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PARTNER SPOTLIGHT: Farm Bureau Insurance - Jeremy Underwood Agency **AGENT ON THE RISE:** Hung Pham

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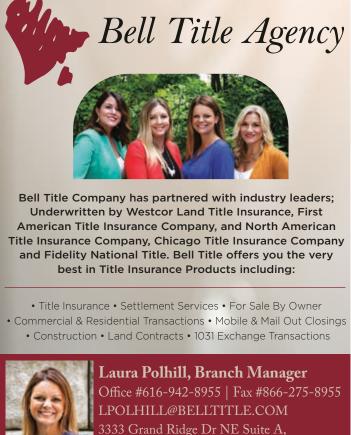
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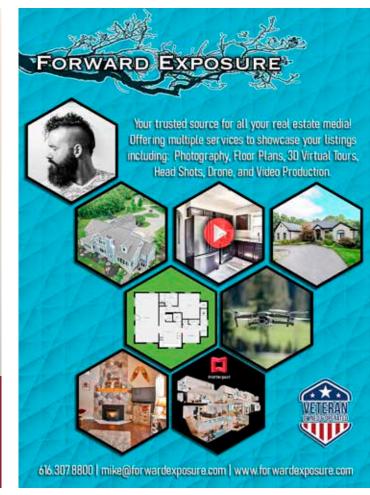
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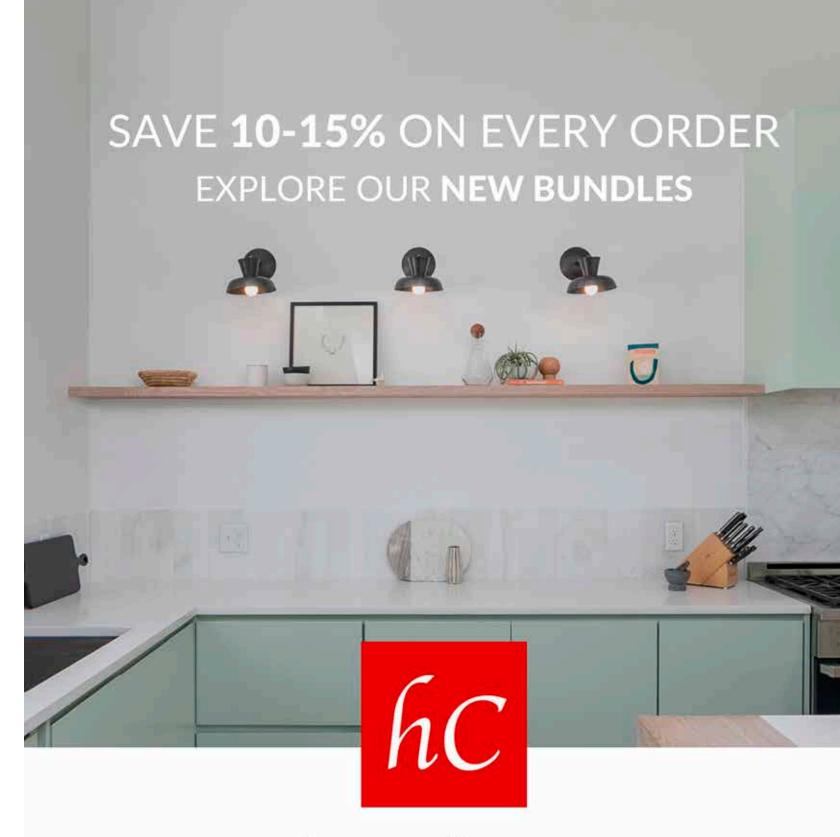
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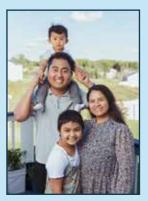
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in 2023



JANUARY
Photo by Jacob Harr
with harr Creative LLC

"Hard times will hit you in the face, but you have to take the hits and keep moving forward," Steven said. "You have not failed until you quit."



VUNG MANG MARCHPhoto by Jacob Harr
with harr Creative LLC

Vung credits his father for instilling in him a strong work ethic and the confidence to chase after his dreams. "My dad is my role model; he had the greatest influ-

ence on my career and life," Vung said. "He taught me to believe in myself and to couple determination with hard work."



CHRISTIAN HUYGE
MAY

Photos by Jacob Harr with harr Creative LLC

"Hearing the joy through the phone when I tell my buyers that they got the home or seeing the look on my sellers' faces when I show them the amount

of money they will take home from their sale is by far the most fulfilling thing for me," Christian said.



JAKE PETERSON FEBRUARY

Photo by Jacob Harr with harr Creative LLC

"My buddies and I have a favorite golf phrase give out the slices so you get loaves back — which can be applied to life as well," Jake said. "When you take care of other

people in this business, you don't have to worry about the volume of sales; that takes care of itself."



JASON LASH

ΔΡΡΙΙ

Photo by Nextdoor Photos

As a coach, Jason teaches his team how to turn their jobs into prosperous businesses. One tactic he encourages each new agent to do is to focus on prospecting every morning. "You cannot be successful without owning your morning," Jason shared. "Stay off of social media, ignore emails and focus on the phone during this time."



RICK RICO JUNE

Photo by Jacob Harr with harr Creative LLC

To new agents in the industry, Rick recommends that they be patient and apply grit. "Sometimes it is a slow start while you build your pipeline, and then

all of a sudden, things start to happen," he said.
"However, with that, comes the discipline to keep
doing the activities that got you there. It is easy
to let off the gas once things start happening, but
that will only slow any growth and create a roller
coaster versus an upward trajectory."



MIKE SMALLEGAN AUGUST

Photo by Jacob Harr with harr Creative LLC

"I continued to show up every day, ready to work, and started receiving more opportunities than I could handle, so I began growing a team of my own," Mike explained.



JEFF CZUBAK OCTOBER

Photo by Jacob Harr with harr Creative LLC

For agents new to the industry, Jeff recommends that they go into the office every day.

"You can easily work from home with this job, but you will learn

so much more and have more opportunities in the office," he said. "You will also be able to listen to a lot of agents talk about their transactions and how they resolved certain issues."



CATHY HOPPOUGH

JULY

Photo by Jacob Harr with harr Creative LLC

"If you worry about the client and take care of their needs, you will always be rewarded," Cathy said.



INGRID ANASTASIU SEPTEMBER

Photo by Jacob Harr with harr Creative LLC

"Never ever give up. If you are determined and believe in yourself, you will succeed," Ingrid said. "I am an example that you can start from scratch and build a business."



CAIT WISNIEWSKINOVEMBER

Photo by Jacob Harr with harr Creative LLC

"This is a tough career to get started," Cait admitted. "There were many times when I felt like a failure because my business hadn't taken off, but I'm so

glad I never gave up on this. Nothing worth having ever comes easy."



RUSTIN SCOTT DECEMBER

Photo by Jacob Harr with harr Creative LLC

"I believe that a large part of having success in real estate is being able to create relationships with other agents — not only for the purpose of a transaction but also to

continue to hold yourself accountable as a professional and to learn from your peers," Rustin said.



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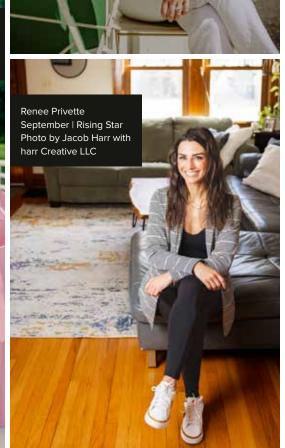
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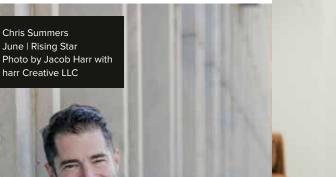






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Kevin Kroondyk February | Agent on the Rise Photo by Jacob Harr with harr Creative LLC













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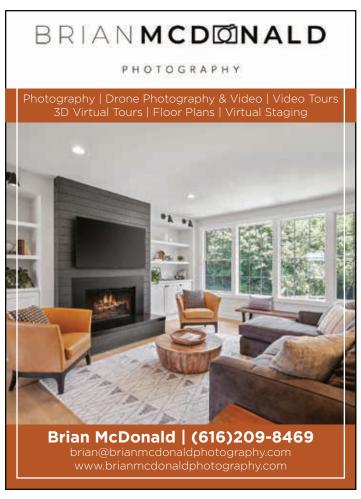
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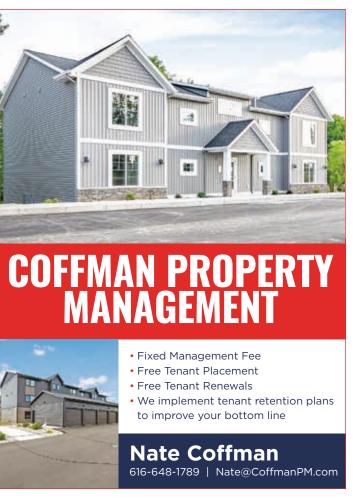


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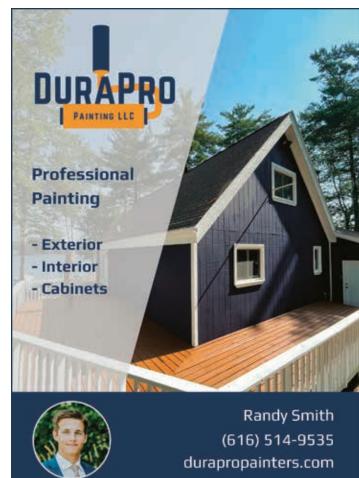
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JEREMY UNDERWOOD AGENCY



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Jeremy Underwood, a native of West Michigan and an alumnus of Hudsonville High School, has carved a successful path as the owner of the Underwood Agency at Farm Bureau Insurance for the past eight years. His agency is dedicated to providing comprehensive insurance solutions to customers, offering coverage for everything from home and auto to business and life insurance.

What sets the Underwood Agency apart from others in the industry is its genuine commitment to putting the customer first. "We truly want to be a trusted advisor to our customers, help them with their specific needs, and make suggestions or recommendations — even if our office may not be the best fit for them," Jeremy said. This customer-centric approach has earned them accolades, including the Blue Ribbon Office of Excellence award from Farm Bureau Insurance in 2019, which recognizes their exceptional customer service and office updates.

Jeremy's journey into the insurance industry was shaped by his background in athletics and education. He graduated

from Cornerstone University with an education degree and then applied the principles of education to his agency, striving to inform customers about their insurance options. His experience as an athlete instilled in him the desire to set and achieve goals, a valuable trait in the insurance industry.

Jeremy and his team members are driven to help people and to find the best coverage for each customer's specific needs while also offering insights on potential savings. Jeremy's motto, inspired by the book series "The Go-Giver" by Bob Burg and John David Mann, is to give selflessly and to help others, believing that "the more you give, the more you have."

The Underwood Agency is a reliable and trustworthy partner for top-producing agents. "Our team is real and authentic, and takes responsibility for our work," Jeremy said. They understand the importance of their clients' reputations and aim to make agents look good by taking excellent care of their clients' insurance needs.



MY SUCCESS WILL
BE DETERMINED
AFTER I AM GONE
BY WHO I HAVE
IMPACTED, WHO
I HAVE HELPED,
AND WHAT I HAVE
EMPOWERED
OTHERS TO DO.

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For Jeremy, one of the most fulfilling aspects of his work is when clients understand that his agency is more than just a service provider. "It's most fulfilling when we help clients understand

their insurance and make sure they know what to expect when life happens and they need us," he shared.

Over the years, the insurance industry has undergone significant changes due to technological advancements and rising costs. The Underwood Agency has embraced technology to conduct business more efficiently while still maintaining the human touch as trusted advisors to their clients. They have also adapted to the increasing costs of insurance claims and repairs, helping clients find ways to save money without compromising on coverage.

Success, for Jeremy, is not measured by material accumulation but by the impact he leaves on others. "My success will be determined after I am gone by who I have impacted, who I have helped, and what I have empowered others to do," he said.

Outside of work, Jeremy finds joy in his family. He and his wife, Shannon, have five kids — London, Malachi, Nora Jo, Oakleigh, and Collins, who was born on October 13, 2023. They love spending time with their church family and entertaining friends and loved ones at their home. Jeremy and Shannon both competed in track and field at Cornerstone University, where they were inducted into the Athletic Hall of Honor in 2015. To this day, Jeremy still has multiple school records in place at Cornerstone. Nowadays, the whole family enjoys participating in athletics and sports. They also have a goal of visiting all 32 NFL stadiums. So far, they have visited 10.

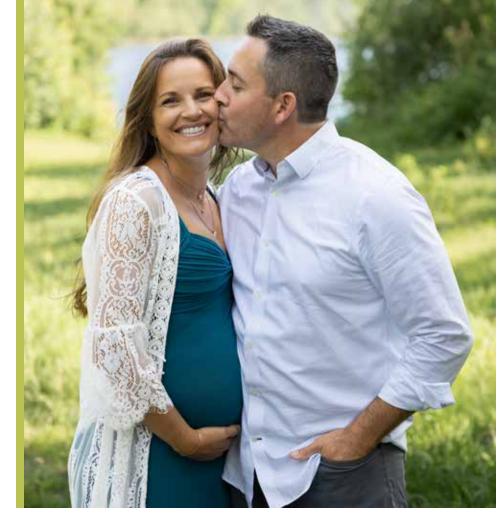
Jeremy hopes to be remembered for his role as a loving husband and father, and as someone who genuinely

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cared about others. His life changed significantly when he met Shannon, whose strength and resilience in facing adversity shaped the direction of their lives. His wife had lost both of her parents to cancer, and early in their marriage, she and Jeremy raised her two younger siblings together.

Jeremy Underwood, through his agency at Farm Bureau Insurance, is a model of compassionate and customer-centric service, and is driven by the desire to help others in their time of need. His story is one of personal growth, dedication and a genuine commitment to making a positive impact on the lives of his clients and community.

For more information about the Underwood Agency at Farm Bureau Insurance, visit underwood-insurance. com or call 616-667-9250.









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agent on the rise

Forming Successful Relationships With the Help of Real Estate

By Amanda Matkowski

Photos by Jacob Harr with harr Creative LLC Although there were several factors that led to Hung Pham becoming a real estate agent in 2011, the main reason was that he was looking for a career where he could build relationships with people. He was intrigued by the idea of meeting different individuals across all walks of life, and he wanted to be able to provide a valuable service to them through real estate. "I love hearing their stories, learning about their families and discovering what they are looking for in a home," Hung shared. "Each person and family has unique needs and preferences, and it's always exciting to help them find their dream home."

Hung believes that honesty is the foundation of any successful relationship, and as an agent, he strives to be transparent with any person who trusts him with their real estate dreams. "By being transparent and proactive, I can ensure that my clients are aware of any challenges or delays and understand that I am doing everything I can to help them achieve their goals," he said. "Whether you are a first-time homebuyer or a seasoned investor, you can always count on me to provide honest and reliable advice."

Besides the ability to make a positive impact on people, Hung was drawn to real estate because his former job didn't offer any potential for growth, nor did it allow him the flexibility to be there for his family. "Having that work-life balance is essential to me, and it's something that I prioritize in my career," he explained.

When Hung began his career in real estate, he spent the first three years working part time. "During this time, I was able to gain valuable experience and build my network in the industry while also maintaining other professional responsibilities," he said. Now a full-time agent and associate broker at Key Realty, Hung is fully committed to real estate. "Becoming an agent was a natural choice for me, and I am grateful for the opportunity to work in a career that is both fulfilling and challenging," he added.

Hung credits his mother for being a significant influence on his work ethic. He was 9 years old when he and his family moved to the U.S. as refugees from Vietnam, and while he was growing up, he witnessed how much effort his mom put in to better their lives. "She worked hard and was incredibly resilient, especially during the difficult years when we lived in Vietnam. Her strength and







perseverance taught me to face adversity head-on and to never give up on my dreams," Hung recalled.

Hung learned how to be adaptable in times of hardship while he adjusted to his life in a new country, and now as an adult, he uses this skill to combat challenges in the ever-changing world of real estate. When it comes to clients, he makes sure to set realistic expectations with them as they go through the buying or selling process so they're not surprised by any hurdles that occur; however, Hung has found that his adaptability skills are also helpful when interacting with each person. "Every client is unique, and it's crucial for me to understand their needs and preferences to ensure that they find the right home," he said. "This involves asking questions, actively listening to their responses and seeking clarification when needed."

Hung believes that representation and inclusion are important aspects of the real estate industry. As an agent, he strives to create a welcoming environment for all of his clients and hopes that other real

estate professionals will join him in promoting a more equitable and just society for everyone. "It's essential for agents and other industry professionals to reflect the diversity of the communities they serve and to work toward breaking down any barriers that may prevent equal access to housing for all," he said.

When Hung can step away from real estate, he enjoys watching true crime shows and gardening. "I love spending time outdoors, tending to my plants and watching them grow. Gardening is a great way for me to relax and unwind after a busy day," he shared.

Whether people interact with him on a personal or professional level, Hung hopes they will think of him as someone who treated them the way they wanted to be treated. "I am motivated by the desire to make a positive impact in the lives of others and to the betterment of my community," he said. "I believe that small acts of kindness can make a big impact on someone's life, and that's what I want to be remembered for."







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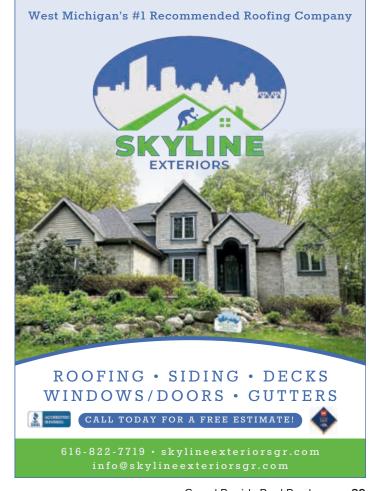
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