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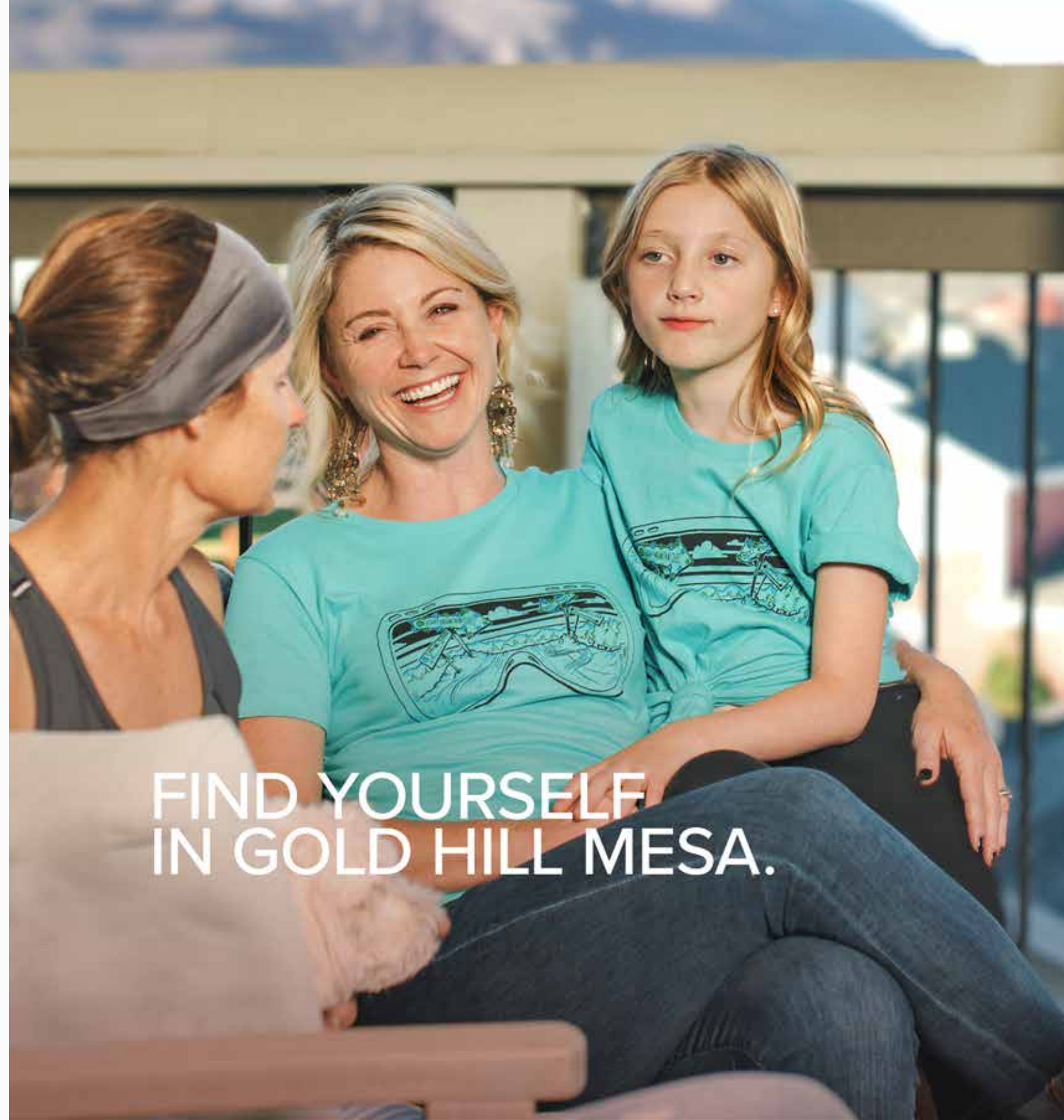
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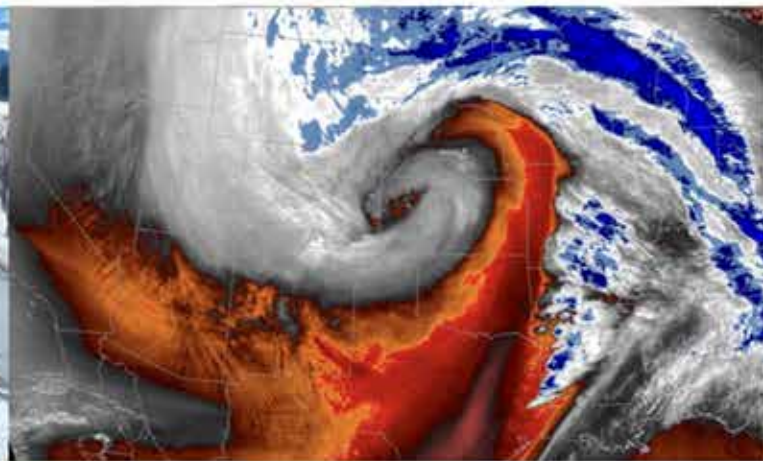
March 13th, 2019 brought a bomb cyclone blizzard to our region. Wind gusts of 100 mph ravaged our area, closing roads, bringing down large trees, and felling fences throughout the city. Power was down in many areas, and people were trapped in their cars on the roadways for hours.

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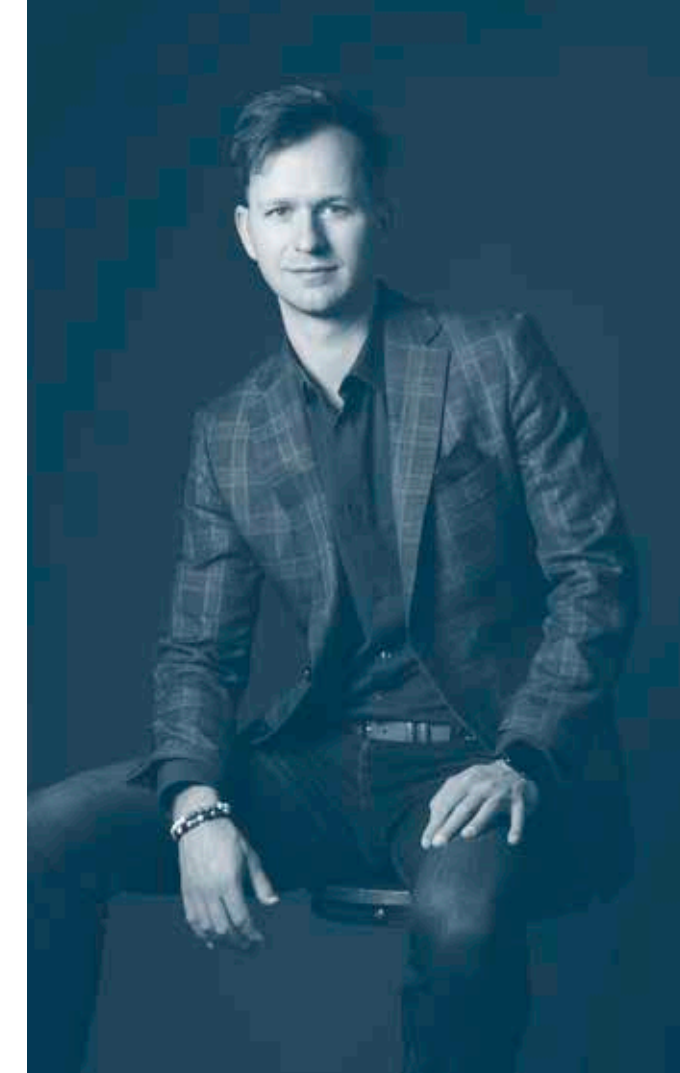
Friends in real estate, welcome to our March 2023 edition! As you're reading this, March 10, the date for our second annual RP Awards Gala, is fast approaching. I hope you all are as excited as I am. As of writing this (Jan. 19) I haven't even officially announced the event, but as you're reading this, I'm guessing we are in the final stage of voting. How fun!

I hope you enjoy our features this month. I first met Gisela Spencer on a referral from Lana Rodriguez back in early 2021; Gisela made such a positive impression on me and shared a ton of vendor referrals with me, whom I was able to later call on for advertising.

I was introduced to Tanner Gibson by Greg Luczak and Jacob Leggett. Funny enough, he launched his brand-new team, Colorado Roots Realty Group, a day or so after his photo shoot for the magazine. I honestly had no idea he was launching his team when I got the wheels moving on his article. What a surprise!

Alexis Glover was just crowned Miss Colorado USA and was weeks away from the national competition when she and I sat down at the Starbucks in University Village. She has led such a unique journey, competing in pageants and getting her real estate career started in the title industry. I can't wait to see just how far she goes.

I first "met" Greg Luczak back in 2020. The word "met" is in quotes because it was over Zoom; I was hosting a "Pandemic Panel" (or whatever I called the Zoom events I did back then), designed to give real estate agents a place to share what's working and



what's not during the lockdown. Real estate had just been deemed "essential," and Greg and some other very big names in the industry were sharing their game plans for such an unprecedented time. I admit, during that Zoom call, I was extremely nervous as I had taken over the business mere weeks before and I knew shockingly little about real estate at the time, let alone real estate during a pandemic! Greg and everyone was very supportive.

And finally, our "Partner Spotlight" is Casa Bay photography. By now, many of you have had the pleasure of meeting Maria Bay, owner and lead photographer of the business. Over the past two years, Maria has grown to be a true friend of mine who I can go to when I need some real life advice.

Thank you all for reading *Colorado Springs Real Producers*. I hope to have the opportunity to meet you all someday!

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TANNER GIBSON

HELPING FAMILIES PUT DOWN COLORADO ROOTS

SEEDS OF CHARACTER

Tanner Gibson grew up in Oklahoma City and moved to Highlands Ranch, CO, in late 1999. The next year they moved to Colorado Springs, and in August 2002, they settled in Stetson Hills. When Tanner was 10, his parents bought their first house. Their agent, Ron Mast, did an amazing job of helping everything flow smoothly. He took a lot of the stress and pressure off Tanner's parents and inspired a young boy in the process.

Tanner loved baseball so much that there were times that he played two seasons in a year. He learned his work ethic from his father, who has been in the automotive industry for 25 years.

BRANCHING OUT

2008 was a formational year. Tanner was only 16 years old, but he wanted to serve. He took his first overseas mission trip with his church youth group (destination: Uganda). *And* that year, he also got his first job.

Working at Chick-fil-A taught him about stewardship, customer service and the power of a positive influence.

He became a store manager at age 17 and was soon appointed leader at the AF Academy football games. He even got to dress up as the company's mascot during a televised ESPN game of Air Force versus Navy. He truly enjoyed making connections in the community. In time he was appointed as a grand opening trainer.

In May 2012, Tanner's first and only girlfriend became his wife. He and Rebekah had met at church several years before and had gone on the same youth mission trip to Uganda in 2009. Tanner admired Rebekah's passion for God that motivated her to compassionate action.

The next fall, Tanner stepped away from Chick-fil-A and started working as a service advisor at the same Nissan dealership his dad worked at. He also joined over 10,000 applicants in initiating the one-and-a-half-year process of pursuing a career with Colorado State Patrol.

FALLING LEAVES

During the fall of 2013, Rebekah became deathly ill. She was eventually diagnosed with chronic Lyme

disease. Not long after that, Tanner was informed that he was one of 37 to be chosen for the state patrol preparation program.

The future seemed uncertain. Tanner realized that the dream of being a state patrol officer paled in comparison to his dream of serving and protecting Rebekah and making memories with her while there was time. He declined the opportunity to join Colorado State Patrol.

He and Rebekah moved in with Rebekah's parents so that Rebekah would have access to more caregivers. By the next year, she was more stable, and the young couple moved into their own apartment.

By 2016 Rebekah was about 80% better, and the couple decided it was time to get their first home. It was hard to choose between family and friends who were REALTORS®, but they decided to enlist the help of an agent from their church.

NEW GROWTH

"Aaron Robinson made the entire

...



•••

process very easy,” Tanner recalled. “He had *outstanding* communication skills and was able to help us find just the right fit. He and my childhood REALTOR® inspired me to enroll in a four-month real estate course. I shadowed Aaron while I was preparing for my test, and after I was licensed in September 2017, I joined Coldwell Banker with Aaron. In the end, he not only helped us find our new home, but he helped me start a new and amazing career!”

Tanner and Rebekah had been leading a small group Bible study of college students at church. He became ordained in preparation to go into full-time ministry and was, therefore, able to perform the marriages of many of the couples. Around the time he had become a licensed REALTOR®, many of the newly married couples from their Bible study group were ready to buy their first homes.

A BLOSSOMING BRANCH

In February of 2019, Tanner and Rebekah were delighted to welcome their first-born daughter into the world after a year and a half of praying, trying and waiting.

Later that year, his mentor, Aaron, transferred to a different brokerage and Tanner joined the Luczak Group. It was led by Greg Luczek, who had built his business during

the recession. Tanner admired Greg’s experiential wisdom and passion and knew Greg had a reputation as the hardest-working real estate agent in Colorado Springs. *(You can read Greg’s story in this issue as well!)*

Tanner accepted Greg’s invitation to join his team in 2020, and by the end of the year, Tanner had helped twice as many families and had doubled his deals! In 2021 Tanner was in the top 100.

“I’m very grateful for Greg Luczak,” Tanner said humbly. “He saw the passion inside of me and helped me put that into action. He continually pushes me to be better than I was last year, not just in sales but in life. He celebrates my life and achievements and helps me to strive for excellence. I want to continue seeking out those who are operating their businesses with a servant-leader mentality.”

BEARING FRUIT

In December of 2022, Tanner started his own team: Colorado Roots Realty Group at Keller Williams Clients’ Choice Realty. He was inspired by the picture of a root system because real estate is about serving generations of families. He and his team inform their clients so they can help people establish their future and build generational wealth.

“The Colorado Roots Realty Group is a partnership of local top-producing agents that are focused on delivering exceptional client service,” noted Tanner. “We are dedicated to not only understanding our current market conditions but what matters most to our clients in the process: their dreams and destination. Real estate is a personal, and in-person, business, and you need only the best in the industry at your side.”

He continued, “Our core values include providing excellent service to clients by mastering the details of every transaction. We accomplish this through training, designations and mentorship. The Colorado Roots Realty Group will lead clients throughout the transaction by serving them with honesty, clarity and transparency. We will negotiate and communicate with all parties to the transaction in a professional manner and set an example of conduct above reproach.”

Tanner and his team look forward to participating in school drives and plan to donate backpacks filled with supplies. They also plan to help collect coats to be donated. One of his team members was previously a firefighter, so the team looks forward to supporting firefighting charities as well. The Colorado Roots Realty Group members also plan to participate in Habitat for Humanity and community clean-up days.

•••

“

WE ARE DEDICATED TO NOT ONLY UNDERSTANDING OUR CURRENT MARKET CONDITIONS BUT WHAT MATTERS MOST TO OUR CLIENTS IN THE PROCESS: THEIR DREAMS AND DESTINATION.

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...

ROOTED IN LOVE

The Gibson family enjoys visiting the zoo and aquarium, taking family hikes and going out for family breakfast. Their oldest daughter is 4 and enjoys her ballet classes. Their youngest daughter is 8 months old. The Gibson family raises chickens, and Tanner loves doing outdoor projects on their land. He also really enjoys playing the banjo.

“Rebekah assists me with scheduling. She has been my rock,” Tanner smiled. “She keeps me motivated. She is also my confidant. She is willing to sacrifice to help make our real estate vision come to life.”

“I have been very intentional about setting boundaries so I do not miss the special moments of my children’s lives,” reflected Tanner. “Real estate will always be second to my family, but I *am* here for other families. Rebekah and I strategize intentionally and set appointments for time with family. When I am with a client, I’m there 100%. And when I am with my family, I am *there* 100%.”

Tanner knows he cannot be his “best self” professionally if he is not his “best self” personally. He reads and participates in self-development courses and activities. He loves obstacle courses and tries to go to the gym every morning. Tanner has set a goal to complete a full marathon this year, and he would also like to join a softball league.



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“SELA SELLS HOUSES”

WRITTEN BY RUTH GNIRK • CASA BAY PHOTOGRAPHY

For Gisela Spencer, family is heart; they are everything. After earning a degree in criminal justice and finding a job with a salary, the Special Forces wife was cautious about leaving it all behind to pursue real estate. However, when she realized how many families needed a bilingual REALTOR®, she stepped out in love and found not only a new career but a calling.

Although Sela was born in Colorado, her family moved to Arizona when she was young. She grew up in a culture of caring where families cared for, and about, each other. Sela and her siblings were raised in a special tri-generational family dynamic that included her grandparents, parents and siblings.

As a teen, she and her family visited Colorado Springs, and Sela was so amazed at the beauty and the opportunities that she confidently told her father that she planned to move there one day. In 2001 she became a resident of Colorado Springs, fulfilling her youthful dream.

FOR LOVE OF FAMILY

As a new criminal justice graduate, Sela was determined to do her part to save the world. She soon found that it was not the right fit for her. Sela started working at Dillard’s and soon became such a valued team member that she was offered a salaried position as a manager.



•••

She remained a servant-leader at Dillard’s for a decade. Her coworker, who had served as a REALTOR® before moving to Colorado, told Sela that she had the personality to be a great bilingual REALTOR®. Sela realized she had the ability to connect with people in a caring way while coaching team members to be their best, but she was not interested in leaving her secure position to start a commissioned job.

Then one day, the family received shocking news. Sela’s beloved grandfather was diagnosed with cancer. Because he would need help getting to and from appointments and communicating effectively in English, Sela offered to attend appointments and take him to required procedures and treatments. For the next two years of her life, she was her grandfather’s companion and caregiver and kept the family up-to-date on his progress.

“He is family,” Sela reflected, “and in our family, we take care of each other, especially those who take care of others. I didn’t think about my job or my plans. All that mattered was taking care of my grandfather. He and my grandmother were there for my siblings and I, and it was my turn to help take care of him.”

Shortly after her grandfather was officially in remission, Gisela and her husband, who is in Special Forces, welcomed their youngest son into the family. She toyed with the idea of dabbling in real estate when her son was 6 months old, but decided the timing wasn’t right. She enjoyed her time as a housewife and stay-at-home mom for the next two years, following REALTORS® on social media and being inspired by what she saw and read.

Then she heard of a need for a bilingual REALTOR®. Sela felt a tug on



“
There’s nothing more rewarding than handing a first-time homebuyer their keys, or being trusted with a home that my client has lived in for decades.
”

her heart and knew this was her time. She secured a caring friend to provide childcare and immediately enrolled in a real estate course. Sela graduated June 2019 and received her license a few weeks later. It was less than

two months from her first text with REALTOR® Lana Rodriguez until Sela was the newest licensed agent on Lana’s team.

WIN-WIN

Sela served on the team for three years. In 2019 she had nine transactions and helped 18 families. The second year she helped 98 families, and last year she impacted 100 families!

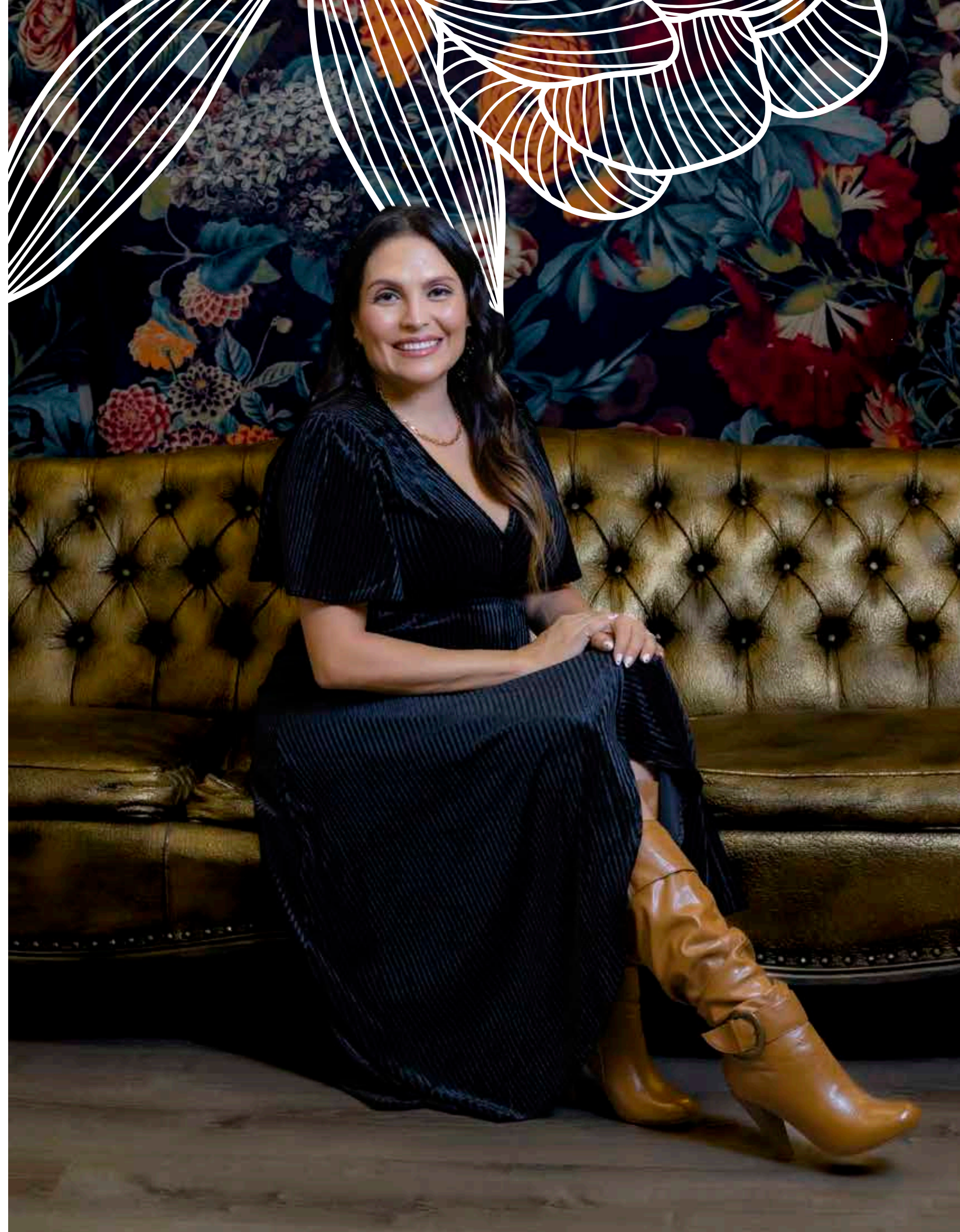
This year, after celebrating that her grandfather had been in remission for five years, the doctors found a large tumor. Sela has been able to help her sisters care for, and comfort, their grandfather and still impact more than 60 families. She is grateful that her clients have been gracious, as she occasionally had to request that a meeting be rescheduled. Her goal, as always, is for everyone to feel like they are winning in life and in real estate.

This October, Sela joined eXp as a member of the Treasure Davis team, ranked in the top 250 teams nationwide. Sela was drawn to their core values of C.H.A.R.L.T.Y.: client-focused, honesty, accountability, respect, innovative, teamwork, yes-minded. The team helps an average of 400 families live out their dreams of homeownership each year and retain a stellar reputation in the community.

“There’s nothing more rewarding than handing a first-time homebuyer their keys,” smiled Gisela, “or being trusted with a home that my client has lived in for decades. It is such an honor to be trusted with these life-changing events and moves. I’ve even had a client entrust me with all of her beloved plants before she moved, and that meant so much to me.”

Sela teases that her second passion is event planning for her family and friends, and now for her clients. She also loves drive-ups and meaningful

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pop-bys. Because of the needs of her grandfather, she has not been able to host as many events this year as she would have liked, but she looks forward to the near future and is very intentional about staying connected with her clients.

She believes that actively listening to *The Good Life* podcast and Tom Ferry's podcasts are helping her become an even better agent. While she highly recommends that new agents read everything possible, she also believes that experienced agents need to stay teachable. Sela enjoys e-classes and seminars also, and finds great benefit in learning from different agents and preferred partners during conversations as well. This way, agents know

how to recognize and know when they need to call the experts.

ON THE HOMEFRONT

Sela is proud of her husband and the work he does in Special Forces. Although he deploys a lot, his time home is enjoyed to the fullest. The family likes to spend time at the Cheyenne Mountain Zoo. They have also enjoyed helping Sela's oldest daughter and her daughter's husband in their adventure of breeding French bulldogs. Sela's oldest daughter works as a city clerk and is looking to pursue her legal degree.

Sela is part of the Parent Action Committee for the school that two of her children attend. Her 15-year-old son is learning to drive and is a very responsible young man. He

goes to school in Manitou Springs and is green and gold all the way. Her 13-year-old stepdaughter loves animals, especially horses. The family teams up to help reinforce what she is learning in speech and play therapy to counteract the effects of her neuro deficit disorder. Sela's 5-year-old loves basketball and jiu-jitsu.

"Every transaction needs to be a win-win," Sela shared. "I invite my clients to become my friends and even part of my family, and I try to develop relationships with other agents as well. I strive to provide my clients with care, honesty and integrity, all while creating a long-lasting relationship. Regardless of the price point, I will advocate for my clients the same way I would for my family!"

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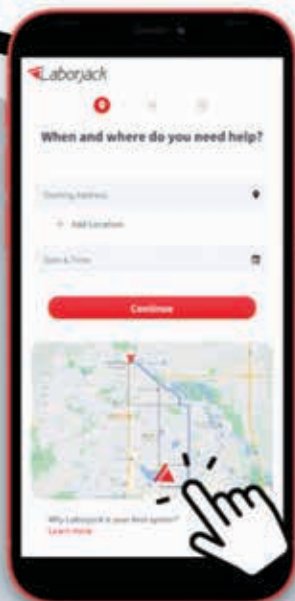
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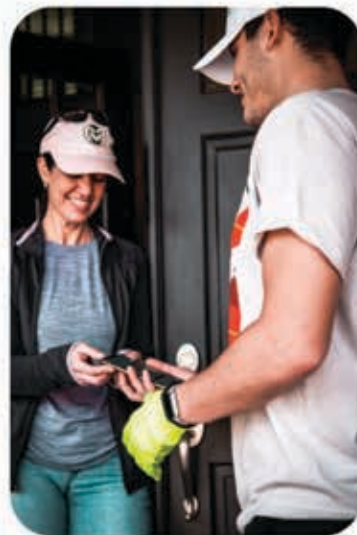
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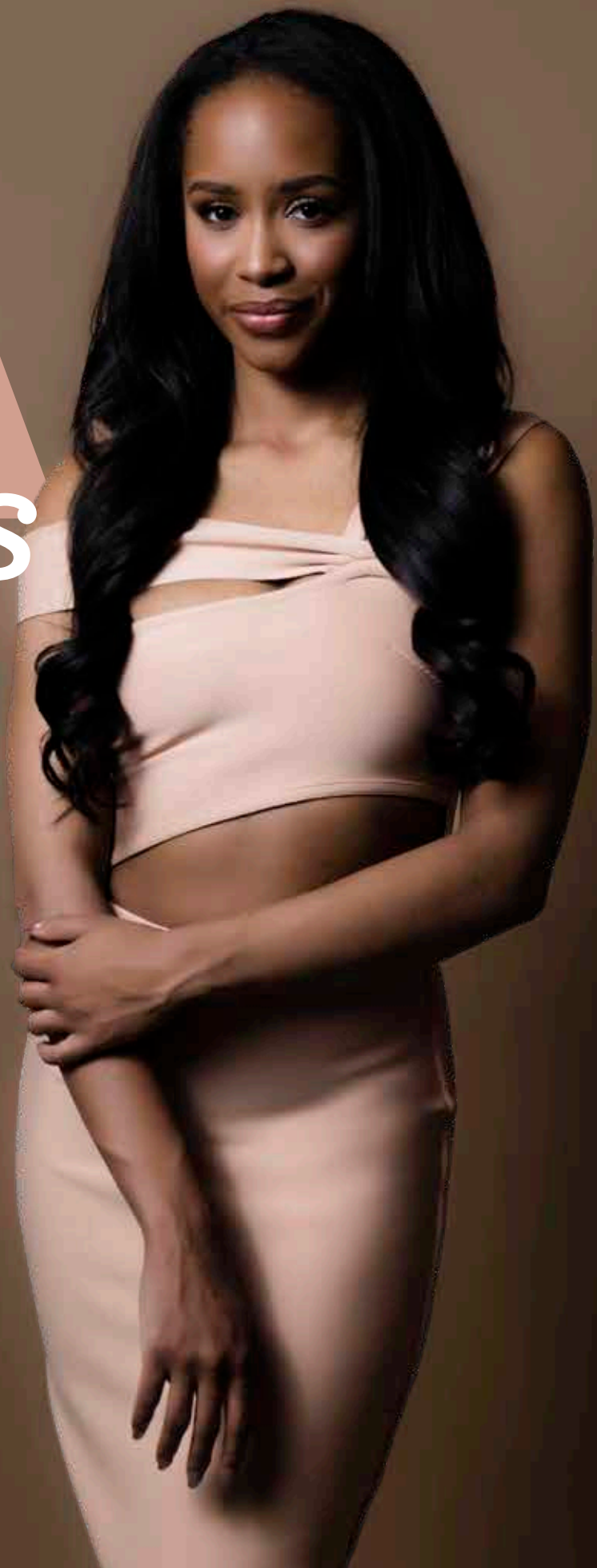
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Alexis

GLOVER



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RISING QUEEN OF REAL ESTATE

Written by **Barbara Gart**
Casa Bay Photography

Most people consider real estate and beauty pageants worlds apart, but Alexis Glover has been successful in both industries and understands the two are much more similar than people realize. “Pageantry and real estate have so much in common. In both industries, we’re talking to people we’ve never met before and telling them who we are. In pageants, they need to know they can trust me, and real estate is the same. My clients can trust me to get the job done for them. I always tell any young agent who is able to compete that they should try it. It’s been an amazing experience.”

Alexis was born and raised in Colorado Springs and learned how to multitask and work with all types of people from her very first job, a server at The Purple Toad in Falcon, CO. After graduating high school, Alexis headed to the University of Northern Colorado, where she planned to major in journalism and poly science. However, after one semester, she realized she was only going to college because that’s what was expected, not necessarily what she wanted, so she moved back home to figure out her next steps.

Alexis’s dad, Larry Knop, is a real estate agent and encouraged her to look into real estate. She decided to go to real estate school, but her path to actually becoming an agent took some time and perseverance. She was only 18 when she started school and wasn’t sure the timing was right, so Alexis decided to start her career in the title industry. As an escrow assistant with First American Title, Alexis was responsible for refinance transaction processing, disbursement and assisting escrow officers in their post-close. While she was recognized as a top performer, she felt that the title industry was burning her out. “I wanted to be out meeting and talking to people, and instead, I was behind a computer all day.”

Alexis went back to real estate school to earn her license, but shortly after, COVID-19 shut everything down, including the testing centers. Delayed but not deterred, Alexis passed the real estate exam in March 2021 and earned her license. “When I finally started, I took off running. In my first nine months, I closed 10 homes.” She didn’t slow down, and as of fall 2022,

Alexis has sold 30 homes. “This has been the biggest blessing of my life because I’m able to talk to people all the time, able to drive around Colorado and visit so many places I’ve never been before. I was born and raised here, but I’m discovering new places all the time.”

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Alexis shares it's been great having her dad as her mentor because he's been in the industry for a long time and she was able to see what he did to prepare for success. She also credits her pageant background for success in her new career. Alexis remembers watching Miss USA at her grandmother's house when she was 12 and was inspired to compete. "The girls were so put together and well-spoken, and I thought, I NEED to do this. In my first pageant, I placed first runner-up, and I was hooked."

Alexis won Miss High School Colorado, which took her to her first national pageant, where she placed in the top 15. "Once you get the pageant bug, it doesn't go away." Alexis told her mom she was ready to go for the Miss USA system. Alexis competed in Miss Colorado Teen USA, and at 17 years old, she won. "After my win, my life changed. Meeting new people and seeing kids light up when I walked into a room, that's a feeling I will never forget. At 17 years old, those are prime times in your life figuring out who you are, and I believe pageants helped shaped me as a person."

After her experience winning Miss Colorado Teen USA, Alexis took some time off to "grow into a woman who can represent Colorado at Miss USA." As she began feeling more established in her real estate career, she started working toward that goal. Alexis competed for Miss Colorado USA in 2021 and placed first runner-up. "The second I stepped off that stage, it was training time." She competed for Miss Colorado USA again in July 2022, won and represented her home state with pride in the Miss USA Competition in October 2022. "It's been the craziest few months of my life, but the best months of my life. I wouldn't trade it for the world. Telling my clients this is happening still doesn't feel real, but it's so great."

While Alexis sees how pageants prepared her for a successful career in real estate, she acknowledges, "There's only one winner, so you have to be OK with not winning." Alexis has focused on making sure her mental health is strong. "I talk to my parents about everything. If you let your feelings get bottled up, it's hard to get rid of them. I also want children to understand that there's always

someone to listen, and my DMs are always open." Along with mental health, Alexis is also passionate about educating youth on financial literacy. "When I became a real estate agent, I didn't realize how much information is missing with young adults. Financial literacy needs to start young."

Outside of pageants and real estate, Alexis enjoys going to the gym, spending time with her friends and young siblings, watching movies and TV, and trying different restaurants. She also wants people to know: "Pageant girls aren't just a pretty face. We're entrepreneurs and businesswomen. We can run a business as well as be the face of the organization. Whatever you do, be confident in who you are."



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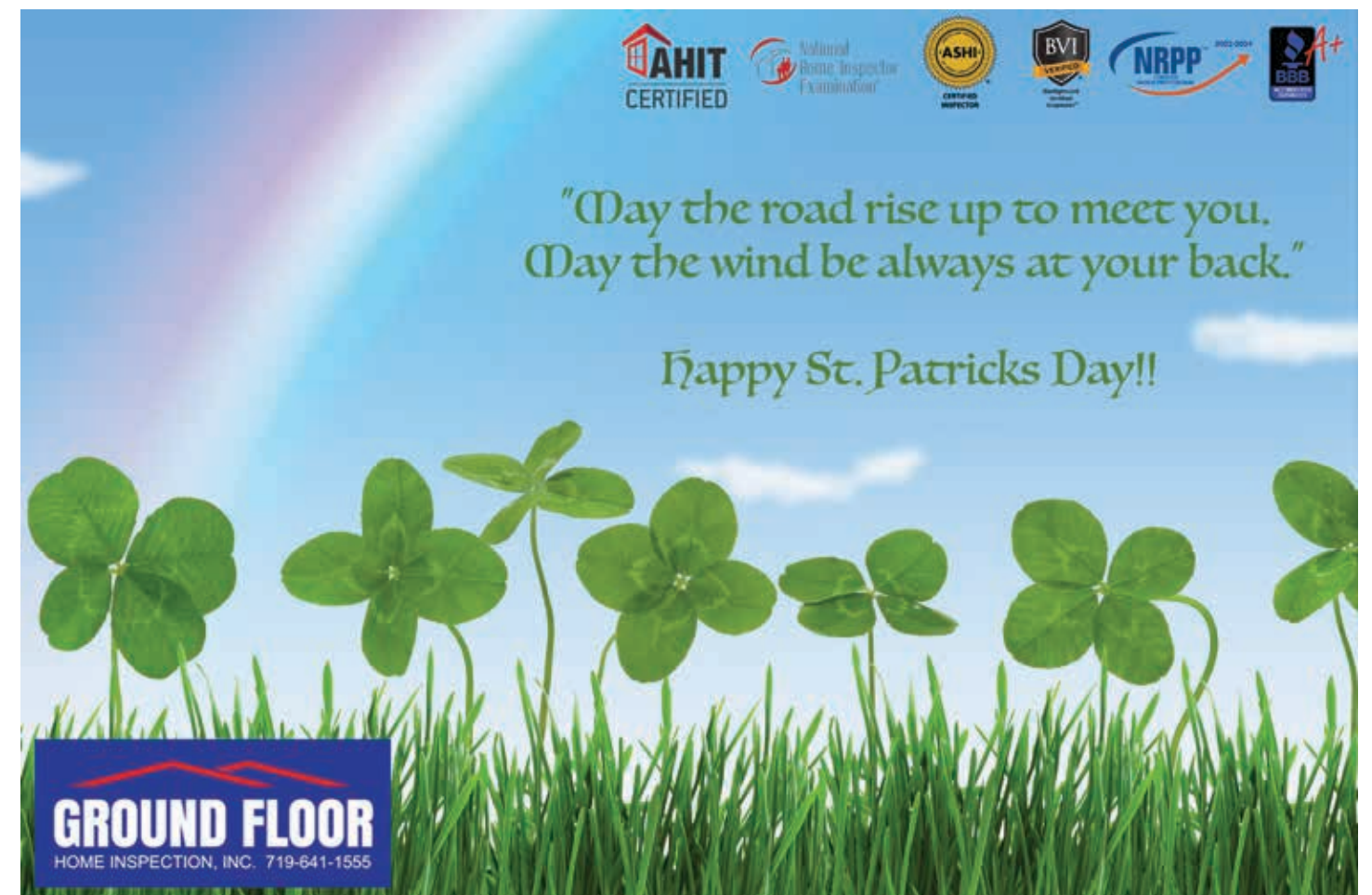


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 May the wind be always at your back."*

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GREG Luczak

Rethinking Real Estate, One Home At A Time

Greg Luczak got his start in the real estate industry just before the Great Recession and learned invaluable lessons as well as systems, and processes that allowed him to serve clients efficiently and effectively. A decade later he discovered a way to be in several places at once through the creation of The Luczak Team: a collaboration of like-minded agents whom he taught to utilize his systems and processes, as well as professional resources for marketing, video, and staging.

This past fall, Greg collaborated with a business partner and expanded his reach again as he became co-owner of the flagship Keller Williams office in Colorado Springs. He now helps over 200 agents utilize systems, processes, tools, and resources to rethink real estate one home at a time.

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Greg Luczak grew up in San Francisco Bay hearing thrilling stories of his paternal grandfather's leadership and courage under pressure. After serving in the Polish military he brought his family over to the US. Greg's father, Richard, was a teenager when they immigrated.

Richard learned the trade of metal fabrication and began building a reputation as a hard worker who produced quality results. As a young adult he met Ewa Sedarstrom, a cheerful and diligent young woman who had escaped communist Poland at the age of 23. The couple married and soon welcomed their only son, Greg, into the world.

Career Skills

Greg earned his bachelor's degree in Graphic Design from Eastern Washington University in 2005. Shortly after graduation he moved to Colorado Springs with a family member who had accepted a job in the Springs. After settling in, Greg found an opportunity to expand his horizons by working in insurance claims. The experience taught him how to cushion the blow for clients.

Two years later he discovered a real estate marketing job that fueled his passion in many ways. Greg was able to utilize some of the communication and negotiation



skills he had learned in the insurance industry as well as the things he had learned while earning his degree in marketing. He was also intrigued at what he was learning about the real estate industry. However, in less than two years, the Recession changed real estate (and financing), and his marketing job was no longer secure.

In 2009 Greg earned his real estate license and applied all the things that he had learned when he was marketing other agents and properties to *brand himself* and stand out from the crowd. He even produced his own videos, which was a rare thing at that time.

Greg also followed through on things that may not have seemed glamorous, such as faithfully calling expired listings four hours *every day*. His diligence paid off, and in his first year as a solo agent he completed 27 transactions!

Customer Experience

Greg's real estate hero was icon Bobbi Price. She had been an industry leader for over three decades. Greg admired her trail-blazing character so much that he attended Women's Council of REALTORS® meetings just so he could listen to her speak.

Greg kept a teachable attitude and learned systems, processes, and competencies. In 2017 he reached a plateau of sorts. He wanted to push through to the next level as an agent and a leader, and he discovered a way to be at more than one place at a time. He would start a team!

Although he had never led or supervised anyone before, he knew he needed to duplicate himself and teach others how to *teach others* too. Greg reached out to agents who had the same passion and drive that he had and offered to mentor them. He taught them key systems and processes, and real-life skills that can't be learned from a book.

Greg held an unrelenting quality standard for himself and his teammates, and found ways to help each one make their business shine uniquely. The team sold \$100M two years in a row! But even more importantly, they were serving their community with integrity and skill.

"Be an ambassador of your city, and lead with value and quality through a good customer experience," Greg advised. "We are in a database-building business, and real estate is not moving fast right now. So 'get good' first, *then* get rich. Get good experience and good training and the result is that you can get rich."

Dugout Mentality

Greg's focus has been on building strong leaders and continuing to do great work himself. He is an advocate for the "dugout"

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mentality: the camaraderie that comes from people with various skills who collaborate to accomplish a shared goal.

He is multiplying himself in several ways. Greg still leads his own team of less than 20 agents, and he has mentored four REALTORS® who used to be on his team and have now created their *own* team. He is very proud of all of them. One of those agents is Tanner Gibson, whose story is in this issue as well. Tanner had been on Greg's team for three years.

This past fall, Greg expanded his reach as a servant-leader when he and his business partner, Elliot Bannister, bought majority ownership in the flagship Keller Williams brokerage in the Colorado Springs market: KW Client's Choice.

Greg granted all 210 agents access to his team's exclusive in-house marketing, video, and staging. He is intentional about continuing to **grow a place where people can learn and entrepreneurs can thrive**. Two things that stir up his vision for this year and beyond are *the physical office* (18,000 square feet, with large training rooms) and *the direction KW is going as a brand*. The company has created amazing tools, they have the best technology, and they stay ahead of the market.

"I am very thankful for the leadership at Coldwell Banker as they helped me grow my business over the last decade," reflected Greg. "And now I am proud to be part of Keller Williams because it has expanded my mindset about how big

we can grow our reach in the community. KW has helped me leverage my time through their tools, technology, and collaborative opportunities both locally and nationally. We are excited to take our customer experience to the next level as we utilize our national marketing platform and provide our agents with access to true experts in marketing and staging. KW is positioned well with the market, and this is a *great* time to grow a business!"

Paying It Forward

For the past four years Greg has been on the Board of Directors for the Colorado Springs Conservatory. The non-profit music, art, and theater school serves young children through 12th grade. Greg is proud to be hosting his third annual real estate fundraising event at the Conservatory to help raise funds that will create scholarship opportunities.

Greg loves to spend time in his cabin which is less than an hour away, and he enjoys golf. But his real passion is competitive ice fishing, for which he has won many trophies.

"It is important to go back to fundamentals," Greg shared, "and re-learn the tools so we can do business the right way. The 'incubation period' has changed and it seems like clients have less urgency now. We don't peddle fool's gold; it is very essential for agents to do good work. Take pride and ownership as CEO of your own business."

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Lauren Jerden went to college on a cheerleading scholarship despite being an introvert at heart!

Dorothy Steel traveled with the international singing group "Up With The People" in the early '80s.

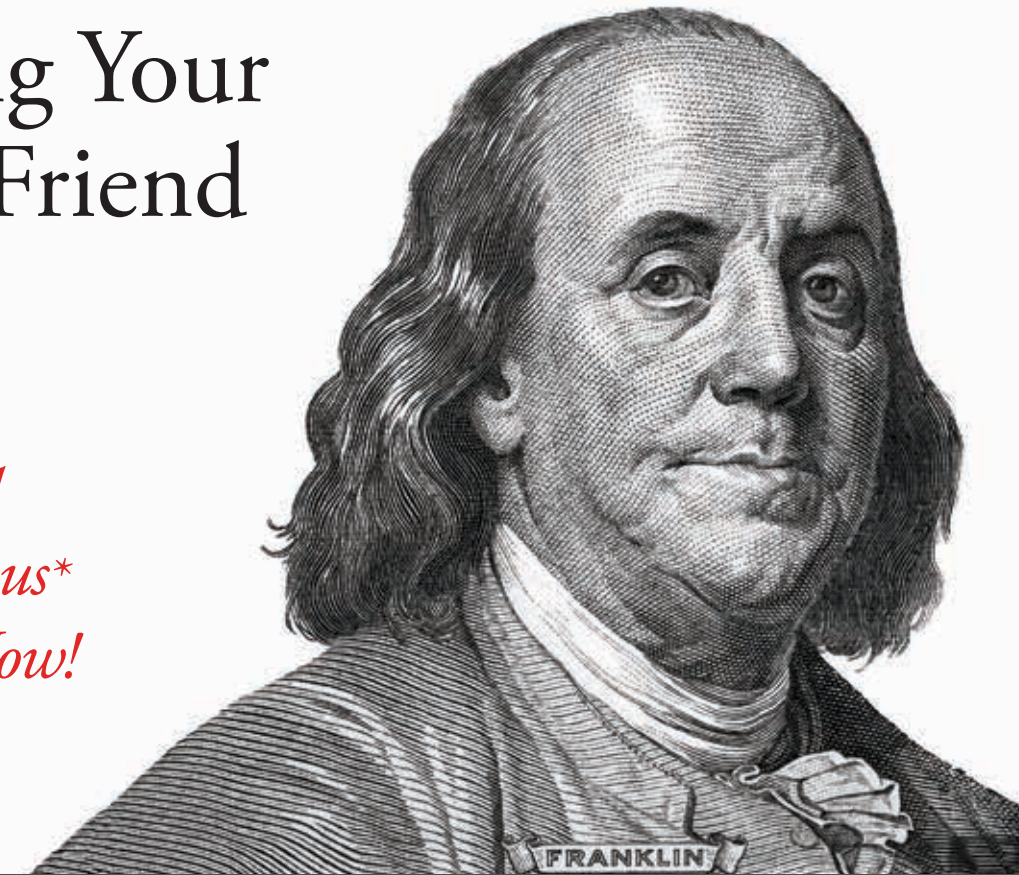




In honor of losing her childhood friend (Samantha Roske) from ballet class, Mikayla Drinkwine now attends ballet classes each week at the Springs Dance Studio.

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***PROGRAM TERMS AND CONDITIONS:** 1) Realtor Bonus Incentives are available on select homes and will be paid on all contracts that originate between 1/1/23 and 3/31/23. Contracts must close on or before 4/15/23 to receive \$2,023 bonus. 2) You must be an active Colorado licensed real estate agent and must have actively participated in the sale, to include being present at the initial client meeting, contract signing, and other relevant homebuyer/builder meetings. 3) All bonus commissions will be paid at closing. 4) Bonus incentives will be awarded to the individual agent listed on the contract. 5) Program, pricing, and availability subject to change without notice.



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