

The Delta Life Opportunity

Combining your talent and passions
into a meaningful career



DELTA LIFE INSURANCE COMPANY

About Our Company

History

The company was created in 1958 by Atlanta businessman, 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 Company we have come to know today.

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 their clients.

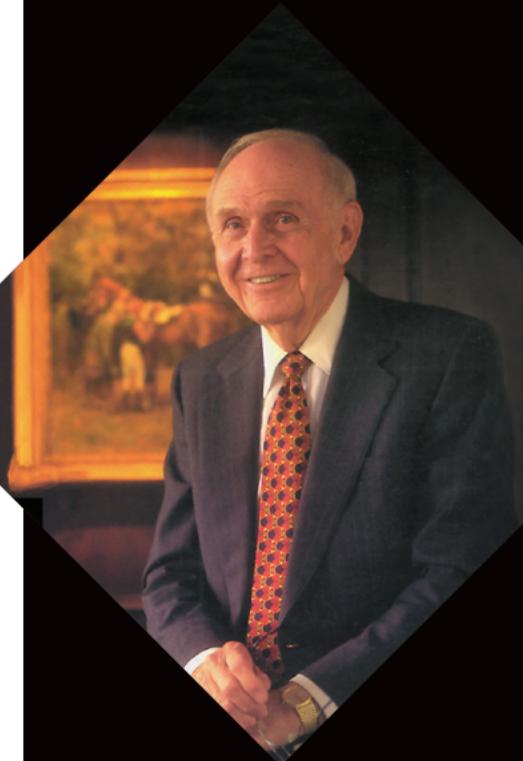
The Market We Serve

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.





J. Mack Robinson



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

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 current policyholders in order to maintain high persistency.

Note: Agents who are hired and 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, and
- ▶ 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.

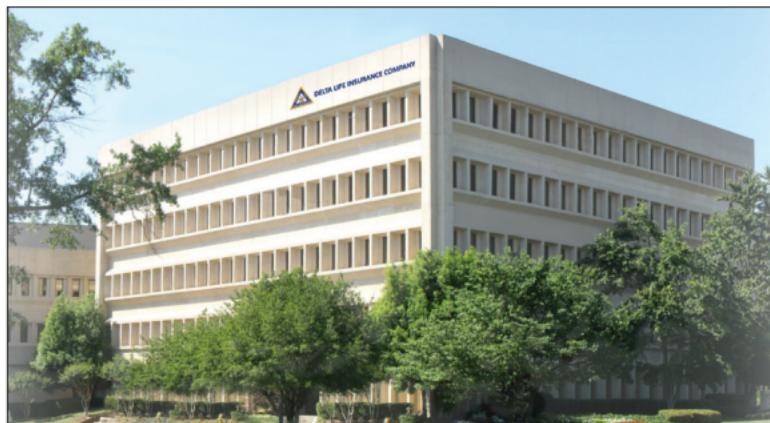




About Our Company

Delta Life has an outstanding reputation for prompt, courteous claims service in times of need. Many satisfied customers have made our strength a part of their future financial security. We are honored to serve both our customers and agents.

Delta Life Insurance Company's core values include high ethics, moral rightness, and a personal relationship in which our word is our bond. These values will help Delta Life Insurance Company fulfill policyholders' insurance needs for generations to come.



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Place your trust in

DELTA LIFE INSURANCE COMPANY