FOR MID-CAREER PRODUCERS · $75K+ GCI

Four Business Models Every Agent Chooses.

Choose your model on purpose, before the model chooses you. The four paths every producing agent is forced to pick between — and how to pick the right one.

AUDIENCE

$75K – $300K GCI agents weighing solo vs. team.

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THE DECISION

You make whether or not you make it.

Every agent who builds a real career chooses between four business models. Most don't choose — they drift. They hire reactively, restructure when something breaks, and then wonder why their take-home shrinks while their hours grow.

This document lays out the four models — what each one is, what GCI ceiling each one implies, and how to spot which one fits your goals before you commit. Gary Keller's MREA lays out the four most clearly. What follows is how I coach the choice in the real world.

> If you're reading this, you're probably already in one of the four — you just may not have named it yet. By the end you'll know which one you're in, whether it's the right one, and what the next move is.

The four models, in the order most agents move through them:

1	**Solo Producer**	You and your laptop. No hires. Maximum control.
2	**Solo + Admin (Mega-Solo)**	You + a transaction coordinator or executive admin.
3	**Solo + Buyer (Team-of-One)**	You + a buyer agent. The most common mistake.
4	**Real Team**	Director of Ops + Buyer Agents + Listing Specialist + Lead Coordinator.

MODEL ONE

Solo Producer.

You and your laptop.

GCI CEILING	BEST FIT	LIFE IMPACT
~$300K GCI	Control + lifestyle	Sustainable

You handle every transaction yourself. You answer every text. You write every offer, host every showing, draft every CMA. No employees, no contractors beyond a part-time stager or photographer.

When this is the right model:

- You want predictable mid-six-figure income with maximum control over how you work.
- You like the craft of selling real estate and don't want to manage people.
- Your lifestyle priorities (family, hobbies, health) outrank a higher GCI ceiling.
- You have a strong, well-tended sphere that can produce ~25 to 40 transactions a year without team leverage.

When this becomes a trap:

- Your GCI is climbing past $200K and you're working 60+ hour weeks.
- You haven't taken a 7-day vacation in 18 months without a panic about your pipeline.
- You routinely turn down referrals because you can't fit them in.

MODEL TWO

Solo + Admin (Mega-Solo).

You + your first hire — usually a transaction coordinator.

GCI CEILING	BEST FIT	LIFE IMPACT
~$500K GCI	Producers wanting leverage without management	Frees ~12–18 hours/week

Your first hire is almost always an admin or transaction coordinator — not a buyer agent. Their job is to take the work that doesn't require your face off your plate so you can spend more time on lead gen and presentations.

> The ROI math: a good TC costs roughly $40K – $60K all-in. They free up 12 to 18 hours of your week. If your selling hour is worth $200+, the TC pays for themselves at roughly 3 to 5 extra closings a year. Most agents who hire a TC see their GCI grow 30 – 50% in the first 12 months.

Hire when:

- Your GCI is in the $200K – $300K range and growing.
- You can name 5 to 10 hours a week of work you do that someone else could do for $20–$30/hour.
- You're losing deals or leaving money on the table because you can't follow up fast enough.

MODEL THREE

Solo + Buyer (Team-of-One).

You + a buyer agent before you have an admin.

GCI CEILING	BEST FIT	LIFE IMPACT
Highly variable. Often LOWER than Mega-Solo.	Almost no one. The most common mistake.	Adds management without adding leverage

This is the model most agents drift into. Listings are growing, the agent doesn't want to manage admin work, and a hungry new agent offers to chase buyers in exchange for a split. It feels like leverage. It usually isn't.

Why this is a trap:

- You're now managing a person — interviewing, training, coaching, redoing their work — on top of all your existing work.
- Your buyer agent gets 40 – 60% of the buy-side commission. So you've added a new mouth to feed before you fixed the workflow problem an admin would have solved.
- Most buyer agents in a team-of-one structure don't generate their own leads. They consume yours. Your effective lead-gen ROI drops.
- When a deal goes sideways, you still have to fix it. The buyer expects you, not the buyer agent.

When this works:

- You already have an admin in place and the listings can support a true buyer pipeline.
- The buyer agent is required to lead-generate their own pipeline, with a measurable target.
- You've built the systems (CRM, training cadence, accountability) to make managing them not a daily fire.

MODEL FOUR

Real Team.

Director of Ops + Listing Specialist + Buyer Agents + Lead Coordinator.

GCI CEILING	BEST FIT	LIFE IMPACT
$750K – $5M+ GCI	Operators who want a business, not a job	You work ON the business, not in it

A real team has a written org chart, a hiring sequence, defined roles with KPIs, and a profit model that doesn't depend on your personal production. You're now running a business that happens to sell real estate, not a real estate practice that happens to have employees.

The hire sequence that works:

1. Admin / Transaction Coordinator (free up your time first).
2. Buyer Agent #1 (only after admin is in place + you have surplus listings).
3. Listing Specialist (when your appointment volume exceeds what you can run).
4. Lead Coordinator (when inbound leads are dropping because you can't reach them in 5 minutes).
5. Director of Operations (when the team is 4+ people and you're spending more than 15 hours/week managing).

> Hiring out of order is the most expensive mistake in this model. The agent who hires a buyer agent before an admin almost always re-restructures within 18 months — or burns out and goes back to solo.

DECISION MATRIX

Which model fits you, today?

For each row below, pick the column that describes you most honestly today. The model recommended by the majority of your answers is your best starting model — and the one to commit to for the next 24 months.

	SOLO PRODUCER	SOLO + ADMIN	REAL TEAM
Your goal	Lifestyle income · max control	Higher income · keep selling	Build a sellable business
Your hours	40–55 hr/week sustainable	50–60 with help on admin	40–50 mostly managing
Your skills	Selling — deep + repeatable	Selling + light delegation	Hiring · coaching · systems
Your stage	$75–250K GCI	$200–500K GCI	$400K+ GCI w/ pipeline

Solo + Buyer is omitted on purpose — it's almost never the right starting model.

COMMON TRAPS

Where these models fail.

Trap 1 · Hiring out of order.

The most expensive mistake in this entire framework. Hiring a buyer agent before an admin = adding management without adding leverage. Re-litigated within 12 to 18 months, almost universally.

Trap 2 · Hiring as ego.

Hiring because "top agents have teams" — without the listing volume to feed the team. If your math doesn't work pre-hire, the hire won't fix the math. It will magnify the gap.

Trap 3 · The Working Owner trap.

You build a real team, then keep doing the producer work yourself. The team's GCI grows but your hours don't shrink. If you're still the top producer on your own team after 18 months, your model isn't done — you've just hired help.

Trap 4 · Drifting between models.

Hiring a buyer agent, firing them, hiring an admin, expanding to a team, contracting back. Every pivot costs 6–12 months. Pick a model on purpose. Commit for 24 months. Then re-evaluate.

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