

# THE FAILURE *FIELD GUIDE*

11 patterns that destroy agents — and how to avoid every one of them.

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**This is not a list of things to try.**

It is a list of things that will end your career if you let them.

Study it. Know it. Refuse to become it.

# Most agents who leave *had what it takes.*

I put this together because I care about whether you make it. Not just in this business but in building the life you said you wanted when you joined. And the honest truth is that most agents do not fail because the system is broken. They fail because of patterns. Patterns that are predictable, avoidable and almost always the same.

I have watched talented people walk out the door not because they lacked ability but because they fell into one or two of the traps in this guide. That is what makes it hard to watch. Because it did not have to go that way.

Read this honestly. If something on this list hits close to home that is not a reason to feel bad. It is information. Use it. The agents who grow the fastest are the ones who can look at themselves clearly and make adjustments without ego getting in the way.

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**You have what it takes. Now go prove it.**

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# Not Buying Leads

*You cannot build without raw material.*

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I want you to win in this business, and the first thing that will help you win is buying leads. Leads are not optional. They are the starting point of everything. When you are not buying leads, you are telling yourself you want to make less money. Less income does not build a business. The agents I have watched struggle the most are not the ones who lacked skill. They are the ones who never got enough reps because they never invested in enough leads. Buy them. Work them. Let the volume teach you what no training ever could.

## THE RULE

**If you are not buying leads, you are not in the business yet.**

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# Spending Less Than \$1,000/Week on Leads

*Investing small produces small.*

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I understand the instinct to be careful with money, especially when you are just getting started. But spending \$200 or \$300 a week on leads is not being smart.. it is starving yourself. Fewer leads means fewer conversations. Fewer conversations means fewer sales. And with fewer sales, you start to believe the business does not work when really you just did not give it enough fuel. A thousand dollars a week is the minimum for the math to work in your favor. Get there as fast as you can and do not look back.

THE RULE

**\$1,000 a week is the floor. Build toward more.**

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# Complaining

*Complaining keeps you exactly where you are.*

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This business is not always easy. You will have hard weeks. Leads that go nowhere. Days that test you. But the moment you start complaining, you stop solving. Complaining feels like processing, but it is actually just staying stuck. The agents who grow the fastest are the ones who look at whatever is in front of them and ask: what can I do about this? Bring your problems to me. Not to the team floor.

## THE RULE

**Bring it to leadership. Fix it together. Then move forward.**

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# Not Recruiting

*Sales builds income. Recruiting builds a business.*

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I want you to think bigger than your next sale. Selling policies builds income, and income is great. But recruiting builds something that works when you are not working. The override model exists so that your growth lifts everyone around you. If you are only selling, you have a job. If you are recruiting, you are building a business. The agents who reach real freedom in this industry are almost always the ones who started building a team early.

## THE RULE

**Start recruiting before you feel ready. That is the whole point.**

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# Letting Ego Get in the Way

*The most coachable agents always win.*

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I have seen talented people fail in this business because they could not get out of their own way. The live selling process works. The scripts work. Not because someone made them up, but because they have been tested on thousands of calls. When you stay muted instead of following along, or go off script because you think you know better, you are gambling your income. I am not asking you to follow blindly forever. I am asking you to master the system first. Once you understand why every piece works, you will have earned the right to have an opinion. Until then, stay coachable.

## THE RULE

**Coachability is the skill that makes every other skill work.**

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# Not Training During Off Days

*The best agents never fully stop growing.*

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You do not have to grind every day. Rest matters and I want you to take care of yourself. But there is a difference between resting your body and going completely dark on your development. The agents who outperform over time are not necessarily working more hours. They are showing up sharper because they used their time wisely. Listen to a call of yours. Review an objection you got stuck on. Read something that sharpens your thinking or develops your mentality. Small investments in yourself on your off days compound into a version of you that is very hard to compete with.

THE RULE

**Rest your body. Keep feeding your mind.**

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# Reinventing the Wheel

*Master the system before you add to it.*

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I get it. You are creative. You have ideas. You want to put your own stamp on things, and eventually that will be a real asset. But right now, your job is to follow the system exactly as it is built. Not because I need you to do it our way because the system works and you have not yet run enough calls to know what to change or why. Get your first 100 calls in. Get results. Then bring me your ideas and we will look at them together. Innovation built on a foundation of results is powerful. Innovation built on impatience is a recipe for failure.

THE RULE

**Follow it first. Improve it later. That order matters.**

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# Questioning the System

*Questions are welcome. Doubt that spreads is not.*

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If you have a question about why we do things a certain way, I want you to ask me. I would rather you understand the reasoning than follow blindly. But there is a difference between asking questions to learn and planting doubt in the team. When you question the system out loud to other agents, you are not just expressing your own uncertainty, you are making it harder for the people around you to believe. If something is not working for you, come to me first, do not bring the team down with you. Misery loves company and we do not tolerate that. We will figure it out together. That is what this team is built on.

## THE RULE

**Bring your questions to leadership. That is what we are here for.**

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# Doubting Yourself

*I believe in you before you believe in yourself. That is enough to start.*

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Everyone doubts themselves in the beginning. That is not a sign that you are in the wrong place. It is a sign that you are doing something that actually matters to you. You are going to get rejected. You are going to have weeks that make you question everything. In those moments, I need you show up anyway. Confidence is not something you wait to feel. It is something you build by taking action before you feel ready. Every call you make when you do not feel like it is a deposit into who you are becoming. Keep making those deposits. Develop yourself, this is our why.

## THE RULE

**Show up before you feel ready. That is how confidence is built.**

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# Thinking Short Term

*The breakthrough is usually right after the hardest moment.*

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Some of the best agents I know almost quit in their first year. Not because the business was not working, but because they could not yet see what was being built. Including myself. I tried to quit many times before my breakthrough (20th month). This is a long game. The override income, the team, the life you are working toward.. none of it shows up in 30 days. But it does show up. The agents who make it are not the ones who never struggled. They are the ones who made decisions based on where they were going, not how they felt that week. I am asking you to do the same. Stay in it long enough for it to work.

## THE RULE

**Make decisions for who you are becoming, not the week you are in.**

# Falling in Love With the Result, Not the Process

*The process is the only thing you can actually control.*

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Results matter. I want you to make money, and I want you to make a lot of it. But if you are checking your income every day and letting a slow week shake your confidence, you are focused on the wrong thing. You cannot control whether someone says yes. You can control how many people you talk to, how prepared you are, and how consistently you show up. Fall in love with those things: the dials, the conversations, the training, the recruiting calls, your development. Do those with excellence every single day and the results will take care of themselves. Do the right things, often enough for long enough and it is impossible to lose.

THE RULE

**Control the process. The results will follow. I have seen it.**

# You already have *what it takes.*

I have seen enough people come through this business to know that talent is not the deciding factor. The agents who build something real are not exceptional people. They are ordinary people who refused to quit and refused to make excuses.

Every pattern in this guide is something I have watched derail people who had genuine ability. That is the part that stays with me. Not the ones who were not cut out for it. The ones who were and let one of these patterns take them out.

You do not have to be perfect. You just have to be honest with yourself, stay coachable, and keep showing up. I will be here to help you figure out the rest. That is what The Standard Collective is built on.

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## **The Standard Collective**

This guide is how we take care of our people.

BUILD