



Like many of our clients, if you are entering 2016 wanting to greatly improve upon 2015 sales results, it is important to launch incentive **initiatives** for distribution and/or customers by mid-second quarter.

As for expense reductions, that is a longer-term decision, and one that will clearly begin to **pay off later in the year**.

Capital improvements can be made by taking an **in-depth look at discontinued lines** of business, and selling those pieces, books, or assets that no longer fit. Letting them sit creates unnecessary deterioration.

Any new product system or channel cannot be counted on for 2016 unless it is a **clear extension** of currently successful strategies. You already know change, on its own, is resisted and timelines are almost always extended.

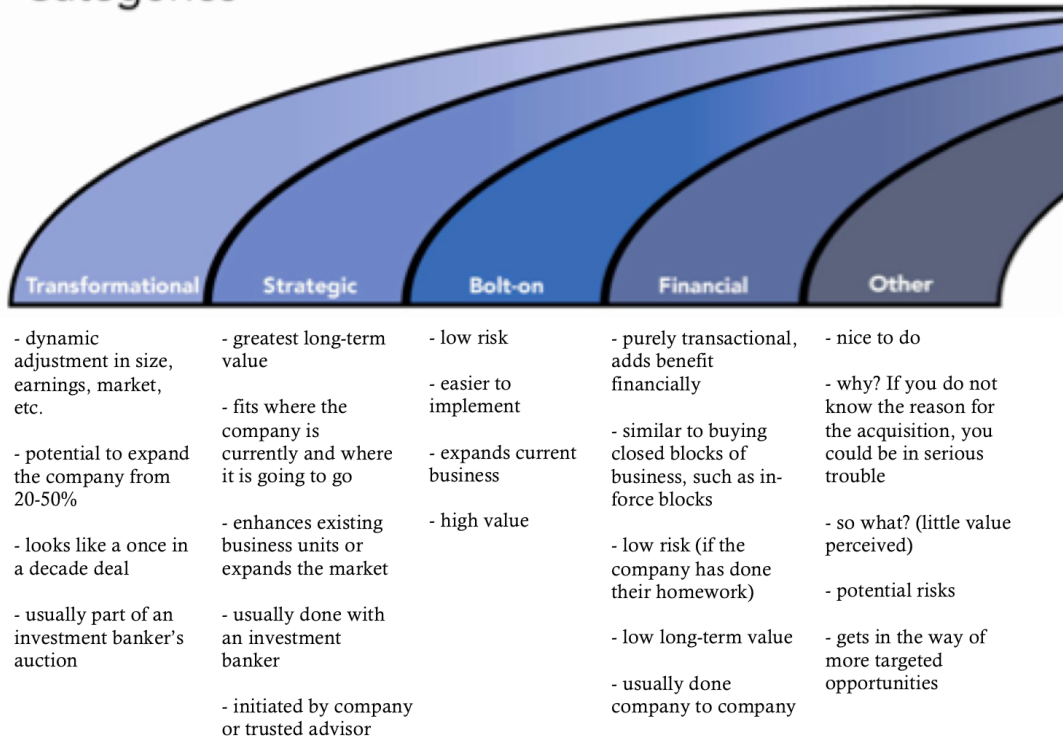
There are several good reasons to take a look at **strategic acquisitions** in 2016, given the strong supply of companies and lines of business that do not have a long-term future. In our opinion, 2016 is going to be an exceptional year for those who jump in and pay early attention to revenue growth, expense control and capital refinement.

We may be looking at **one of the best-ever years for our industry** as we lay the groundwork for 2017 and 2018, while our margin spreads also have a chance to grow.

Here's to 2016!

## *For Further Conversations & Discussion...*

### DCG's Five Broad Acquisition Categories



#### **Merger & Acquisition Support**

DCG has a tailored approach to create acquisition opportunities and address specific challenges faced by acquirers in the insurance and financial services sectors. DCG strives for opportunities with clear value driven principles.

#### **Strategic Counsel**

DCG provides confidential, balanced, and independent counsel tailored to the needs of the individual Chief Executive Officer and Executive Team. Matching opportunities with the philosophy and objectives of the company, DCG partners with our clients to assess options and develop a customized strategy.

#### **Distribution Revitalization**

DCG assists companies in meeting their specialized marketing and distribution objectives through a customer-focused, needs-based approach. DCG works with clients to build efficient, controlled distribution, focused on specific markets where higher agent productivity and profitability can be obtained and competitive advantages can be maximized and sustained.