



Your Income Formula:

Use our [Online Resource Calculator](http://www.mysfgteam.com/resource-calculator) (<http://www.mysfgteam.com/resource-calculator>) to figure out what activity is needed based on what your income goal is!

If you enjoy Math, read below... and you'll still use the [Online RESOURCE CALCULATOR!](#)

To figure the APV needed to reach your Desired income, take your Desired Monthly Income / Commission Level / Advanced Rate / Placement Rate = This will give you the Monthly APV (or # of Applications if divided by 1,000) needed to be written.

Example: Sally desires to earn \$5,000 per month. She is on a starting contract level of 60% with a 75% advance of commissions. Let's assume a conservative Placement rate of 75% (meaning 3 out of every 4 applications submitted get approved/issued and stay on the books) for this Illustration.

Your Income Formula: 60% Contract Rate

$\$5,000 \text{ Desired Monthly Income} / 60\% \text{ Contract Level} / 75\% \text{ Advance} / 75\% \text{ Placement} =$
 $\$14,800 \text{ in Submitted APV (Approx. 15 Applications) per month to earn } \$5,000 \text{ in Deposited}$
 $\text{income. Note: Sally earned an additional } \$1,700 \text{ that is paid out equally between months 10, 11}$
 $\text{and 12 } (\$560/\text{month})$

*** $\$5,000 + \$1,700 = \$80,400 \text{ per year}$ ***

Your Income Formula: 75% Contract Rate- with same amount of work above

Sally would earn \$6300 in advanced Commissions and \$2100 paid in months 10, 11, 12.

$\$15k \text{ APV} * 75\% \text{ Placement} * 75\% \text{ Contract Rate} * 25\% \text{ Commissions} = \$2100 \text{ paid out evenly between}$
 $\text{months 10, 11 \& 12 } (\$700/\text{month})$

*** $\$6,300 + \$2,100 = \$100,800 \text{ per year}$ ***

Dialing Metrics!

When dialing, we speak in terms of Dials/Contacts/Appointments.

Whenever we dial a phone #, that's a "Dial".

Anytime someone answers the phone, we refer to this as a "Contact".

When we schedule an Appointment... you get it!

92/20/5 - This ratio would be common for dialing 4A Leads. 92 Dials, 20 Contacts, 5 Appointments

Here are the Appointment Ratios by Lead Type:

A Lead – 10 A Leads = 8 appointments (80%)

5A - 1 out of 4 Contacts = 1 Appointment (25%)

4A – 1 out of 4 Contacts = 1 Appointment (25%)

3A - 1 out of 5 Contacts = 1 Appointment (20%)

2A - 1 out of 8 Contacts = 1 Appointment (12.5%)

1A - 1 out of 12 Contacts = 1 Appointment (8.3%)

\$.50 - 1 out of 15 Contacts = 1 Appointment (6.7%)