



# FARMERS® STARTUP OPPORTUNITIES

Farmers is interested in entrepreneurial-minded individuals who want to be their own boss and run a business with unlimited income potential. At Farmers, we provide you with a unique opportunity to build or buy your startup. We also have the award-winning University of Farmers® to help you enhance your skills.

	Retail	Flex	Acquisition	Seed
<b>Financial Support Opportunities</b>				
Exterior Branding Bonus	Yes	Yes	Yes	Yes
Signing Bonus	\$7,500	\$2,500	\$5,000	\$5,000
Bonus Based on Reserve Agent Program <sup>1</sup>	Yes	Yes	Yes <sup>2</sup>	–
Monthly Marketing Bonus	\$500	\$300	\$300 <sup>2</sup>	–
Monthly New Business Bonus	3 Years	3 Years	Up to 3 Years <sup>2</sup>	–
Annual New Business Bonus	3 Years	–	–	–
Graduation New Business Bonus	–	–	Yes <sup>2</sup>	–
<b>Appointment Agreement</b>				
Opportunity to Sell	Yes	Yes	Yes	After 2 Years
Potential Contract Value	Yes	Yes	Yes	Yes
Initial Contract Expiration	After 36 months	After 36 months	–	After 36 months
Agency Performance Evaluation	After 30 months	After 30 months	–	After 30 months
<b>Key Appointment Requirements</b>				
Capital Requirement <sup>3</sup>	\$50,000	\$10,000	\$50,000	None
Opportunity to Waive Capital Requirement <sup>3</sup>	Yes	Yes	Yes	–
Protégé or Associate Program Completion <sup>4</sup>	–	–	–	Yes
University of Farmers® Training	Yes	Yes	Yes	Yes
Approved Office Location	Yes	Yes	Yes	Yes
New Business Production	–	15 P&C and 2 Life <sup>5</sup>	–	–
Licensed and Appointed Staff	At Appointment	Within 1 Year	At Appointment	At Appointment

<sup>1</sup>This one-time bonus also applies to the Associate agent program.

<sup>2</sup>Only applicable to Acquisitions involving less than 1,000 P&C policies in force. The length of bonus program eligibility varies between 2 and 12 quarters and is based on the number of policies involved in the Acquisition(s).

Candidates who qualify for the Performance Acquisition Opportunity (“PAO”) may receive 12 quarters of bonus program eligibility regardless of how many policies less than 1,000 were involved in the Acquisition(s).

<sup>3</sup>Waivable for candidates who have successfully completed the Protégé Agency Producer (“Protégé”) or Associate Agent (“Associate”) Programs, or have been appointed as an Agency Business Consultant (“ABC”) for at least 12 months.

<sup>4</sup>Or appointed as an ABC for at least 12 months

<sup>5</sup>Must bind at least 15 P&C new business policies and write at least 2 Qualified Life policies in the 3 months immediately preceding the full-time appointment date; additional criteria outlined in the Flex Agent Program Guidelines 326306.