 carefully chosen independent successful and innovative financial services firms who own the company. Member Firms are committed to serving their clients in the most ethically responsible and strategically sound manner.

Founded in 1978 on the revolutionary idea that individual success could best be achieved through collective efforts, the Member Firms of M Financial Group work together to make each other even more successful and share a common focus: to offer a broad range of insurance, investment and executive benefit solutions designed to help clients meet their financial goals. M Member Firms have the best of both worlds – access to the resources of a large organization of leading financial services firms and the independence to serve the best interests of their clients.

M Financial Group was founded on the principle that “off-the-shelf” products simply do not meet the needs of the affluent and corporate markets. The client base of M Member Firms represents extraordinary premium volume, mortality, and persistency trends, as well as exceptionally high average policy face amounts. This coupled with M’s buying power translates into the ability to work closely with major insurance carriers and product manufacturers, including Pacific Life, John Hancock, Sun Life, Nationwide, Unum, Prudential, and Lincoln Financial Group, to create innovative and proprietary products designed for wealth preservation and executive benefits programs. Working with an M Member Firm provides the assurance of working with professionals whose interests are aligned with those of their clients and who can provide truly customized approaches for specific client needs.

THE POSITION – LIFE INSURANCE MARKETING REPRESENTATIVE

Responsibilities

The primary focus of the position is generating sales of life insurance products or services offered by Plybon & Associates, Inc. He/she will also manage ongoing relationships with advisors. The Marketing Representative will maintain knowledge and expertise of accounting, legal and tax issues and their impact on existing and future business and participate in industry meetings to maintain contemporary knowledge of current trends.

More specifically, the responsibilities will include:

- Generate leads, through personal and business contacts, for the sale of life insurance, long term disability, long term care, and other products to affluent individuals, families, business owners, and/or corporations.
- Identify client needs and manage potential cases through marketing, research, analysis, and delivery of client presentations.
- Manage new cases through new business/underwriting and policy delivery.
- Manage ongoing relationships with client advisors through periodic communications and meetings.

- Identify new sales opportunities through the annual review process.
- Participate in industry meetings to stay abreast of current trends and products in order to identify new sales opportunities and strategies.
- Maintain system to monitor sales activities on a weekly basis, including initial calls to potential clients, advisors, existing clients, and other sources of referrals and leads or new business opportunities generated from the activities.

THE CANDIDATE

Education/Certifications

- Undergraduate degree is required and it is more than likely that the candidate will possess an advanced business, accounting or legal degree.
- Appropriate licenses: Life and Health Insurance and FINRA (Series 6 or 7)
- A professional designation is required to be obtained within two years of employment. Acceptable designations include CLU, ChFC or CFP.

Professional/Personal Qualifications

To perform the role successfully, an individual should be able to demonstrate the following competencies or experiences:

- Fits the values and culture and enjoys collaborating with a dedicated team of professionals.
- Significant experience in sales and marketing of financial products, including a proven history of a high volume of sales and the acquisition of new clients.
- Experience and success with complex Estate Planning, Wealth Transfer, Executive Benefits, and other insurance plans acquired by affluent individuals, families, business owners, and corporations.
- Proven ability to originate, develop and manage relationships with advisors and key decision makers for high net worth individuals and an established solid network of high-level contacts and centers of influence within the target markets and in the local community.
- Experience with a broad spectrum of financial services products, including individual life, disability, long term care insurance, and investment products.
- Knowledge of tax, legal, and regulatory environment.
- Excellent business acumen.

- A self starter who needs little or no direction and who would enjoy working in a highly professional, entrepreneurial culture with minimal bureaucracy and high levels of collaboration.
- A client-centric person who is able to understand client needs and work with the resources of the company to implement creative solutions to maximize growth.
- Strong marketing, sales, and negotiation skills that demonstrate leadership, commanding presence, and persuasive ability.
- Excellent communications skills, written and verbal, both internally and externally. Effective in a variety of presentation settings, one-on-one, and small and large groups. Congenial, yet highly professional in style and demeanor.
- An exceptionally bright, creative individual with solid understanding of business and the entire client relationship management and business development process.

CONFIDENTIAL CONTACT

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