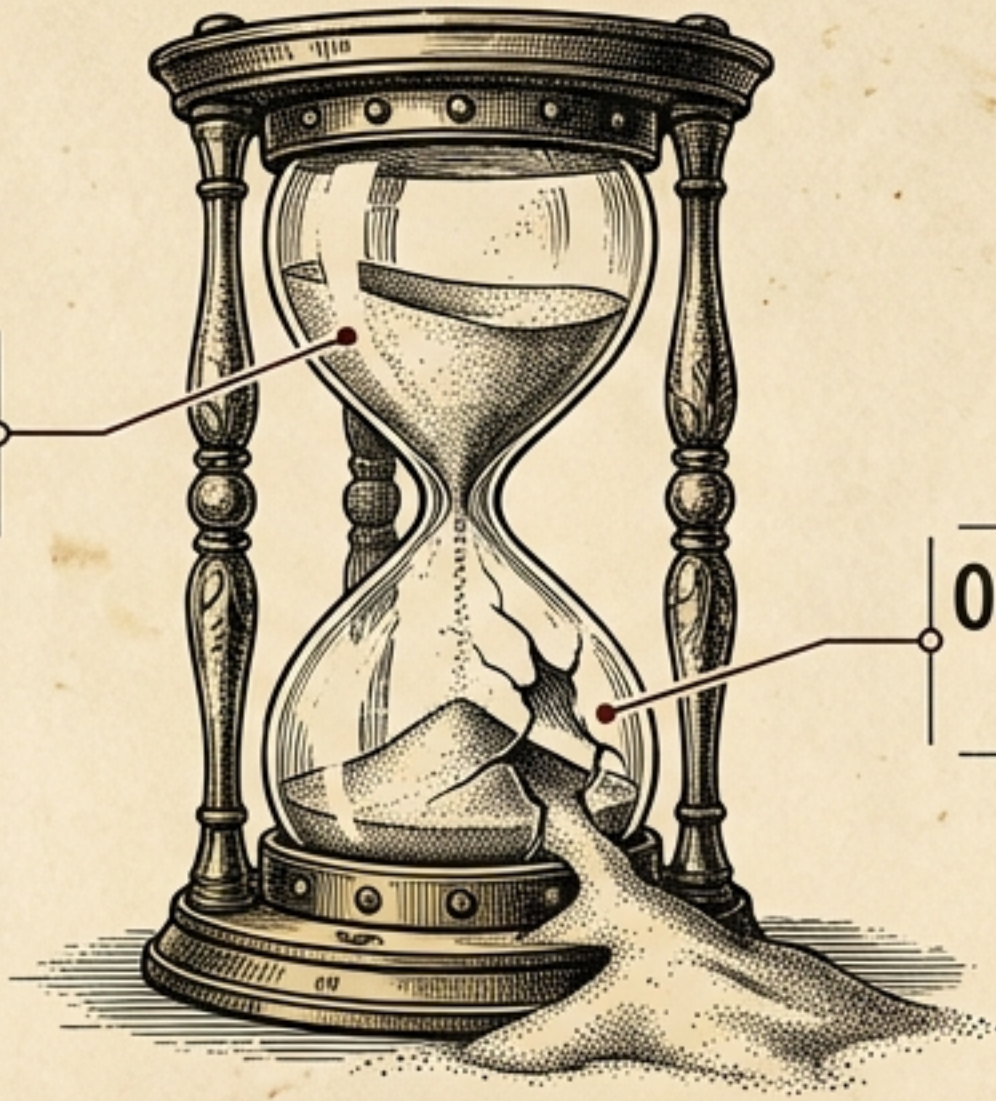


Half the Industry Walks Out the Door in 10 Years. Is Your Agency Ready?

50% of Professionals
Retire by 2034

(Source: NAMIC)



Only **9%** of New Agents
Last 4 Years

(Source: LIMRA, 2025)

The talent pipeline is broken. This is not a hiring problem. It is a systems problem.

THE INSURANCE PRODUCERS GUILD | Produced by PSM Brokerage

THE MATH THAT SHOULD KEEP YOU UP AT NIGHT

THE DEBITS

1. Replacing one employee costs 6 to 9 months of months of their salary.
(Source: Forbes)

2. Staff turnover in insurance has climbed to 12 to 15%.
(Source: Insurance Business Magazine, 2024)



THE REALITY

If you hire 10 new agents this year, history dictates 9 of them will be gone within 48 months.

THE ONLY WAY TO WIN THIS MATH IS TO BUILD AN AGENCY THAT RUNS ON PROCESS, NOT HEADCOUNT.

The \$173 Billion Answer

\$173 BILLION

(US insurtech spending in 2026,
up 7.8% — Source: Forrester)

AGENCY OPERATIONS

AI moves from pilot projects
into core workflows.

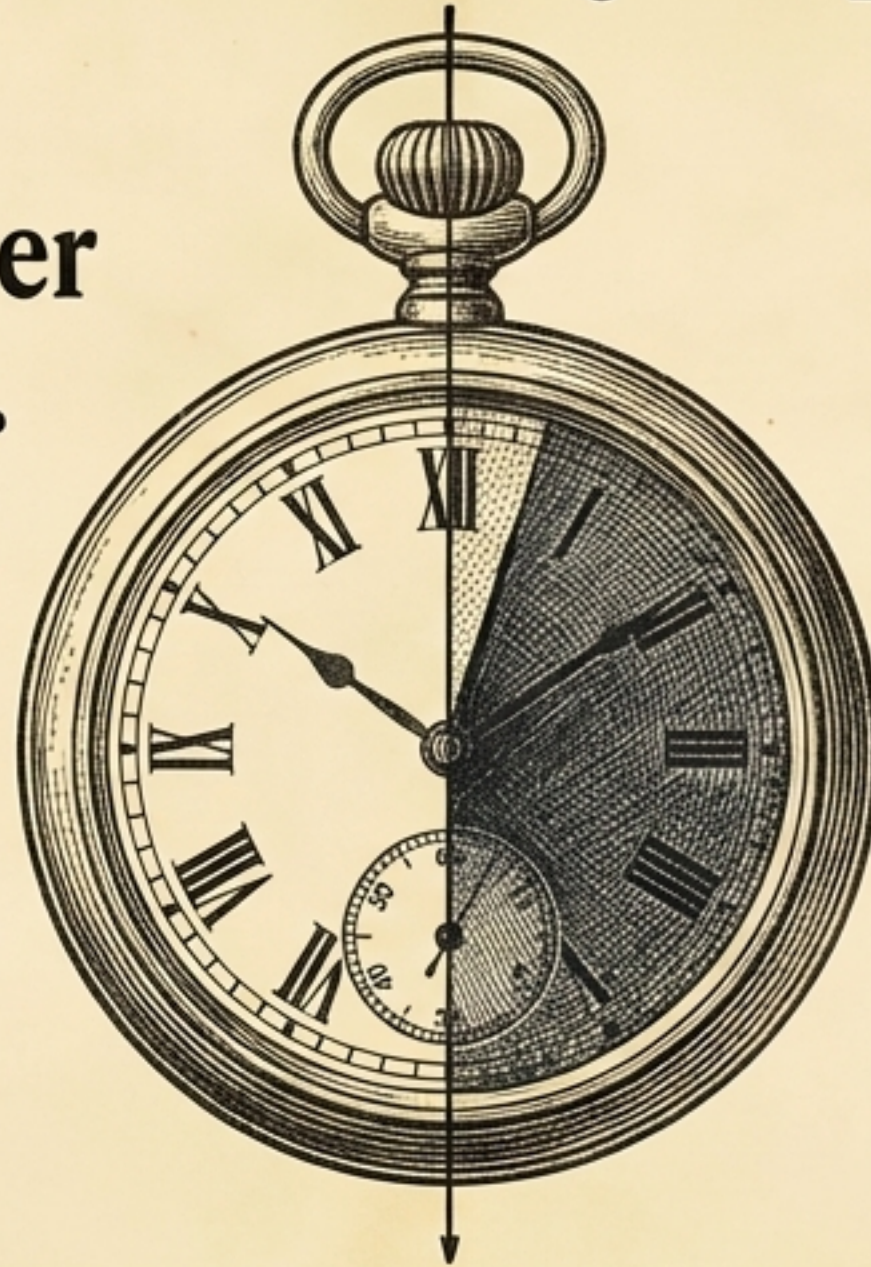
EZLynx embeds intelligence
into agency management to
cut manual task time in half.

The industry is investing its
way out of the talent crisis.
Independent agents need to
be part of that investment.

The Retention Play: Speed Wins

The 2-Minute Answer
= Client Retained.

Achieved via automated workflows, CRM reminders, and templated communications.



The 2-Day Delay
= Client Lost.

The inevitable result of relying on memory and manual follow-ups.

A retention technique that costs nothing but setup time.

The 2027 Rate Squeeze

The Pressure

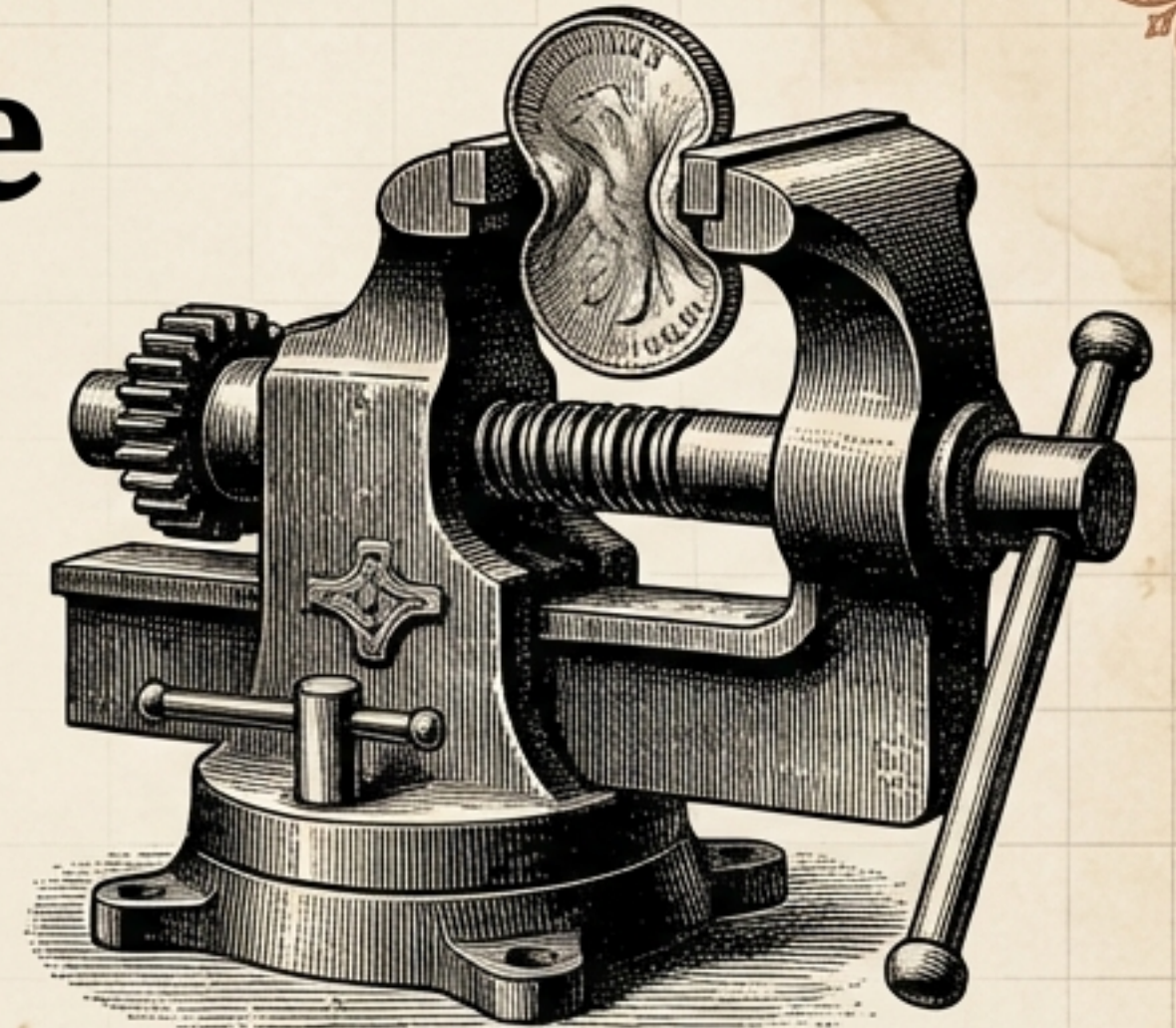
CMS proposed **just 0.09% increase in MA payments for 2027**, plummeting from **5.06%** in 2026.

(Source: CMS Advance Notice)

*Note: Final rate announcement expected April 6, 2026.
CMS projects \$15.22 billion in risk adjustment cuts.*

The Result

- ◆ Plan exits
- ◆ Benefit reductions
- ◆ Service area changes



Diversify across Medicare, Life,
Annuities, ACA, and Ancillary.

One Workflow This Week

1

Identify: Pick the task that eats the most time in your agency.
(Client follow-ups? Renewal reminders? Lead tracking?)

2

Automate: Set up one automated workflow this week.
No CRM? Start with a spreadsheet and calendar reminders.

3

Repeat: Remove one manual task per week.

Build an agency that runs on systems, not memory.

PSM Brokerage: Built for the Long Game

Marketing Hub

Co-branded materials to scale your presence.



Business Coaching

Strategic guidance for multi-line growth.

Contracting Support

Seamless access across Medicare, Life, Annuities, ACA, and Ancillary.

Training Resources

Systems to get new agents productive faster.

If you are not already with PSM, this is the kind of support our agents get. Talk to us about contracting.