



TWFG[™]
INSURANCE
Our Policy is Caring[™]

Exclusive Independent
Branch Opportunity

twfg.com/freedom

The Independence You Want. The Support You Need.

20 Years of Proven Success Helping Captive Agents Become Independent.

TWFG Exclusive Independent Agent Opportunity

- Family Atmosphere
- Annual National Convention
 - Over 55 Financial and Carrier Partners Each Year
- No Forced Contract Changes
- No TWFG Quotas
- Complimentary Memberships to the "Big I" or "PIA"
- President and Million Dollar Clubs
- TWFG Incentive Trips*
- Carrier Incentive Trips*
- Carrier Sales Incentives*
- Carrier Bonuses*
- * If eligible, you can receive Carrier Bonuses, Reward Trips and Contingency
- Equity Interest in Your Book of Business
- TWFG IPO Opportunities

TWFG Provides What You Need To Be Profitable

- 400+ National, Regional and Local Carriers for Personal, Commercial, Life, Annuities and Long-Term Care
 - Higher Closing Ratio: Close on 50–70%
- TWFG Pays High Commissions
 - 12–16% New and Renewal
 - 95% Life and Annuities
 - Commissions Paid Twice a Month
- Access to Premium Book Purchases — Access to Financing and TWFG 20% Buy-In
- 100% Client Relationship — You Are in Control of Your Book
- Group E&O Highly Discounted
- Co-Op Reimbursement Program for Marketing Expenses

TWFG Delivers Comprehensive Technology

- TWFG Provides Branch Proprietary State-of-the-Art Agency Management System
- Mobile Client App
- EZlynx (Personal, Commercial and Life Comparative Rater)
- DocuSign
- No System Start-Up or Integration Fees
- Outlook Email
- Integrated Texting

TWFG Supplies the Tools, Materials & Support

- Full Strategic, Creative Marketing Support (Digital Branding)
- TWFG Business Start-Up Package — Business Cards, Letterhead and Envelopes, and Marketing Collateral
- Full Agency Website with Mobile Access to Get a Quote, File Carrier Claims and Carrier Bill Pay
- Customized Marketing Tools for Print, Social Media and Email
- Nationally Recognized Branding and Exposure in Various Publications
- TWFG and Agency Branded Store and Merchandise
- Zywave — Compliant Insurance Industry Content to Service and Market to Clients and Prospects

TWFG Provides Ongoing Professional Training

- 4-Day Extensive Training and Onboarding
- Ongoing Training Available Upon Request
- Free Staff Training
- Dedicated Agency Relationship Manager
- Free Web CE and Regional Meetings

TWFG Market Access & Inside Sales Support

- Market Access Gives You Immediate Access to Carriers — DAY ONE — No Volume Required
- Team of Licensed Agents on Staff Ready to Help and Provide Aid
- Optional Part-Time and Full-Time Service Center

TWFG Home Office Performs

- Daily Carrier Downloads
- Producer Commission Statements
- Agency Bill Processing and Reconciliation
- Licensing and Contracting

TWFG Perpetuation Planning

- Retire — TWFG Will Buy Your Book When You Are Ready
- Sell — To Another Agent
- Transfer — Assign Ownership to a Family Member

For more information or to set yourself free, please call

888-489-0991 or email us at

AgentOpportunities@TWFG.com



Comparison Cost Example vs. TWFG (\$3 Million in Premium)

This is for demonstration purposes only and represents TWFG's current pricing structure and offering. OutboundEngine is optional.

Independent Agent	Monthly
Agency Management System (3 seat license)	\$660.00
Comparative Rater (EZLynx — 3 users)	\$345.00
Bookkeeper Estimated	\$1,000.00
Website and Email	\$150.00
Errors and Omissions	\$625.00
eSignature (estimated 3 users)	\$75.00
Social Media/Email Marketing (minimum)	\$500.00
Total Monthly Fees	Total Annual Fees
\$3,355.00	\$40,260.00

TWFG General Agent	Monthly
Agency Management System (3 seat license) eVo Discounted	\$400.00
Comparative Rater Discounted (EZLynx — per location)	\$65.00
Bookkeeper Estimated	\$1,000.00
Website and Email	\$150.00
Errors and Omissions	\$457.00
eSignature (estimated 3 users)	\$75.00
Social Media/Email Marketing (minimum)	\$320.00
Total Monthly Fees	Total Annual Fees
\$2,467.00	\$29,604.00

TWFG Exclusive Independent Branch	Monthly
Monthly Fees (items labeled Included are in this cost)	\$200.00
Agency Management System/Texting/Mobile App/Email	Included
Comparative Rater	Included
Agency Bill/Commissions Processing**	Included
Website and Email (for Agent and Staff)	Included
Errors and Omissions***	\$265.00
eSignature	Included
Social Media/Email Marketing Optional	\$70.00
Reference Library Zywave	Included
Total Monthly Fees	Total Annual Fees
\$535.00	\$6,420.00

** TWFG will handle processing of all commissions and provide commission statements twice per month.

***Errors and Omissions costs increase as commissions increase. You can request an Error and Omissions schedule.