WHY PINNACLE COVENANT

Investing in Independent Producers. Building Lasting Businesses.

Greetings

Welcome, and thank you for taking the time to learn more about Pinnacle Covenant Insurance Network.

The insurance industry offers no shortage of organizations promising competitive contracts, extensive carrier access, and innovative technology. While those things certainly matter, they are not what inspired the creation of Pinnacle Covenant.

We founded this organization on a simple belief: independent producers deserve an affiliation that is genuinely invested in their long-term success.

At Pinnacle Covenant, we recognize that every producer and agency owner is building something of lasting value—a business, a reputation, and a legacy of service to the clients and communities they represent. Our role is not to define your success, but to provide the resources, support, and opportunities that help you achieve it.

That philosophy guides every decision we make.

We believe an organization should do more than process contracts and celebrate production. It should develop leaders, encourage professional growth, provide meaningful business resources, and create an environment where independent professionals can thrive while maintaining the freedom that makes this industry so rewarding.

Our mission reflects that commitment:

We invest in independent producers so they can build lasting businesses—not simply write policies.

The pages that follow are not intended to be a sales presentation. Rather, they offer a glimpse into the values, culture, and vision that define Pinnacle Covenant Insurance Network. They explain why experienced producers, agency owners, and industry leaders are choosing to affiliate with an organization that measures success not only by production, but by the success of the people it serves.

Whether you are exploring new opportunities for yourself, evaluating a strategic partnership for your agency, or simply seeking an organization that shares your commitment to professionalism and service, I hope you will find our philosophy both refreshing and compelling.

Thank you for considering Pinnacle Covenant Insurance Network. We appreciate the opportunity to introduce ourselves and look forward to the possibility of becoming a trusted partner in your continued success.

Respectfully,

Jeremy W. Odom

Dr. Jeremy W. Odom
President

The Affiliate Relationship

Pinnacle Covenant Insurance Network was created to give independent producers and agency owners more than access to carrier contracts. The network combines carrier access, contracting and case-placement assistance, professional development, business resources, technology, growth initiatives, and home office support within an affiliation that respects the independence of the businesses it serves.

That distinction matters. Independent producers do not need another organization attempting to manage their businesses for them. They need a marketing organization that can help solve problems, expand opportunities, reduce unnecessary operating costs, and remain useful after contracting is complete.

Our philosophy is straightforward: **we invest in independent producers so they can build lasting businesses—not simply write policies.**

That investment is also why Pinnacle Covenant does not compete primarily by promising the highest available commission contract. Compensation matters and must remain competitive, but commission is only one part of the economics of an independent insurance business. E&O coverage, technology, sales tools, education, case support, carrier access, business development resources, and the quality of home office support all have value. We believe affiliates should evaluate the total value of an affiliation rather than a compensation percentage in isolation.

The model is built for more than one type of insurance professional. Individual producers can build successful personal-production businesses without recruiting. Producers who want to develop agencies can pursue that path. Established agencies and teams can affiliate without surrendering their existing identities or operating structures. The objective is not to make every affiliate build the same business. It is to provide a platform capable of supporting the business each affiliate has chosen to build.

Several principles govern that relationship. Client interests come before production. Affiliates remain independent business owners. Product recommendations should be driven by client need and suitability rather than organizational preference. Professional development should continue throughout a producer's career. Support should remain available after contracting. Growth should be encouraged without creating unnecessary dependency on the network.

Ultimately, Pinnacle Covenant must continue earning its place in an affiliate's business. We do not believe a producer should remain because leaving has been made difficult. We believe an affiliate should remain because the relationship continues creating value.

Your Existing Business Comes First

Affiliating with Pinnacle Covenant does not require you to leave an IMO that is already serving you well.

We do not pressure producers to abandon productive business relationships simply to consolidate their contracts with us. Experienced producers and agency owners frequently maintain relationships with more than one marketing organization because different organizations provide different carriers, products, expertise, or resources. We respect that reality.

In many cases, a producer considering Pinnacle Covenant is not looking for a replacement IMO at all. There is simply a gap that needs to be filled. It may be access to a particular carrier, a product not available through an existing relationship, another underwriting option, stronger final expense resources, assistance entering a new market, or additional business support. Pinnacle Covenant can be added to address that need without disrupting relationships that continue working well.

There is no requirement to transfer every existing carrier contract. We prefer to begin by identifying where we can create value and contracting only where there is a legitimate business reason to do so. An affiliate may begin with one carrier, several carriers, or a particular product line and expand the relationship later if additional opportunities develop.

The same principle applies to established agencies. An agency can affiliate while continuing to operate under its own name, leadership, systems, and business model. Existing teams do not need to be dismantled or reorganized simply to fit our structure. Our objective is to expand what an agency can do, not absorb the business the agency owner has already built.

Affiliates also retain control over the tools they use to operate their businesses. There is no requirement to replace an effective CRM simply because Pinnacle Covenant makes other technology available, and affiliates are not required to purchase leads from the network. Available technology, lead resources, and business tools should be used when they improve the business—not because their use has been made a condition of affiliation.

Pinnacle Covenant does not impose a general production minimum simply to maintain an affiliation. Individual carriers may establish their own production requirements for maintaining appointments, and specific network-sponsored benefits or incentive programs may have qualification standards. Those requirements are different from imposing an arbitrary production quota merely to remain part of the network.

We would rather earn a larger role in an affiliate's business over time. If our markets, service, resources, and support consistently create value, additional business may naturally follow. That is a healthier foundation for a long-term relationship than requiring a producer to move everything before we have earned that confidence.

Ownership, Independence and Exit

Questions about ownership should be answered before an affiliation begins.

Affiliating with Pinnacle Covenant does not transfer ownership of an affiliate's agency, brand, independently developed client relationships, or book of business to the network. The producer or agency remains the business serving those clients, and the home office is not positioned to compete with affiliates for the relationships they have developed.

The same principle applies if the affiliation eventually ends. Leaving Pinnacle Covenant does not convert an affiliate's clients into house accounts or give the network ownership of the agency's book of business.

Renewals require a more precise distinction because renewal and vesting provisions are established by individual carrier contracts. Those provisions can differ by company and may address vesting, termination, hierarchy changes, releases, chargebacks, and other contractual obligations. Pinnacle Covenant cannot override those agreements and will not represent otherwise.

Where a producer's renewals are vested under the applicable carrier agreement, Pinnacle Covenant does not claim those vested renewals simply because the producer leaves the network. Any rights or obligations created by the carrier contract remain governed by that contract.

The same transparency applies to carrier relationships themselves. Moving from one hierarchy to another may require a release, waiting period, new contracting paperwork, or another carrier-specific process. Affiliates considering a change should understand those requirements before terminating an existing relationship, and the home office can assist in determining what a particular carrier requires.

Our position is simple: independence should remain meaningful on both the way in and the way out. Affiliates should choose to continue doing business with Pinnacle Covenant because the relationship remains valuable—not because their clients, renewals, or businesses are being used as leverage to prevent them from leaving.

Markets That Expand the Conversation

Carrier access matters because no single insurance company is the right answer for every client. Underwriting, pricing, issue ages, product design, financial objectives, and market appetite vary considerably from one company to another. Meaningful carrier choice allows an independent producer to solve for the client rather than repeatedly trying to make the client fit the same carrier.

Pinnacle Covenant provides access across life, health, senior, and ancillary markets. Depending on licensing, state availability, appointment eligibility, and carrier requirements, affiliates can build portfolios that include final expense, term life, whole life, indexed universal life, annuities, Medicare-related products, individual health coverage, short-term medical, accident, hospital indemnity, supplemental health products, juvenile life, and other protection and accumulation solutions.

The carrier portfolio includes established national and regional companies such as Mutual of Omaha, Transamerica, Americo, Gerber, GBU Life, CICA Life, Combined, Manhattan Life, Physicians Mutual, Illinois Mutual, National Life Group, United American, AFLAC, Assurity, Liberty Bankers, Foresters, Lincoln Financial, Protective, North American, Securian, Symetra, SILAC, Nationwide, John Hancock, Pacific Life, Principal, OneAmerica, and additional companies available through direct and strategic distribution relationships.

Carrier availability can vary by product, state, licensing status, hierarchy, and contracting eligibility. For that reason, we do not believe the strength of a network should be measured simply by the number of carrier logos it can place on a page. The more important question is whether the network has a suitable market when an affiliate has a client who needs one.

That is where diversification and case placement work together. A client with significant health history may require a different underwriting approach from a healthy client seeking the same amount of coverage. Age, build, medications, tobacco use, product objective, premium tolerance, and other factors can materially change which carrier deserves consideration. When placement is uncertain, affiliates can seek assistance before submitting an application so the available markets can be narrowed intelligently.

This approach can reduce avoidable declines, unnecessary applications, underwriting delays, and frustration for both the producer and the client. It also helps affiliates become better case managers. Over time, producers develop a stronger understanding of carrier appetites and become more efficient at identifying likely solutions themselves.

Diversification also protects the producer's business. Carrier appetites change. Underwriting guidelines tighten. Products are repriced or withdrawn. Compensation structures change, and companies occasionally enter or exit markets. A business dependent upon one carrier can be significantly disrupted by a single company decision. A diversified business has more options and greater ability to adjust.

For that reason, the carrier portfolio is not treated as finished. New relationships should be added when they solve a legitimate market need, strengthen an existing product category, or give affiliates an opportunity they do not currently have. The objective is not to accumulate contracts. It is to maintain a useful marketplace.

Support After the Contract Is Signed

One of the simplest tests of an IMO relationship is what happens after the producer number has been issued.

Pinnacle Covenant's home office remains available for contracting questions, carrier communication, case-placement assistance, product questions, and operational matters that require additional attention or escalation. The objective is to help resolve the issue or connect the affiliate with the person or resource capable of doing so—not simply provide a telephone number and consider the matter closed.

The amount of support required will differ by affiliate. An experienced producer who knows exactly where a case belongs may need very little assistance. Another may want help comparing underwriting options before submitting an application. An agency owner may need assistance coordinating appointments for a team, resolving a carrier issue, or entering a new product market.

That flexibility is intentional. Independent producers do not need another layer of management inserted into every transaction. They need responsive assistance when a problem, opportunity, or unfamiliar situation makes that assistance useful.

Contracting is handled with the same approach. The home office helps coordinate appointment submissions, identifies outstanding requirements, follows up where appropriate, and assists with issues that can be addressed from the distribution side. The objective is to move the process forward efficiently while keeping the affiliate informed.

Contracting timelines, however, are not controlled entirely by the network. Carrier procedures, licensing status, background review, state requirements, existing appointments, hierarchy changes, release requirements, and whether a carrier permits just-in-time contracting can all affect how quickly an appointment becomes active. We therefore will not promise a universal contracting time that no IMO can actually control.

What we can promise is attention to the portion of the process we do control: submitting complete information promptly, following outstanding requirements, communicating delays, and helping resolve avoidable obstacles.

Support should not disappear when onboarding ends. The value of a home office is demonstrated over the life of the relationship, particularly when an affiliate encounters something that cannot be solved by simply submitting another application.

Investment You Can See

The difference between saying an organization values its affiliates and demonstrating it is investment.

Pinnacle Covenant uses a portion of the economics generated through its carrier relationships to provide resources that affiliates would otherwise have to purchase, develop, or obtain on their own. Those investments are selected because they can reduce operating costs, improve efficiency, strengthen professional capability, or help an affiliate build a more valuable business.

Network-Sponsored Errors & Omissions Coverage is one example. E&O is a legitimate operating expense and is required by many carriers before an appointment can be completed. Rather than simply requiring qualifying affiliates to purchase coverage before contracting, Pinnacle Covenant sponsors the coverage for eligible affiliates actively writing through the network.

The coverage remains connected to the affiliation. If an affiliate leaves Pinnacle Covenant, the network-sponsored coverage terminates and the producer becomes responsible for securing replacement coverage as necessary. This allows the organization to invest in an important professional requirement while directing that investment toward affiliates actively conducting business through the network.

FEX Toolkits addresses a different operating need. Final expense producers regularly compare carrier eligibility, underwriting questions, product features, and client options. Providing access to a specialized tool can reduce the time required to research those variables and make case evaluation more efficient. Pinnacle Covenant is also working to expand the carriers represented within the tool so it more closely reflects the markets available to our affiliates.

PCIN Academy supports professional development. Licensing gives a producer legal authority to conduct insurance business; it does not provide mastery of products, underwriting, compliance, case placement, sales practices, or business management. The Academy provides structured development in areas such as licensing and contracting, TCPA compliance, E&O, intelligent case placement, products, sales development, and other subjects that become important as an affiliate's business grows.

The network also invests in **business development resources and technology**. These resources are intended to help affiliates improve client acquisition and retention, identify cross-selling opportunities, enter additional markets, strengthen business operations, communicate more effectively, and manage growth. Technology is selected because it can reduce friction or improve capability—not because affiliates need another system imposed on them.

These resources are part of a larger economic model. A commission schedule tells a producer what will be earned on a particular sale. It does not show the entire cost of operating an independent business or the value of resources provided outside the commission contract. E&O, technology, sales tools, education, business development, case assistance, and home office support all carry real economic value.

That is why Pinnacle Covenant emphasizes **total affiliate value rather than the highest possible starting contract**. The objective is not to underpay producers in exchange for benefits. Compensation must remain competitive. The objective is to balance competitive producer compensation with sufficient organizational economics to continue funding resources that strengthen the affiliate's business.

Those investments must also be sustainable. Network-sponsored benefits may have eligibility requirements, and incentive programs have qualification standards because they carry real costs. The organization evaluates those costs against the value they create and the economics available to support them. We would rather build benefits that can be maintained responsibly than make generous promises that disappear when the recruiting campaign ends.

The test is practical: if an investment helps an affiliate reduce an expense, work more efficiently, place business more effectively, improve persistency, expand into another market, or build a stronger agency, it can create value for both the affiliate and the network. That alignment is what makes continued investment possible.

Growth With More Than One Path

Pinnacle Covenant does not define advancement by how many people an affiliate recruits.

Some producers want to build substantial personal-production businesses and have no interest in managing other agents. Others want to develop teams, mentor producers, and eventually operate larger agencies. Established agency owners may arrive with that structure already in place. Each represents a legitimate business model, and the network is designed to support all three.

An individual producer can advance through production, consistency, professional development, and the growth of their own book of business without recruiting family, friends, or anyone else. Recruiting is not required to be recognized as successful within the network, and personal producers are not treated as though they are simply waiting to become agency builders.

Affiliates who choose to build teams can pursue that opportunity. They may recruit producers, develop an agency, mentor team members, and earn compensation associated with legitimate team production. Existing agency owners can affiliate their teams while maintaining their own agency identities and leadership structures.

There is an important distinction, however, between **building an agency and building a downline**.

Pinnacle Covenant does not view recruiting by itself as productive business activity. Adding people to a hierarchy does not create sustainable value unless those producers are being developed, serving clients, writing quality business, and contributing to a functioning agency. Team compensation therefore exists because real insurance production is occurring within the organization—not simply because another person was recruited.

Leadership carries responsibilities as well as compensation. Agency leaders are expected to help producers develop, establish professional expectations, support activity, strengthen product knowledge, monitor the quality of submitted business, and build a culture capable of retaining productive professionals. An override should reflect value being created within the organization.

As an affiliate demonstrates the ability to build and lead a productive organization, additional leadership opportunities may become available. Those opportunities are based on production, leadership ability, organizational performance, professional development, and the capacity to support other affiliates—not simply the number of people appearing beneath someone on an organizational chart.

The choice remains with the affiliate. Build a strong personal book. Build an agency. Grow an existing team. Pursue leadership as the business develops. Pinnacle Covenant provides more than one path because independent professionals should not have to adopt someone else's definition of success in order to advance.

Business Growth Initiatives

Production matters, but sustainable business growth requires more than generating premium.

A healthy insurance business develops clients who remain on the books, expands its capabilities, diversifies revenue, improves operating efficiency, and becomes less vulnerable to changes in any single carrier or product. Agency owners have additional concerns: producer development, team productivity, leadership, retention, and the ability to build an organization that does not depend entirely on one person's production.

Pinnacle Covenant's business growth initiatives are designed around those broader objectives.

The **Fast Start Bonus** encourages new affiliates to establish productive momentum early in the relationship. Contracting without activity creates little value for either party, so the program is designed to help move an affiliate from onboarding into active production.

The **Book of Business Growth Builder** focuses on diversification and the development of a broader book of business. Rather than rewarding a temporary production spike, it encourages affiliates to establish meaningful business across selected carriers and product categories. The objective is to help create a book that is more resilient, provides additional opportunities to serve clients, and is less dependent on a single source of production.

In It To Win It recognizes continued production and engagement. Consistency matters because businesses are built through sustained activity rather than isolated months of exceptional production.

For affiliates who build organizations, the **Override Dividend Program** recognizes economic value created through productive team structures. Overrides should represent actual business contribution, not compensation for merely having people positioned beneath a leader.

The **Team Compensation Accelerator** and **Team Excellence Bonus** extend that philosophy to agency-level performance. These initiatives are designed to recognize teams that produce, maintain quality business, develop professionals, and demonstrate sustainable organizational growth.

The programs differ because the businesses they support differ. An individual producer building a personal book should not be measured by the same criteria as an agency owner developing a team. A new affiliate establishing early momentum has different objectives from an established organization managing significant production.

What connects the initiatives is the behavior they are designed to encourage: **production, persistency, diversification, professional development, leadership, and sustainable growth.**

Incentives should reinforce a healthy business model. They should never become the business model.

The Standard for Success

Production is essential to an insurance business, but premium alone does not tell us whether that business is healthy.

A producer can generate significant premium and still have poor persistency, unsuitable placement, compliance problems, weak client relationships, or a business that cannot survive without constant replacement of lost policies. Conversely, a producer building a quality book, improving professional capability, maintaining strong persistency, and expanding client relationships may be creating considerably more long-term value than a single production number suggests.

Pinnacle Covenant therefore looks at success more broadly.

Production matters. Persistency matters. Client suitability matters. Compliance matters. Professional development matters. The quality of the book being built matters. For agency owners and leaders, producer development, team performance, leadership, and organizational stability matter as well.

Affiliates are expected to protect client interests, maintain required licensing, comply with applicable laws and carrier requirements, communicate honestly, protect confidential information, and submit business that accurately reflects the information provided by the client. No incentive, production goal, or compensation opportunity justifies compromising those standards.

Affiliates are also expected to take ownership of their businesses. Home office support is available, but support does not replace the producer's responsibility for client communication, follow-up, suitability, compliance, and the quality of submitted business. Agency leaders carry the additional responsibility of establishing those same standards within the teams they lead.

Pinnacle Covenant accepts corresponding responsibilities. Communication should be clear. Compensation arrangements should be documented and administered accurately. Commitments should be honored. Material changes affecting affiliates should be communicated. Problems should receive attention. Programs should operate according to established requirements rather than informal exceptions or shifting expectations.

That mutual accountability is part of the culture we intend to maintain. Independence does not mean operating without standards, and partnership does not mean surrendering responsibility to someone else.

The objective is a network of capable independent professionals building quality businesses—with an organization behind them that holds itself to the same professional standard it expects from them.

Built Deliberately for Today's Independent Producer

Pinnacle Covenant is a newer organization. We do not believe that fact should be hidden, minimized, or presented as though being new automatically makes us better.

Large, established IMOs may offer decades of experience, extensive infrastructure, and long-standing carrier relationships. Producers who are receiving meaningful value from those relationships should recognize those advantages. A newer organization has to earn confidence differently.

Our advantage is the opportunity to build deliberately.

We are not required to preserve an operating model simply because it has existed for decades. Decisions about affiliate investment, technology, professional development, carrier relationships, compensation, agency development, and home office support can be made around the realities facing today's independent producer.

That is why several elements of the Pinnacle Covenant model are intentional from the beginning: affiliates can maintain productive relationships with other organizations; recruiting is not required for advancement; established agencies can retain their identities; producers are not required to purchase leads or replace effective technology; affiliate resources are treated as investments rather than recruiting giveaways; and the organization is expected to earn additional business through the value it provides.

Being deliberate does not eliminate the need to prove ourselves. Prospective affiliates should perform due diligence. Review the carrier relationships. Understand the compensation. Examine the resources. Read the agreements. Ask how support works. Understand what happens if the relationship ends. Then evaluate whether the experience matches what has been represented.

Trust should be earned through execution.

Appointments should be handled properly. Compensation should be administered correctly. Questions should receive answers. Problems should receive attention. Resources that have been promised should actually be available. Commitments should mean something after the affiliation paperwork is complete.

We are not asking experienced producers to choose a newer organization instead of an established one simply because our philosophy sounds different. We are asking for the opportunity to demonstrate whether a deliberately built organization can create meaningful value for their businesses.

That is a standard we are prepared to be judged by.

Compensation and Value

Compensation matters. Independent producers are business owners, and the economics of an affiliation must make sense.

Pinnacle Covenant's objective is to provide competitive producer contracts while retaining sufficient economics within the distribution structure to support home office operations, affiliate investments, leadership compensation, and continued development of the network. Those interests have to remain in balance for the model to work.

We do not believe producers should accept uncompetitive compensation simply because additional resources are available. We also do not believe the highest possible starting contract automatically represents the best economic opportunity. The appropriate comparison is the total value of the relationship: compensation, carrier access, E&O support, technology, sales tools, education, case-placement assistance, business development resources, growth programs, and the quality of support available when it is needed.

Compensation is also capable of growing with the affiliate.

Producer contract levels are not intended to remain permanently fixed when production demonstrates that a higher level is warranted. Pinnacle Covenant maintains a structured approach to compensation advancement based on production, quality of business, carrier availability, and the economics of the applicable contract hierarchy. Affiliates who build meaningful books of business should have opportunities to be considered for higher compensation as their businesses grow.

Agency owners and leaders have additional earning opportunities through legitimate team production. Overrides exist because a leader is helping develop and support a productive organization—not simply because producers have been added beneath that leader. Team compensation therefore remains connected to actual insurance activity and the economic value created by the agency.

This structure is intentional. The producer should be compensated competitively for personal production. The agency leader should have an opportunity to earn for developing productive professionals. The network must retain sufficient economics to provide the infrastructure and affiliate investments that support both.

If any one of those three is consistently deprived of value, the model eventually fails.

Our objective is a compensation structure capable of growing with the affiliate while supporting an organization financially strong enough to continue investing in the relationship.

What Partnership Means in Practice

The word *partnership* is used loosely in insurance distribution. At Pinnacle Covenant, it does not mean shared ownership of an affiliate's agency, control over the producer's business, or an expectation that every piece of business must flow through the network.

It means both parties contribute value to the relationship.

The affiliate is responsible for operating professionally, protecting client interests, maintaining required licensing, complying with carrier and regulatory requirements, submitting quality business, and communicating when assistance is needed. Agency leaders assume the additional responsibility of developing and supporting the producers they lead.

Pinnacle Covenant is responsible for maintaining useful carrier relationships, administering compensation accurately, supporting contracting, providing access to applicable affiliate resources, assisting with case placement and carrier issues when needed, communicating material changes, and continuing to invest responsibly in the platform.

Neither party should become unnecessarily dependent on the other.

The affiliate remains responsible for building and operating the business. The network remains responsible for providing enough value to justify its place in that business.

That creates a straightforward alignment: when an affiliate writes quality business and grows, the network benefits. When the network provides better markets, useful resources, effective support, and investments that strengthen the affiliate's operation, the affiliate benefits.

That is what we mean by partnership—a business relationship in which both parties have responsibilities, both parties create value, and neither party has to surrender its independence for the relationship to work.

Who This Model Is Built For

Pinnacle Covenant will not be the right organization for every producer, nor should it attempt to be.

A producer whose only consideration is obtaining the highest available contract on a particular carrier may find another organization better aligned with that priority. Someone looking primarily for a recruiting system in which team building replaces personal insurance activity will not find that model here. Neither will a producer expecting the home office to build the business on their behalf.

The network is designed for independent producers and agency owners who want competitive market access while placing value on the other components required to build a durable insurance business.

That may be an experienced personal producer who wants additional markets and better business resources without being pressured to recruit. It may be an established agency owner looking to expand carrier access, strengthen producer support, or add capabilities without giving up the agency's identity. It may be a producer who intends to develop a team and wants leadership opportunities tied to actual production and professional development rather than recruiting alone.

Pinnacle Covenant may also make sense for producers who are already satisfied with much of their current distribution structure but have identified a particular gap. An affiliate does not need to use every carrier, resource, program, or service for the relationship to be worthwhile. The relevant question is whether the parts being used create enough value to strengthen the business.

We are looking for affiliates who value independence, professionalism, client service, continued development, and responsible growth. In return, they should expect an organization willing to invest in those same priorities.

The fit is not determined by whether a producer is new or experienced, a personal producer or an agency owner, or whether Pinnacle Covenant becomes the producer's primary marketing relationship.

It is determined by whether we can make the business stronger.

A Clear Contracting Process

Affiliation begins by identifying what the producer or agency actually needs—not by submitting contracts to every available carrier.

Existing appointments, current product lines, licensing, target markets, and identified gaps should determine the initial contracting strategy. If an affiliate needs two additional underwriting markets, we can begin there. If an agency is adding annuities or another product category, contracting can focus on the carriers appropriate to that expansion. If the immediate need is access to one particular carrier, there is no reason to manufacture additional paperwork simply to make the affiliation appear larger than it is.

Once the appropriate markets have been identified, the home office assists with the contracting process. Requirements may include licensing verification, carrier-specific forms, background and compliance questions, E&O documentation, hierarchy information, and other items required by the carrier.

Existing carrier appointments are reviewed before changes are made. If an affiliate already has a productive appointment, there may be no reason to move it. When a change is desired, carrier-specific transfer, release, or waiting-period requirements should be understood before the existing relationship is terminated.

Contracting timelines vary. Some carriers use efficient electronic processes and may approve straightforward appointments quickly. Others require additional review. State requirements, licensing issues, background questions, existing appointments, hierarchy changes, release requirements, and carrier procedures can all affect the timeline.

For that reason, Pinnacle Covenant does not promise that every carrier will complete contracting within an arbitrary number of days.

Our responsibility is the part of the process we can control: help prepare the submission correctly, respond promptly to outstanding requirements, follow up where appropriate, communicate delays, and assist in resolving avoidable obstacles.

Once the necessary appointments are active, the affiliation moves from contracting to business. Applicable resources are made available, the producer begins using the markets that prompted the affiliation, and the home office remains available as additional needs develop.

Contracting is the doorway into the relationship. It should never be mistaken for the relationship itself.

Principles We Will Not Compromise

Growth will eventually test the principles of every organization. The decisions made when compromise becomes convenient determine whether those principles were genuine in the first place.

Pinnacle Covenant will not build its business around recruiting people who have little interest in becoming productive insurance professionals. Recruiting will not become a substitute for selling, serving clients, developing producers, or building legitimate agencies. An affiliate will never need a downline to prove their value to this organization.

We will not intentionally interfere with productive business relationships simply to increase the amount of premium flowing through our hierarchy. If another IMO, agency, or marketing organization is serving an affiliate well, we respect that relationship. Our responsibility is to earn the business we receive by providing value where we can contribute.

We will not create unnecessary dependency. Affiliates will not be required to purchase leads, replace effective business systems, or buy unnecessary services from the network simply to maintain an affiliation.

We will not treat independently developed client relationships as organizational property or intentionally compete with affiliates for the clients they serve. We will not use an affiliate's book of business as leverage to prevent that producer or agency from making a different business decision in the future.

We will not sacrifice suitability, compliance, or client interests for production. No contest, incentive, compensation opportunity, or organizational objective is more important than conducting business properly.

We will not make promises we cannot control. We cannot guarantee that every applicant will qualify for coverage, that every carrier will approve every appointment, that every contracting request will be completed within a fixed number of days, or that every person who affiliates will succeed. Our responsibility is to be clear about what we can control and accountable for how well we execute it.

We will not confuse independence with the absence of standards. Affiliates are independent business owners, but licensing, compliance, carrier requirements, professional conduct, and the eligibility standards attached to network-sponsored benefits still matter.

Finally, we will not assume that an affiliate's business belongs to us simply because we helped provide access to a carrier. Pinnacle Covenant must continue earning its place in that business through service, resources, opportunity, and investment.

Those principles are not intended to make us everything to everyone. They define the kind of organization we intend to remain as we grow.

What an Affiliation Means

By this point, the practical terms of the relationship should be clear.

Affiliating with Pinnacle Covenant does not require you to leave an IMO that continues serving you well. You do not have to transfer every existing carrier relationship, and you can begin with the specific markets or resources your business needs. An established agency can affiliate without surrendering its name, leadership, operating structure, or independence.

You are not required to recruit. A personal producer can build a successful career through individual production and professional growth. If you choose to build an agency, opportunities exist to develop producers and earn compensation tied to legitimate team production and leadership.

You are not required to purchase leads from the network or abandon an effective CRM simply because other resources are available. Pinnacle Covenant does not impose a general production quota merely to keep an affiliate attached to the organization, although individual carriers and specific network-sponsored programs may maintain their own legitimate requirements.

Your independently developed client relationships remain yours. The network is not designed to compete with you for those clients, and ending an affiliation does not convert them into house accounts. Renewal and vesting rights remain governed by the applicable carrier agreements, and those provisions should be understood before business is placed.

In return, Pinnacle Covenant expects affiliates to operate professionally, protect client interests, comply with licensing and carrier requirements, submit quality business, and take responsibility for the businesses they own. Network-sponsored resources and incentive programs may require appropriate activity or qualification because those investments must remain financially sustainable.

What Pinnacle Covenant brings to that relationship is carrier access, contracting support, intelligent case-placement assistance, professional development, home office support, business resources, technology, growth initiatives, leadership opportunities for those who want them, and direct investments intended to reduce costs or strengthen an affiliate's operation.

The relationship is therefore neither all-or-nothing nor one-size-fits-all.

It begins with a simpler question:

Where can Pinnacle Covenant make your business stronger?

Beginning the Conversation

The next step is not moving contracts. It is determining whether there is a business reason to work together.

That conversation begins with the business you already have: the products you sell, the carriers you use, the markets you serve, the states where you are licensed, the structure of your agency or team, where you intend to grow, and the gaps your current relationships are not filling.

From there, we can determine whether Pinnacle Covenant has something meaningful to contribute.

That may be access to a carrier you need. It may be another underwriting option, entry into a new product market, case-placement assistance, business development resources, professional education, technology, network-sponsored E&O coverage, or a platform capable of supporting an agency you intend to grow.

If there is a fit, we identify where to begin. The appropriate carrier appointments can be initiated, applicable resources introduced, and a relationship built around the actual needs of the business. Additional opportunities can be added as those needs develop.

If there is no meaningful fit, affiliation should not be forced. Adding another IMO to a producer's contracting portfolio accomplishes nothing by itself.

Ultimately, the value of Pinnacle Covenant should be visible in the business of the affiliate. It should be found in a case that reached the right market, an expense that was reduced, a problem the home office helped resolve, a resource that improved efficiency, a new market that expanded the business, or an opportunity that helped a producer or agency grow.

We do not expect your affiliation simply because you considered us.

We expect the opportunity to earn it.

Pinnacle Covenant Insurance Network

Built on Principle. Driven by Performance.