



THE DELTA LIFE OPPORTUNITY

Combining your talent and passions
into a meaningful career.

Service is our priority and
people are our focus.

I am a Life Insurance Policy

I am a piece of paper, a drop of ink and a few pennies of premium.

I am education for the children. I am savings.

I am property that increases in value from year to year.

I lend money when needed with no questions asked.

I assure people the daring to live and moral right to die.

I create money where none existed before.

I am the great emancipator from want.

I am tangible evidence that a man is a good husband and father, and a woman a good wife and mother.

I am a declaration of financial independence and economic freedom.

I provide cash if illness, injury, old age, or death cuts off the breadwinner's income.

I am the only thing that you can buy on the installment plan that your family doesn't have to finish paying for.

I am protected by laws that prevent creditors from assessing the money I give to your loved ones.

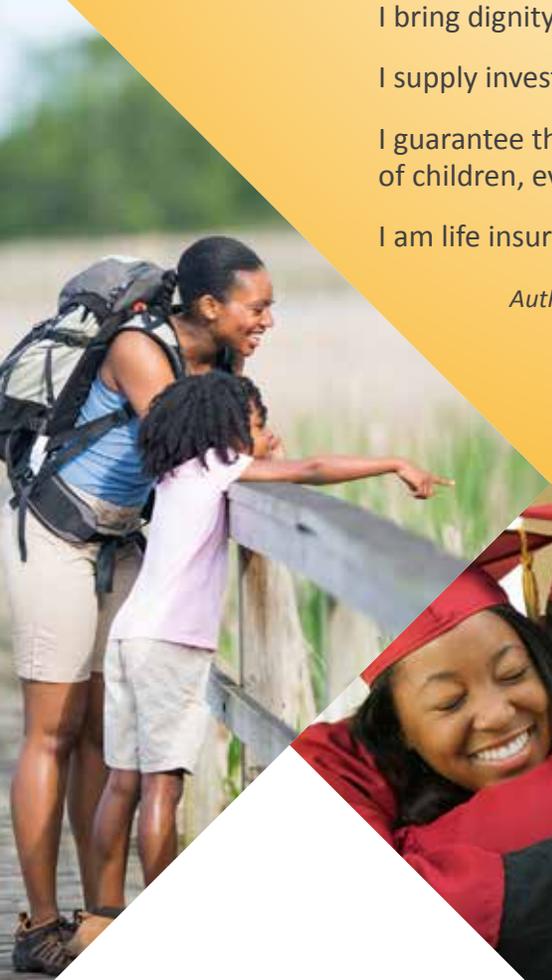
I bring dignity, peace of mind and security to your family.

I supply investment capital that makes the wheels turn and motors hum.

I guarantee the financial ability to have happy holidays and the laughter of children, even though father or mother is not there.

I am life insurance.

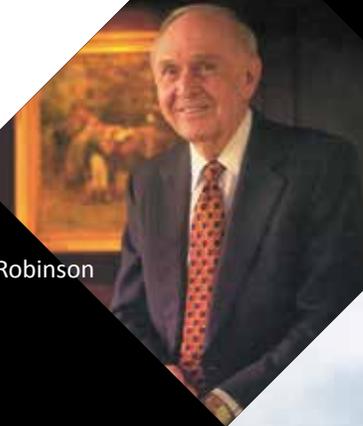
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About Our Company

History

The company was created in 1958 by Atlanta business man, philanthropist and entrepreneur J. Mack Robinson. At that time, Mr. Robinson owned a chain of finance companies and quickly identified the need for credit life insurance for his clients. In 1962, he expanded his business into the Home Service marketplace and this is the Delta Life Insurance Company and Delta Fire and Casualty Insurance Companies we have come to know today.



J. Mack Robinson

Our Mission

The main mission of Delta Life Insurance Company and Delta Fire and Casualty Insurance Company is to provide basic, affordable life and casualty insurance products to Georgia's modest income market through daily, weekly and monthly contact with its clients.



Our Values

The core values for Delta Life Insurance Company and Delta Fire and Casualty Insurance Companies include high ethics, morale rightness, and a personal relationship where our word is our bond. These values are what will keep Delta Life Insurance Company fulfilling the insurance needs of our clients for generations to come.

The Market We Serve

We are firmly committed to serving the insurance needs of modest income families. As a home service company, we are dedicated to frequent personal contact with our customers for premium collection and other service needs.



Your opportunity with Delta Life

For the right person, we provide the following opportunities:

- ▶ To establish a successful and prestigious career.
- ▶ To build a secure future for yourself and your loved ones.
- ▶ To achieve your full potential.
- ▶ To build relationships with other professionals and with those you serve.
- ▶ To help individuals and families attain peace of mind, prepare for the unexpected and secure their future. Our products include life, health and property insurance.

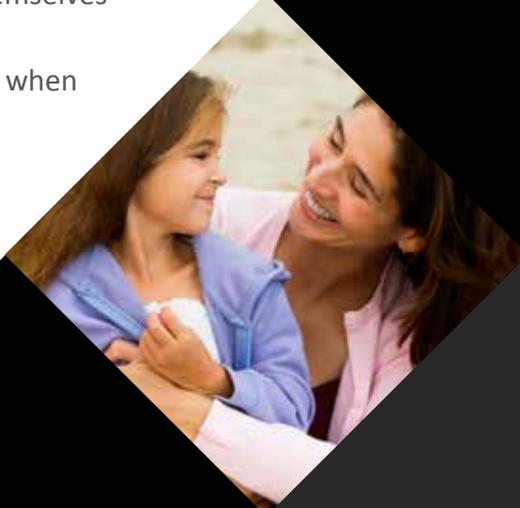
Qualities We Seek

Candidates who are likely to succeed will possess:

- ▶ Integrity.
- ▶ Willingness to commit the time necessary to build a successful operation.
- ▶ A goal-oriented mindset.

Candidates will able to:

- ▶ Work without close supervision.
- ▶ Express themselves effectively.
- ▶ Keep going when faced with adversity.



Life



Health



Property

Your responsibilities as a Delta Life Agent

Agents are assigned a territory (called an agency) with an established book of in force business.

Day-to-day activities include:

- ▶ Conducting interviews, recommending products, closing sales, and using our Delta Life Family Security Selling Program.
- ▶ Prospecting for sales opportunities.
- ▶ Collecting premiums from policyholders based on a prearranged schedule.
- ▶ Responding promptly to policyholder service requests, beneficiary changes, claims, loans, etc.
- ▶ Keeping records, accounting for money collected and processing paperwork.



Expectations

Delta Life agents are expected to:

- ▶ Increase the size of their agency each year.
- ▶ Build good working relationships with their customers.
- ▶ Commit to ongoing development of knowledge and skills.
- ▶ Devote whatever time is necessary to fulfill the responsibilities of the position.

Working with Delta Life

Training and Support

All Delta Life agents are assigned to a manager who provides training, direction and support. After assignment to an agency, new agents receive five full weeks of intensive, one-on-one training administered by their manager. Managers are vitally interested in the success of new agents and generously devote whatever time is necessary to their success.

Training and sales materials are furnished without charge. Agents who report to a district or detached office may also have assigned office space and phone access.

Extensive on-the-job training allows new agents to earn a paycheck while learning their profession.

Basic Training - During your first 26 weeks, new agents complete a basic development course that includes self-study, classroom time, role-play and extensive fieldwork.

Licensing - Various state licenses are required to sell or service insurance products. Delta Life provides assistance and guidance to those who are preparing to sit for licensing exams.

Some candidates for the agent position secure the necessary licenses prior to being hired and are promptly assigned to an agency. Others begin as conditional employees and work to obtain licenses, participate in basic study and spend time in the field preparing for eventual assignment to an agency.

Benefits

Delta Life provides a comprehensive benefit package that includes:

- ▶ Group life insurance
- ▶ Major medical coverage
- ▶ 401(k) savings plan
- ▶ Paid vacation
- ▶ Educational reimbursement

Compensation

Compensation during the first 12 months on the agency is structured to avoid wide fluctuations in weekly pay.

Consistent performance should result in steadily increasing income by:

- ▶ Collecting present accounts in a timely manner.
- ▶ Selling a sufficient amount of new business to keep the agency growing.
- ▶ Providing quality service to present policyholders in order to maintain high persistency.

Note: Agents who are hired and are not assigned to an agency are paid a level compensation.



Rewards and Recognition

The opportunity to become a Delta Life agent is an opportunity to build a better life. Among the rewards are:

- ▶ **An Established Business** - New agents pay nothing for an established agency, which has a built-in clientele of loyal policyholders.
- ▶ **Pay For Performance** - A chance to write your own paycheck with increasing income opportunity as skills and knowledge grow.
- ▶ **Job Stability** - Employment in a field where there is an increasing need for qualified professionals.
- ▶ **Flexible Work Hours** - Independence to manage your own time and adjust your work hours to the needs of the agency you serve.
- ▶ **Prestige** - Recognition in the community as a respected professional.
- ▶ **Advancement** - The potential for future promotion to a management position.
- ▶ **Personal Satisfaction** - Knowing that you are doing meaningful work when you help others protect the people they love and the things they own.
- ▶ **Superior performance** is recognized through numerous awards, prizes and trips.
- ▶ **Agents who qualify** for the prestigious President's Club earn trips for themselves and their spouses to exciting vacation spots such as Aruba, Cozumel, Las Vegas, New Orleans, New York, and San Francisco.



Next steps

If this sounds like the right job for you, you should complete:

- ▶ an employment application
- ▶ a career profile assessment, to measure your potential for success as an agent

We will then conduct an in-depth interview and obtain a credit and motor vehicle report. Finally, just prior to employment, all applicants are asked to take a drug-screening test and pass a criminal background check.



Delta Life is firmly committed to its policy of providing equal employment opportunity based on individual merit.



DELTA LIFE INSURANCE COMPANY

4370 Peachtree Rd NE Atlanta, Georgia 30319

Tel 404.231.2111 | Fax 404.231.2220

dconn@delta-life.com

delta-life.com