First Team

EXECUTIVE WORKING DRAFT

New Agent Success System Blueprint

Energy. Belief. Execution.

From a new license to early wins, a first transaction, and repeatable production.

Proposed framework. Not an approved company policy, compensation program, or marketing campaign.

OCTOBER 28, 2026

PREPARED BY JACOB LAWLOR FOR DISCUSSION WITH
CAM MERAGE, FOUNDER & OWNER

1. Executive decision brief

> **The decision:** Approve development and a controlled pilot of a standardized New Agent Success System that integrates Power Curve, structured field activity, experienced-producer closing support, and branch-manager accountability.

For 50 years, First Team has been known for building agents. Cam's concern is that the company is recruiting and training new licensees without reliably translating that investment into productive careers. Today's newly hired agents may average approximately one transaction or fewer annually. The opportunity is to rebuild a repeatable conversion engine from *recruit* to *productive agent*.

The problem is not merely a lack of information. Agents can leave an excellent class knowing what they should do, yet fail to act, hesitate when someone says yes, and lose confidence before they experience meaningful success. The answer is not simply more classroom time. It is a managed system of action, practice, support, and reinforcement immediately after and alongside Power Curve.

> **Our operating thesis:** Give agents the right work to do now; remove unnecessary choices; rehearse the words; support the first appointments with proven professionals; celebrate progress; address avoidance quickly; and gradually transfer responsibility as competence develops.

> **What success looks like:** A greater share of new agents consistently prospects, creates appointments, signs clients, opens escrows, closes first transactions, and remains productive beyond the initial onboarding period. The brokerage should be able to measure these improvements by incoming cohort and calculate the cost and return of the system.

2. The founder's philosophy becomes the operating system

Cam's recurring principles should not appear only as motivational slogans. Each must become an observable management practice.

"This business runs on energy."

Energy means visible engagement: conversations started, appointments pursued, follow-up completed, preparation performed, and a manager who models urgency and optimism. Energy is built through purposeful action and progress — not demanded through cheerleading alone. Managers should create a daily environment where action is normal, obstacles are addressed quickly, and wins are noticed.

Agents need "belief"—especially belief in themselves.

Belief is not a prerequisite for action. The system should **produce belief through evidence**. An agent who completes a first role-play, opens a first house, holds a first meaningful conversation, receives a first qualified lead, and participates in a successful appointment begins to accumulate proof: *I can do this.* These micro-wins must be tracked, recognized, and used to reinforce the next action.

"The iron fist in the velvet glove."

Coaching combines uncompromising standards with individualized support. **The iron fist** is a clear activity commitment, immediate follow-up, candid feedback, corrective action, and meaningful consequences for repeated nonparticipation under approved program terms. **The velvet glove** is specific encouragement, skills support, practice, empathy for early discomfort, and celebration of progress. Different agents may require different amounts of structure and reinforcement, but the standard should be consistent, respectful, and fair. No public shaming, arbitrary penalties, or pressure to mislead consumers.

"Don't think. Just do."

For the first phase of business development, agents should not have to design their own strategy every morning. They receive the next approved action, exact preparation steps, scripts, calendar blocks, and an escalation path when they get a positive response. This is **simplicity in execution, not a surrender of professional judgment**. Agents still must comply with law, exercise care with clients, and seek broker supervision whenever needed.

> **The reinforcing loop:** Prescribed action → small win → increased belief → greater energy → more action → improved skill → appointments and transactions. When an agent stalls, the manager intervenes at the earliest broken link rather than waiting for the agent to disappear.

3. Program promise and boundaries

The promise to a new agent: You will not be expected to invent your business plan, find all the tools alone, or conduct your first major presentation without access to experienced support. You will be expected to show up, practice, prospect, follow up, and report your activity. The company provides the structure and people; you provide consistent execution. No transaction or income outcome is guaranteed.

Four non-negotiables:

1. **Activity precedes confidence.** Begin with manageable, repeatable work, even before the agent feels ready.
2. **Practice precedes live delivery.** Scripts are spoken aloud and rehearsed, not merely read.
3. **A real appointment triggers a real support response.** The branch must have an available, qualified closing partner and defined handoff process.
4. **Every agent has an accountable manager.** No silent drift after graduation; early disengagement produces an intervention.

Scope: Newly licensed and very early-career agents are the initial target. Any expanded eligibility, participation conditions, co-agent arrangements, and independent contractor considerations require management and legal review before rollout.

4. The success pathway: from onboarding to independence

The proposed pathway is a **90-day activation system followed by a 90-day development runway**. The time periods are *design recommendations*, not terms Cam approved in the call. Power Curve remains the educational foundation; this system connects that instruction to field execution.

Phase 0 | Recruit and commit (before or at affiliation)

- Explain the program's required activities, support model, role-play expectations, and potential first-deal closing partnership **before** enrollment.
- Establish realistic expectations about effort, income variability, commission sharing, and the time needed to build a business.
- Assign one accountable branch manager or designated coach, identify the agent's initial support contacts, and schedule the first two weeks of activity.
- Document starting experience, availability, goals, and foreseeable obstacles; tailor coaching delivery without relaxing consumer-protection standards.

> **Exit criterion:** The agent understands the daily commitment, knows who to contact, and has scheduled their first prospecting/role-play and open house opportunities.

Phase 1 | Learn, rehearse, and launch (Power Curve + initial field work)

- Teach prospecting, follow-up, buyer engagement, consultation basics, and practical execution in an appropriate sequence.
- Consider Cam's proposed buyer-first / seller-later instructional sequence, with approximately two weeks of role-play and real attempts between phases; test before replacing the existing curriculum.
- Require spoken role-play and observed demonstrations of core conversations, including objection handling and the positive-response handoff.
- Introduce the experienced closing partner as an asset from the beginning so agents are not afraid of the "yes."
- Provide only current, compliance-approved marketing, scripts, open house protocols, and sphere announcements.

> **Exit criterion:** The agent can deliver core scripts aloud, record activity, explain the closer handoff, and execute a first field assignment.

Phase 2 | Activate (first 30 days of structured execution)

- Run a calendar-based prospecting plan: sphere contacts, educational outreach/door knocking, lead follow-up, and weekday/weekend open houses.
- Use short daily practice, manager visibility, clear minimum expectations, and an end-of-day report.
- Track micro-wins — not just contracts — including first live conversation, lead, appointment, and attended presentation.
- Respond to stalled activity immediately: diagnose whether the obstacle is skill, clarity, confidence, access, or commitment.

> **Exit criterion:** Demonstrated participation and consistent prospecting/follow-up, with a documented plan for the next opportunity. Generating an appointment is a preferred milestone, not a guaranteed result.

Phase 3 | Convert with support (approximately days 31—90)

- Route qualified opportunities rapidly to an approved experienced producer or other appropriate broker-supervised support.
- Use the initial partnered appointment as both a client-service opportunity and a live learning experience.
- Debrief the appointment, practice the missed skills, and return immediately to prospecting and follow-up.
- Encourage progress toward first signed clients, opened escrows, and closed transactions; do not wait for a closing to recognize gains.

> **Exit criterion:** Measurable progress in prospecting and conversion, demonstrated consultation skills, and an agreed development path.

Phase 4 | Build independence (approximately days 91—180)

- Shift progressively from observing to co-leading to independently handling appropriate client interactions, with required brokerage oversight.
- Continue focused role-play, opportunity review, transaction support, and a lighter but consistent accountability cadence.
- Graduate based on demonstrated competency and sustainable habits, not only on the passage of time or a single closing.

> **Exit criterion:** A documented business rhythm, competence in required tasks, and a credible plan to sustain future transactions.

5. The agent's prescribed execution rhythm

The goal is a predictable **"open the playbook, follow the calendar, report the result"** experience. The following schedule is a **pilot starting point**, not an imposed company-wide quota.

DAILY BLOCK	STANDARD ACTION	EVIDENCE OF COMPLETION
Start of day (10–15 minutes)	Role-play the approved opener, objection, and handoff	Practice completed; one skill improvement named
Primary prospecting block (60–90 minutes)	Sphere outreach or approved education-based prospecting	Real attempts and conversations recorded
Follow-up block (20–30 minutes)	Respond to existing leads, confirm appointments, advance next steps	Follow-up actions documented
Field execution block	Open house, community outreach, appointment, or planned follow-up	Activity, conversations, and outcomes logged
End of day (5 minutes)	Submit scorecard and tomorrow's first action	Report visible to manager

Weekly rhythm: manager-led kickoff and commitments; at least two structured role-play opportunities; reliable open house matching for weekday and weekend coverage; and a brief end-of-week review of actions, wins, obstacles, and corrections. The exact frequencies, contact expectations, and hours should be calibrated to agent status and tested in the pilot.

Manager intervention rule: A missed commitment triggers a same-week conversation — not an unexplained wait until the next class. First diagnose and support; repeated, avoidable nonparticipation leads to clearly communicated corrective steps under an approved participation policy.

6. The experienced-producer closing partnership

Cam's proposal: Each branch identifies proven closers willing to collaborate with new agents on an initial client appointment and transaction. A **50/50 sharing concept** was discussed for the first deal; Cam also expressed openness to a possible company contribution, including illustrative adjustments to new-agent economics. None of these terms have been approved.

Selection standard: The partner must demonstrate recent success, strong consultation and conversion skills, professional conduct, availability, and willingness to teach by example. The best producing agent is not automatically the best closing partner. Managers should nominate candidates and leadership should approve a roster with backups.

Operating handoff:

1. New agent identifies an interested client and records facts, needs, timing, and requested next action.
2. Manager or designated coordinator confirms the appropriate partner promptly and establishes roles before the meeting.
3. All agency, representation, advertising, compensation, and client communication requirements are addressed before substantive work proceeds.
4. The partners prepare together; the experienced agent leads or co-leads the initial presentation as agreed, and the new agent actively observes/participates.
5. Both agents complete an immediate debrief: what happened, what worked, what to practice, and who owns each client follow-up and transaction task.
6. Brokerage supervision continues through the transaction, with documented accountability and service responsibilities.

Written agreement required: Deal eligibility, split calculation, other brokerage charges, duties before and after appointment, client relationship and representation, lead handling, marketing claims, disputes, and termination. The 30-day exception Cam mentioned for agents resisting the model — **30 days to generate an appointment** — needs precise definition and policy review before any mandatory implementation.

Why this matters: The closer is not an unlimited on-call mentor. This is a deliberately scoped, compensated partnership designed to accelerate confidence, protect client service, and teach conversion through direct observation.

7. The agent's ready-to-use business development kit

The agent should receive one simple starter kit, not a maze of optional tools.

- **Sphere-of-influence announcement:** A transparent introduction to the agent, First Team, and an actual participating experienced producer whose credentials may be accurately referenced with consent.
- **Education-based outreach kit:** Cam's Rate Rescue / buydown concept, subject to legal, mortgage, advertising, and co-marketing approval; an agent-facing explanation, consumer letter, door conversation, and loan-officer appointment handoff.
- **Open house kit:** Availability roster, booking process, preparation checklist, signage/marketing requirements, visitor conversation guide, follow-up sequence, and escalation plan.
- **Role-play cards:** Conversation openers, permission-based questions, common objections, appointment asks, and a clear "what to do when they say yes" pathway.
- **Daily action card:** The next specific activities, time blocks, and reporting steps.

> **Ethics and compliance:** No unapproved rate claims, guaranteed payment savings, misleading representations of experience, or pretending prior outreach occurred. For example, an approved opener should not say "Did you get my email?" unless an email was actually sent. The mission is to make the agent credible through real support, not invented credibility.

8. Clear ownership across the company

ROLE	PRIMARY ACCOUNTABILITY
Founder / executive sponsor (Cam)	Vision, executive alignment, decisions on resources and strategic policy
Program architect / lead (Jacob)	Blueprint, Power Curve integration, playbooks, pilot design, manager enablement, measurement model
Branch manager	Agent expectations, execution, role-play, closer matching, opportunity access, early interventions
Experienced closing partner	Qualified presentation/conversion support, modeling successful practice, documented follow-up responsibilities
Loan officer	Approved financing education, compliant marketing collaboration, consumer consultations, appropriate handoffs
Title / escrow partners	Defined training and transaction support services to be agreed in cross-functional planning
Legal / broker compliance	Approve agreement terms, advertising and referral/co-marketing practices, supervision, compensation, client protections
Agent	Show up, practice, prospect, follow up, protect client interests, and accurately report activity

Critical operating principle: Managers own branch execution; the program lead designs and supports the system. If Jacob must personally enforce activity in every branch, the initiative will not scale.

9. The coaching engine: iron fist and velvet glove

The same performance standard applies to everyone; the coaching response adapts to the root cause. Managers should explicitly distinguish **can't yet**, **doesn't understand**, **is afraid**, and **won't do it**.

WHAT THE MANAGER OBSERVES	VELVET GLOVE: SUPPORT	IRON FIST: ACCOUNTABILITY
Agent is taking action but stumbling	Rehearse one skill; accompany first attempts; praise specific progress	Require the next practice and field attempt
Agent fears the appointment	Introduce closer; practice the handoff; make the support tangible	Require appropriate prospecting attempts and timely handoffs
Agent lacks tools or open house access	Remove blocker immediately; assign approved materials or an opportunity	Confirm the agreed action is completed afterward
Agent repeatedly avoids agreed activities	Ask directly what is preventing action; clarify expectations	Document commitments, review promptly, apply approved corrective steps
Agent is progressing quickly	Recognize evidence of competence; increase autonomy	Raise performance standards and require continued reporting

> **Suggested coaching script:** "I believe you can do this, and I will help you do it. Here is exactly what we agreed you would do. What happened? What got in the way? We will practice or remove the obstacle now. Then I expect the next action completed by [agreed time]."

Avoid interpreting every missed commitment as a motivation problem. The system must supply training, availability, a realistic schedule, accommodations where applicable, and an opportunity to improve. Accountability should be consistent with approved agent agreements and brokerage policy.

10. Scorecard and economics

Measure **leading indicators** (which can be coached this week), **milestones** (which build belief), and **outcomes** (which prove the business case). Use cohort-level comparisons rather than relying only on aggregate headcount and gross commissions.

LEADING ACTIVITY	EARLY BELIEF-BUILDING MILESTONES	PRODUCTION AND BUSINESS OUTCOMES
Role-play participation; prospecting sessions; outreach attempts; meaningful conversations; follow-up completion; open house coverage	First live conversation; first lead; first booked appointment; first joint presentation; first signed client; first escrow	First closing within 180/365 days; sides per first year; agent retention at 90/180/365 days; net company dollar relative to recruitment, training, and support costs

Baseline first: Establish historical 2024–2026 new-licensee cohorts, production, retention, recruiting costs, and the current graduation-to-first-appointment/closing experience where data are available. Verify Cam's illustrative productivity estimate. Set pilot targets only after the baseline is understood.

Pilot comparison: Assess participants against comparable prior cohorts and, where operationally feasible, a similar contemporaneous group. Track participation and true cost of manager, closer, and partner time. Do not claim causality from a small pilot without acknowledging selection effects and market changes.

Success is not one number. A program that increases role-play attendance without increasing actual prospecting is not succeeding. Nor is a program that produces occasional closings but leaves most new agents disengaged. It should move activity, conversion, retention, and unit economics together.

11. Recommended controlled pilot and decision gates

Gate 1 — Sponsor alignment (next 1–2 weeks): Cam and Jacob agree on the charter, participation approach, proposed closer economics, manager role, and first pilot branches. Legal/compliance identifies any hard constraints. This is a planning recommendation, not a committed deadline.

Gate 2 — Operational readiness (following 2–4 weeks): Select and train pilot managers; secure qualified closing partners and backups; establish approved agent kit, open house matching, role-play routines, scripts, agreement templates, intake, and scorecard. No unapproved Rate Rescue materials go to agents or consumers.

Gate 3 — Pilot (suggested 90 days): Enroll a manageable cohort, conduct weekly manager reviews, track activity and milestone velocity, investigate nonparticipation, and log closer handoffs and partner capacity. A post-pilot review should examine first transactions as data mature beyond the initial 90 days.

Gate 4 — Scale decision: Continue, modify, or discontinue components based on results, manager capacity, client-service quality, and economics. Expand branch-by-branch with training and reporting standards, not by distributing a binder alone.

November 6 meeting: Cam indicated the Managers Live hour is principally for alignment of managers, lending, title, and escrow around their respective roles and the Rate Rescue rollout. A **separate focused review** of the New Agent Success System should follow when the blueprint has been refined. Do not assume full program approval or launch at the November 6 meeting.

12. Decisions requested from Cam

1. **Strategic endorsement:** Is this the right model — Power Curve plus a structured execution system and assisted first transactions?
2. **Target population:** Which agents must or may participate, and from what point in onboarding?
3. **First-deal partnership:** Is a 50/50 concept the starting negotiating framework, subject to written terms and approval? What company participation in economics may be considered?
4. **Participation policy:** How should the proposed 30-day exception work, and what is voluntary versus required under the approved structure?
5. **Branch ownership:** What minimum responsibilities will every branch manager accept, and how will leadership support manager capacity?
6. **Power Curve design:** Should Jacob pilot buyer-first sequencing and more role-play/field application before restructuring the whole course?
7. **Pilot authority:** Which branches, agent cohort, closing partners, and resources should be selected to test the model?
8. **Executive scorecard:** Which productivity, retention, and profitability measures will constitute evidence that the initiative is working?

13. Immediate action list

Jacob: Send Cam this blueprint for refinement; request the sample buydown sales letter for internal review only; draft the shorter manager operating checklist; identify critical dependencies in closer compensation and oversight; outline a cohort baseline request and pilot plan.

Cam: Review and challenge the framework; clarify desired mandatory participation and compensation principles; confirm the scope of the November 6 cross-functional meeting and the timing of a separate new-agent system session.

Managers (after sponsor alignment): Nominate highly capable and available closing partners, surface open house inventory and coverage gaps, and assess realistic role-play and accountability capacity.

Compliance and partners (before external use): Review proposed closer agreements, any mortgage/title co-marketing, consumer disclosures, and the Rate Rescue claims and materials.

Closing position

First Team does not need to choose between caring about new agents and expecting more from them. Cam's philosophy demands both. **The velvet glove makes it safe to try; the iron fist makes action nonoptional within agreed program standards.** The structure removes confusion. Skilled partners reduce the fear of success. Daily activity creates opportunity. Small wins create belief. Belief creates energy. Sustained energy, coached skill, and competent support produce the conditions for repeatable transactions.

The proposed promise of the system: *We will show you exactly what to do, practice it with you, back you up when opportunity arrives, and hold you accountable to the work. You are not on your own — but you are responsible for doing the work.*

Prepared as an executive working proposal based on the October 28, 2026 conversation with Cam Merage and subsequent context supplied by Jacob Lawlor. All timelines, quotas, agreements, and compensation terms are proposals pending leadership and compliance review.

THE PROPOSED PROMISE

Energy.
Belief.
Execution.

We will show you exactly what to do, practice it with you, back you up when opportunity arrives, and hold you accountable to the work.

You are not on your own — but you are responsible for doing the work.