



SAFE MONEY  

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STRATEGIES

Taking Your Business to New Heights!

# Safe Money Success System™

A step by step system to transform your practice  
and take your business to the next level.

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## **Safe Money's Success Story**

***Safe Money Strategies* is a boutique FMO that literally rolls out the “red carpet” of service and support for a handful of elite producers. We work with proven agents and brokers who want to build their business into a thriving practice. By leveraging the experience, expertise and success of the founders, our agents quickly and easily experience the growth and success so elusive in today's industry.**

**After years of dealing with marketing organizations that over promised and under delivered, Scott Harris and Steve Brotz created the FMO they wished they had while they were growing their respective practices. They offer to the seasoned professional unique market perspective, on going training, marketing ideas, coaching and mentorship.**

**Our business plan is simple; create that “special” business relationship with a handful of elite producers, and everybody wins. You, the producer, receive all the help, resources, perks and attention you need and want. As your practice grows, Safe Money Strategies grows as well. Because we have limited the number of producers we will work with at 100, we only grow when you do.**

**By helping you navigate around the potholes and pitfalls of growing a thriving practice, Scott and Steve can show you how to take your business to new heights. We will customize a business and marketing plan for you based on your unique talents, skills and goals.**

*Safe Money Strategies* can be an extension of your staff. From product selection to illustration requests, from easy to understand point of sale presentations to proprietary “business owner” marketing plans, *Safe Money Strategies* will help you penetrate your chosen niche market. We will help you close more sales and save you valuable time by doing the leg work for you.

## **The Purpose of the *Safe Money Success System***

We have all heard the expression “throw enough against the wall and eventually something will stick”. Sounds crude, but that’s many marketing organizations’ business plan. We, at *Safe Money Strategies*, believe that if we make the investment of energy into our agents’ education and success rather than in recruiting a high volume of agents, everyone wins.

Therefore, *Safe Money Strategies* has capped the number of agents we will work with at 100. This allows us to give unparalleled “concierge style” service and support, as well as make the investment of education, coaching and mentorship in all our agents.

Our experience has shown that most average agents are looking for leads and marketing support. We have found that giving leads to agents is the same as giving a hungry man a fish. We believe teaching the producer to fish is a better investment of time and yields greater results for everyone. In addition, giving leads to an agent whose business is not built on a solid foundation generally will not even return a sale.

**One of the biggest challenges to being an independent financial professional is being your own boss. Most people will work harder punching a clock for someone else than they will to achieve their own dreams and goals, but you have chosen to build your own practice. Inherent in that choice is a logical sequence of steps that when implemented, make production, volume, and the sales process streamlined and seamless. We will create a track for you to run on and coach you thru the implementation those steps.**

**Our goal is to arm all of our agents with every benefit and advantage possible, show you what works and, more importantly, what does not. Then we help hold you accountable to the goals you have set.**

**The will to prepare to work is actually more important than the will to work. President Lincoln is quoted as saying “If I have 5 hours to chop down a tree, I will spend 4 hours sharpening my ax”. Our Safe Money Success System will arm you with education and firm foundation your business needs to reach the goals you aspire to.**

**Welcome aboard, we are excited to partner with you to take your business to new heights!**

**Sincerely,**

**The Safe Money Team – Scott, Steve, Sherman, Tia and Merrilee**

## **SAFE MONEY SUCCESS SYSTEM STE**

**You can expect an increased degree of accountability from yourself to your business, firming up the structure or foundation of your practice, and increase and strengthen your work ethic and discipline. Together we will create a personally tailored checklist and timeline specifically for you (exactly what you need to do as well as how and when to do it).**

- **Scott and Steve work with producers in the areas of sales presentation, case design, and market perspective.**
- **Merrilee works with producers in the area of marketing and time management.**
- **Tia is our agent support specialist, admin, product, and back office expert.**

**The basic areas of business we will address are as follows:**

- **PREPARATION**
- **EDUCATION**
- **MARKETING**
- **SALES AND MARKETING IDEAS**
- **THE SELLING PROCESS**
- **CLIENT SERVICES**
- **MOTIVATION, INSPIRATION, PERSPIRATION**

## Preparation

- **Decision and commitment** – People don't do what they want, they don't even do what they should, they can only do what they believe.

- **What does success look like to you?**

Having a mental vision of what you want to build, how you see yourself, and what kind of success you want to achieve is of paramount importance.

Why? Because what you hold in your mind *will* materialize. If you strive for success but don't see yourself in your mind's eye as successful, you will never achieve it. It's the root, not the fruit. Start by changing the source (your belief), not the symptom. Trying to grow your business by throwing money at leads, without changing your mind's vision of yourself is like trying to change the quality of an orange by spray painting it.

- **Where do you want your business to go, what kind of business are you growing, what will your business look like in 1 year, 5 years? What is your product?**

*If you don't know where you're going, any road will get you there.*

In order to create a game plan, a course of action, and to set goals, you need to determine exactly what you are growing, in vivid detail. Are you a broker just looking to add another product into your clients' portfolio, or do you want to build a retirement planning practice and focus solely on annuities, are you a financial planner, or accountant? What are you selling? So what kind of business are you building, how long will it take you to accomplish this, and what is your product?

Once you have this firmly established, back up and see what your business looks like 5 years out, how much money will you be earning, how many clients will you have, how many assistants will you need, will you bring on partners, etc?

Now bring it down a little closer, what will your business look like in one year, what will you need to accomplish to feel the first year was successful?

- **Who is your "niche" market?**

You can be all things to all people, or you can specialize, target market and make more money than you'll ever be able to spend. It's a common trap that a producer can fall into, wanting to have something in your arsenal for anyone that walks in the door – "a jack of all trades....." But those salesmen are just that, never perceived as professional and rarely are considered expert! What are you building, how do you see yourself? If you want to be

professional and considered an “expert” in your field you MUST specialize and target market. So who is your preferred client and what is your preferred product?

- **Goal Setting** – sometimes setting a goal is more difficult than the attainment of it!

**Goals need to be specific, measurable, attainable, timed, and meaningful.**

If you are serious and passionate about what kind of business you want to grow, you will. So it is vital that you be as **specific** as possible because IT WILL grow into exactly what you predetermine. Don’t leave anything out and decide exactly what you want. And don’t forget the age old truism – “be careful what you as for, you just might get it”

*What gets **measured** gets done.* Review your goals daily, and check your progress. I’ve seen million dollar producers color in thermometers with markers to keep their goals and progress in front of them. Be sure to reward yourself for reaching small goals as well as milestones along the way.

Your goals must be **attainable** and believable. If you are producing 500K in annual volume today, an unrealistic unattainable goal might be to do 10M next year. A sapling doesn’t grow into a mature oak tree overnight, neither does a practice. So set your goals so that both you and your subconscious know that even though it’s a stretch (and any goal worth setting should be), it’s attainable.

Your goals need to be **timed**. A goal with out an end date is just a dream. Put a date on it, then break it down into smaller timeframes and shorter mile markers.

A **meaningful** goal means there is a “why behind the what”. Why would you work so hard to achieve your goal? What will reaching your goal mean to you, what will it mean to your family, to your community? What kind of emotional payoff will you get when you achieve your goal? This is the *end result*, the byproduct of reaching your goal. If there is no emotional payoff, when the going gets tough – and it will - you will not do what it takes to accomplish it.



### **Write your Goals Down**

When you decide on your goals, the next step is to write them down. Some experts say to read them daily like a morning affirmation and some say to even rewrite them daily.

Do not share your goals with nay-Sayers; only share them with mentors and coaches, and your biggest cheerleaders.

### **So what is your**

- 5 year goal?
- 1 year goal?
- How many clients do you want to cultivate in the next 12 months?
- How much volume will you write?
- How much money will you earn?
- What awards will you win?
- What trips will you qualify for?
- What kind of recognition will you receive?
- When will you move into a private office?
- At what point will you buy the Ferrari?

**Self Management = Activity Goals = Work Ethic** Thoughts determine what you want, actions determine what you get. **Self management or self mastery is the single most important trait of a high volume producer**

**What does it take to be successful?** Jeff Gordon's pit boss was quoted as saying, "No one thing will help us win the race, but anyone thing can cost us the race". Having the right tires and pressure won't be the one thing that wins the race but not having the right tires and pressure can lose the race. That same thing goes for the engine, the driver, the fuel and on and on.

This is true for growing a business. Success is not determined by one single thing, but failure can be. Everything is important and everything works together to create the success you want: work environment, sales skills, marketing, closing ideas, follow up, product knowledge.

So the answer to the question, what does it take to be successful?  
– whatever it takes!

**You can't control the results, but you can control the effort.**

The numbers never lie. You may need to send out 10k invitations to have 40 show up at your seminar. So in order to have 200 show up in 3 months you will need to mail 50k. You can only control the effort, not the results. And as the results change, you can modify your effort. You can tweak the wording on your offer, you can change restaurants, you can do a lot to experiment, but what you do is the effort, not the results. You **MUST** make the effort if you want the results. This is a universal law. The more action you take, the more results occur. So again, what does it take to be successful? Whatever it takes!

**How much time and sweat equity are you willing to commit?**

90% of success is just showing up. What does that mean? It means – go to work, show up ready to work. Keep office hours, whether or not you rent an office or work from your home.

It's not really the amount of time you need to invest, rather the quality of the time you invest. It's not about the amount of time you put in, but what you get out of the time you do put in. That means work with **FOCUS**.

If you spend a few hours a day shuffling paper on your desk rather than doing income producing activity, you are deluding yourself. However if you invest a few good hours in incoming producing activity, the papers seem to shuffle themselves, or (here's a concept) you can afford to pay someone to shuffle them for you.

But let's face it; it takes full power to get a business off the ground and profitable. It's kind of like a 747 - to get the jet off the runway and to cruising altitude, it takes full power, but after reaching cruising altitude – a client base that offers consistent referrals – only then can the throttle be pulled back and the plane go the same speed with a fraction of the effort.

The “Law of Momentum” says the whenever you begin a new venture, it takes ten units of effort to achieve one unit of results. After you gain momentum, it only takes on unit of effort to achieve ten units of results.

### **Daily, weekly, monthly scheduled activities, what is your game plan?**

If you were going to bring on an associate and pay them a salary, you would outline their day to the smallest detail to make sure they were getting the results you were paying for. Your time is much more valuable than an associate, so it stands to reason your time is worth scheduling.

- Start with a month at a glance calendar and put in every commitment you have for the month, chamber meeting, Rotary luncheon, any personal obligations.

- Now transfer these entries to a week at a glance calendar.

- Make a list of *every* activity or task you will do every week and every day; i.e. 10 follow up client calls, 2 sales appointments each day, lunch every day, breakfast networking meeting, 50 prospecting calls, staff meeting, personal development, exercise, reading, continuing education, 25 mail outs, returning phone messages daily, checking emails, etc, etc

- Schedule every one of these activities in your week, assign them a time slot and stick to it.

This time management tool will evolve as you use it, but you have to start somewhere to keep yourself accountable. This may sound elementary and you may be tempted to gloss over its simplicity, but there is brilliance in simplicity.

## **Work Environment – Manage your surroundings for maximum efficiency**

### **Rented or Home Office space**

If you want to be perceived as serious and successful, you **must** rent office space, even if you start out with office suites. It's not about reality, it's about perception, "perception is everything". Would you write a million dollar check to someone who made house calls? You can only afford to do that if you've gained the right to do that. And that entails years of experience and trust on the part of the client.

If you have a professional office to service your clients, you are perceived as serious about your business and being in business for the long haul.

In addition, when people come to you – and they show up – it prequalifies their interest in what you offer and in doing business with you.

### **Computer and Fax**

This doesn't need any commentary, but don't go cheap. Computer and technology issues can shut you down. What you save by bootstrapping your office equipment will cost you big time later in lost time, productivity and aggravation.

### **Database and Software**

It is imperative, imperative, imperative to have a database and contact management software from day one. We will discuss this more in the client service and marketing section but get your "client drip" software now.

### **Office help**

You need office help from day one. You will be perceived as really being in business, even if you have them a few hours a day a few days a week (that's when you schedule your appointments to come in). If you only close 100K annuity 1x monthly, you earn 7,000k. If it took you 40 hours, 4 weeks a month to find that person and close them, you worked full time and made 7k a month. That's 43.75/hr. Now let's say you spent an hour licking direct mail envelopes when you could have paid a retiree \$15. What makes more sense? Delegate anything that is not income producing to your staff. You spend every ounce of energy on making money activities – closing appointments, closing sales, prospecting, networking - and you will be amazed how much more comes in the coffers and how your business and staff just grows!

## **10 Basic Commitments for Success**

**1 – Follow your Success Manual – don't dismiss any point, it just might be the one you really need.**

**2 – Own your product – if you really believe in what you offer, why wouldn't own it? If you don't, why would you bother?**

**3 – Go to Work – 90% of success is just showing up.**

**4 – Commit to personal development – the difference between who you are today and who you will be tomorrow is how you feed your mind!**

**5 – Set a minimum standard for the # of prospects and appointments you will have each and every week.**

**6 – Set a minimum standard for marketing each month; i.e. 2 direct mail campaigns, 2 trade shows, 2 seminars or 25 interviews.**

**7 – Be a student of your business – everything you learn about your business builds your self esteem and confidence. This quality draws prospects to you and keeps clients for life.**

**8 – Network - create strategic alliances between yourself and other professionals to develop cross marketing campaigns.**

**9 – Attitude is everything – you can't afford the luxury of a negative thought.**

**10 – Perception is reality – present yourself the way you want to be perceived. Your image, how you present yourself is you marketing yourself. Don't let your image sabotage your marketing efforts.**

# EDUCATION

**Leaders are readers. If you are advising others about their finances, you are a leader whether you want to be or not. Your continuing education is not an option, unless you want to lose credibility and allow your business to stagnate.**

**Know Your Product - this is YOUR responsibility. Learning your product takes time, and commitment, and is vital to your success. "Sales" is difficult enough without being confused in front of client about a particular product.**

- **Webinars** – Each of our carriers offers in depth training webinars for each of their products. They also offer sales ideas in these trainings that will greatly enhance your business. Until you know your product inside out, it is vital to spend time each week educating yourself.

- **Forms** – Each carrier has a website where the forms can be downloaded.

- **Illustrations** – Each carrier offers illustration software that can be downloaded or web-based.

- **Brochures and Marketing Material** - can be ordered from each carrier or downloaded (marketing material from the carrier looks better than printed from your computer)

- **Passwords and logins** – each website will require you to create a user name and password. *Safe Money Strategies* has tools available to you on the website, and a user name and password is required.

**Power Calls** – Every other Monday **Safe Money Strategies** hosts a **Producers' Power Call**. By logging on you will hear insightful market updates that you will use to educate your clients and close your business. Scott and Steve bring information to the call that you need to stay abreast of the market and market conditions. We also bring product updates, marketing and sales ideas, that if implemented will grow your business – guaranteed! You will be notified by email before each call. This can very well be the best 35 minutes of your week.

**Summits** – twice yearly we invite all of our top producers to Tampa for a two day intensive of food, fun and training.

**Monthly Newsletters** – will keep you abreast of product changes and related news in our industry.

### **Tools of your Trade**

**OnTrac** – Effective retirement planning software that walks you and your clients thru a discovery process, identifying their financial goals and what they want. It then allows you to structure their portfolios to create and achieve their goals.

**GoFigure** – is a historical software that allows you to run performance illustrations based on the past market movements. Valuable to compare crediting strategies.

**www.dinkytown.com** - is a website where you find every possible financial calculator you will ever have a need for.

**Bill Harris CD** – No need to purchase seminar software. This cd, valued at over \$1200, is available to you FREE. It will provide you with already created seminars, you can use some of the video clips and sound bites to edit your existing seminar or create a new one from scratch.

**Business Owner's Marketing Plan** – Proprietary to Safe Money Strategies is our Business Owners Marketing Plan. By using this tool, you can penetrate the virtually untapped market of business owners in your area.

**Training Webinars** – product and sales related trainings that you can view at your convenience.

**One on One with Scott and Steve** – As a seasoned producer this is absolutely your most valuable resource with Safe Money Strategies. Having colleagues who are still working with their clients to bounce ideas off and get a fresh perspective, whether it's about market perspective, product selection or complicated case design, will be the most used tool in your toolbox.

[www.biltd.com](http://www.biltd.com) – As an agent of *Safe Money Strategies*, you have access to all the tools and resources offered by Broker's International. Broker's Int'l not only offers every tool and resource available, but has many programs you can implement to augment your marketing efforts

**Develop bullet proof confidence by educating yourself. Know your products inside and out, know your industry, know your market place, know your clients, know current events, know the law, know it all – be the expert your clients rely on.**

# **MARKETING**

**Marketing and Selling are not the same things, but they do go hand in hand. Selling is almost impossible without prior marketing. Marketing is getting your prospect in front of your product. Prospecting is looking for and finding your prospect; marketing is letting your prospect find you, keeping your name and message in front of your prospect until they need you.**

## **The Real Work**

The real work in selling financial services is the marketing. Sitting in front of a prospect and presenting a solution to the problem they have asked you to solve is NOT the work, that's the payoff! The work was finding the prospect in the first place. If you get good at marketing, diligently engage in consistently marketing yourself, you will have more business than you can handle and your practice will explode. The work is the marketing. The more energy and effort you put into this part of your day, the more cash will hit your bank account, the more clients will enter your database, the more money you will have under management.

## **It Takes Time to Grow**

Patience is imperative. Here's where most advisors throw in the towel or change marketing plans. Any marketing campaign takes time to work. A lot of time all that's required is just a minor modification of a mailer, or mailing list, or offer and the results can be increased dramatically. But most advisors won't give a campaign enough time to mature and yield results. If a mailing doesn't work the first time, they quit and try something else. Before you know it, they've tried everything, nothing worked and they are out of the business and broke.

Remember, mushrooms appear overnight, but they are gone overnight too. Oak trees take years and years to mature but once they are grown, they are around for a very long time. What are you building?



### **What Gets Measured Gets Done!**

Keeping your numbers is vital. It really is an inspiring exercise. For instance, you realize you have had a very profitable month, and you review your efforts and see that you had 15 initial appointments, 10 fact-finding sessions, 10 presentations, and 7 sales. You see that most of your appointments were generated from the 3 seminars you had held the 8 weeks prior to the current month. You feel successful and realize that the effort had paid off. You kept your numbers, got your activity goals and the results just materialized.

But what about this scenario? You've had a miserable month, 1 sale and you're feeling pretty lousy, ready to throw in the towel. But you reflect back and see that you only had 2 presentations because you only had 3 fact-finding sessions because you only had 5 appointments, because your funnel is not full of prospects, because you can't (or think you can't) afford to hold a seminar.

The numbers never lie. A novice agent will obviously need more prospects to achieve the same amount of sales because of the "learning curve."

You need to know what your closing ratio is and then work backwards. If you close one out of two, and present to 8 out of 10 that show up for a fact-finding session, and to get the 10 to show up, you had to book 15 appointments, allowing for no-shows, and you needed 25 prospects to get those 15 appointments. Then you need to do whatever you need to do every month to get those 25 prospects. It may be one seminar, or 10,000 direct mail pieces or 1 million cold calls. What does it take? Whatever it takes!

### **Be willing to get your hands dirty**

Scott and Steve both built their practices in the business owners' marketplace. They were able to penetrate their respective industries - construction and engineers - with one strategy, getting their hands dirty. They would mail letters each week to their niche market, then follow up with a phone call. After they mailed to everyone on the list they would start over, mailing and calling. This is the most efficient and cost effective way to grow a business, but most advisors don't want to get their hands dirty. If you are willing to "kick the bushes" to quote Scott Harris, you will be surprised what falls out.

### **Brand Yourself**

When you market, you are marketing yourself, you are your product. But what problem will you solve for your client?

You have to brand yourself, create a compelling tagline or offer. You must create an image of what you do in your prospects mind and what problems you will solve for them. When they hear your name, they will see what you do. What single compelling idea or benefit will make people want to do business with you and seek you out to do business with you instead of your competitor? This will set you apart, heads above your competition.

You have to answer to your prospects' satisfaction exactly what they will gain by doing business with you. Everyone wants to know "what's in it for me?" It's everyone's favorite radio station - WIIFM

### **Select a Niche Market**

A sure fire way to remain mediocre is to try to be all things to all people. If you want to sell something to everyone you meet, you will remain a "jack of all trades, a master of none". Specialization is the key fundamental to sales success. Most people think that expanding their market and services, i.e. throwing a wider net will result in more sales. The truth is, specializing and narrowing one's focus is paradoxically the best way to get more business.

### **Become an Expert within Your Chosen Niche**

You must provide a service that solves an immediate financial problem for your prospect. When you promote yourself as a specialist in your field, you are automatically perceived as an expert in that area. Doesn't everyone want to work with an "expert"? In addition, who gets the referrals, the generalist or the expert?

It is much easier to become an expert in one area and all the products that are involved with that one area, than to be able to solve all of you prospects' financial problems but aren't the expert.

### **Your Budget**

The successful advisor understands you can't say to the stove "Give me heat and then I will give you wood". You have to pay the price for success in advance – ALWAYS! *The only place success comes before work is in the dictionary!* And the price of success involves how much you are willing and able to spend on marketing. Either money or sweat equity!

Seminars are effective but they require more of an investment than most other marketing techniques. Any strategy that you choose needs to be adhered to for at least 4-6 months and tweaked along the way before deciding it's not working or not for you. So you have to make the monetary commitment as well as the commitment of effort and time.

This is one the biggest decisions you have to make because of the commitment required. Before deciding and spending any money, we recommend having this coaching conversation with Scott or Steve. They will help you identify appropriate strategies for you, based on experience, personality, market niche and funds availability.

## **101 Marketing Ideas**

**Drip marketing is the heart of keeping a consistent number of prospects flowing through your business. This is not optional. Sending out newsletters, letters, articles and postcards keep your name and face in front of your prospects and clients. "Top of the mind awareness" is critical to doing more business with your clients and being the "go to" financial expert for your prospects.**

**The marketing ideas below are only meant to provide you with prospects that you will put in your drip campaign and book appointments from this list. Done effectively, they will be calling you very soon, rather than you calling them.**

**Drip marketing pieces can include anything from a monthly letter that gives them ideas, postcards that announce workshops or open houses, holiday cards, newsletters to keep them educated, just to mention a few.**

**You don't have to send the same thing every month. If you use a newsletter service, send it every other month and in the off month, send something more personal. Use creativity and your clients and prospects will be looking forward to your communications.**

**Once your drip list gets to 600 qualified prospects, you will never need to market outside this group ever again.**

**Strategic Professional Alliances** – invite a professional in a similar but unrelated business (CPAs for instance) to lunch and discuss becoming a referral source

**Business Owner Marketing Plan** – Use direct mail to invite a business owner to an individual dinner (private seminar) rather than a seminar and give away a free report or book pertinent to small business.

### **Senior Seminars and Baby Boomer Seminars**

**CPA Program** - creating Professional Alliances with CPAs but finding them thru a seminar

**Pre approach Letters to a targeted audience, follow up with a phone call** – this works great to penetrate an industry of one of your best clients – “I work with \_\_\_\_\_, you probably know him” Name Drop! It works

**Cold Call a targeted list** – people that own annuities buy more annuities. People that live in designated communities can be grouped by net worth. People who support charities probably have disposable income and need tax planning. You can buy any list, then follow up, offer a free report. Now you put them on your drip list and call them for an appt after a few months.

**Direct Mail for leads** – This is probably the least effective and most expensive way to create leads, but some reps swear by it. When you get a lead, don't try to set the appointment, add them to your list – after they've been qualified. Call to book an appt after they have had a few touches – drips – from you.

**Publish article** - write content for trade assoc publications or magazine for your niche

**Website** – capture the emails of visitors to your site by offering a free downloadable report, now you are building a list of people you can e-blast. They might put their physical address in and now you add them to your drip list.

**Hire a telemarketer** – a really good telemarketer will keep your books full. Don't be afraid to pay them very well based on performance.

**Purchase Leads** - use this as last resort.

**Purchase preset appointments** – use this as a second to last resort

**Advertise offering free report** -

**Advertorial** – is a direct sales article you put in the local publication which positions you as the expert. Offer a free no obligation consultation or report. This only works when done consistently.

**Table at conventions of trade shows** – local hotels hold conventions and trade shows all the time. You can market to them with a booth,

**Radio advertising** – Very effective. It takes a huge level of commitment in time and money. Offer a free CD or report.

**Walk and Talk – Prospect where your feet are!** This is highly effective and very under used. When in an area, stop in and introduce yourself to the business owner, get the card, phone the next day, invite to seminar, workshop, or free report and then add to drip list.

**Advertise a series of educational workshops for your community or groups**

**Offer to Speak - clubs and associations are always looking for entertaining and educational speakers to entertain and educate their member base during meetings**

- clubs
- meetings
- condo assoc or trade meetings
- retirement communities
- chamber meetings
- rotary

**Press Release**

**Email Marketing**

**Sponsor events where your niche market gathers – i.e. bingo and seniors**

**Network – go in the backdoor – hang out where influential and wealthy people hang out.**

- to find influential clients – give b4 you get
- you must become their mentor (help them grow their business – solve their problem) – then sell your product

- ghost write articles for key opinion leaders in your niche
- have more than one cpa, attny, pr firm – use each one, their fees (having 4 tax returns prepared is less than a booth at a tradeshow)
- help your niche market enhance their revenue first
- be an advocate – speak or write in support of a clients cause
- spend time at tradeshow of your niche market, not your industry

**3 foot rule** – shamelessly self promote, talk to anyone that gets within 3 feet of you

**Charities** – offer a percentage of anything you earn to be paid back to the charity (as a personal donation) and then market to their benefactors with a letter. Follow up, add names to your drip list and as the commissions are earned, pay the charity. Keep your name in front of donators by writing for the newsletter

**Admissions director for ACLF, nursing home etc** – when a family admits someone to an ACLF, they desperately want to prevent that for themselves. Moneyguard

**Radio Program**

**TV Program**

**Values Based Effortless Marketing** – high level networking and interviewing

**Marketing to Existing Clients** – the biggest lie you will ever tell yourself is that you have all your clients' money. Every business depends on repeat business. A financial practice is not built solely on attracting new clients.

No matter how good you are, you aren't going to get all your clients money on the first sale. Even if it were possible to be that good, your client isn't foolish enough to give you all their business without requiring that you earn it.

Someone else is always trying to sell your client and replace your business.

Your customer is not your client until they have purchased from you at least three times. The more they buy, the more loyal they become and give more referrals.

People's situations change and this creates more opportunity for sales – if you know about these changes.

The more time you spend solidifying your relationships with your current clients, growing deep roots in fertile soil as it were, the less

time and marketing money you will need to invest looking for new business.

### **Marketing Musts**

- Once a year send each client a **financial workbook as gift**. (We recommend the Retirement Planning Guide by Newkirk) Then offer to send this same gift to a maximum of 3 people they care about as a gift from them. If they do not fill out the form and fax it back, follow up and ask who they would like you to send the gift to. Upon getting their contact information, call to confirm, start a conversation, if appropriate, invite them in, and at worst add to drip list.
- **Emergency contact info** – Whenever you are filling out any forms for clients or prospects, whether they are beneficiary changes, or applications, always include an emergency contact form. Ask for 3 people, then call to verify their information and share how you need this information in your clients file. A conversation will probably ensue (if you are any good) and from there you can invite them in, invite them to lunch or dinner, or add them to your drip list.
- Hold an **open house** on a regular basis, invite your clients and have them bring a friend. These friends now become your referrals. Add them to your drip list.
- Yearly invite each client out to a private **client appreciation lunch or dinner** with you. Again, they are to bring a friend. This is not a time to sell but to establish your friendship/relationship with your client. This solidifies your relationship and adds to your drip marketing.
- Pick a client that is a significant center of influence. Offer the spouse to host his or her **surprise birthday party** – Who will show? Their friends☺
- **Annual reviews** are a must, for many different reasons. This is not optional. If you don't solidify your clients' relationship and their perception of you, someone else will sell them and replace your business. You must do this to preserve your existing business as well as to generate more business and referrals. This is NOT optional.
- **Insurance policy reviews** are a great source of new potential business. This can be incorporated into your annual client review, or done at the 6 month mark as a way to keep yourself in front of your clients – a must!!!! This can very easily open up new avenues of revenue for you.

# THE SELLING PROCESS

**You have spent many hours educating yourself on your product, industry and current market conditions to have the right to sit in front of your prospect and ask for their business. You can NOT afford to blow it by not being prepared to sell. This part of the process is not the work, all the work was done in finding your prospect and getting their confidence in meeting you. If done right, now is payday. If you follow the steps below you are virtually assured success more times than not.**

## **Use a 3 Step Sales Process**

**Appointment 1** - Your first appointment is to meet with the prospect, learn as much as you can about them personally, and get them to like you. People will do more business with people they like than people they perceive as expert, this is a fact. If your prospect does 90% of the talking, answering your questions, they will feel you understand them and will more likely do business with you. If you aren't likeable, change and change fast or you will starve. This step is not optional, it is integral to establish your relationship with your potential client.

This appointment is NOT to talk about product at all. But a short, very short, part of the conversation should be explaining how you work, who you work with, and what your prospect can expect when working with you.

That's all. Then get their permission to follow up and invite them in for a fact-finding session if appropriate or keep them in the loop by dripping on them.

**Appointment 2** – Fact-finding session. Use a Questionnaire every time

Using the ONTRAC questionnaire (or another version you prefer) provides the track for your vehicle to run on. Nothing will be overlooked, you will gather all the information you need, and the client sees that you have a plan.

**Appointment 3** – Educate and Present your solution. If you educate your prospect about the potential situation they face because....., they will ask you how they can avoid or prevent it and voila, you present the solution. It's all about painting the picture and leading your prospect emotionally.



*People move in passion and rest in reason.* This means your prospect will make an emotional decision (they will purchase what they want), then justify the decision with the facts (because they need it). To close a sale, use emotion, not facts.

### **Be a Problem Solver**

- You will close more sales by being “interested”, not “interesting”. In other words, listen, not talk.
- Ask probing, open ended questions and listen. Asking enough questions will tell you what your prospect wants (they don’t buy what they need, they buy what they want)
- Diagnose and discuss the problem and educate before offering a solution that your client will *want*.
- Asking questions creates a comfort level and belief in your expertise
- Being interested and asking questions is the best way to magnetize prospects and clients to you.

# MOTIVATION, INSPIRATION, PERSPIRATION

## Desire, Will and Teachability

“When the desire is strong enough, the *how to* will appear”. If *desire* doesn't propel you forward in the direction of your goals when the going gets tough, your goals are just lip service. If your desire doesn't help you meet difficulties with the determination that you will not be stopped, dig deeper and find out what it is you really want and why you have set the goal.

Have you noticed the biggest producers have the will to do whatever it takes? You can have every other key component of success, but if you lack the *will* to do the work required, you will never meet your goal. *Desire* is the gas in your tank, but *will* is actually stepping on the accelerator. You can have the fastest vehicle, but until you are willing to act and step on the gas, you'll never go anywhere.

Almost all successful advisors are consummate students, not just about their industry and product, but also about themselves. The difference between where you are today and where you want to be is what you don't know. Being *teachable* and open to learning are key criteria to growing your business. The best people to learn from are those who have done what you are seeking to do and are willing to teach, coach and mentor. Be humble and be *teachable*.

## Be Consistent and Persistent

The dictionary offers these synonyms for the word **consistent**; free from contradiction, steady conformity and continuity, in agreement, logical and orderly, coherent, harmonious and uniform, reliable and reproducible. When your effort is consistent, in agreement with your goals and reproducible, doing what others have done that has generated the success you are looking for, your results are assured. *In a nutshell, if it's worked for thousands of others and you do the same thing, it's a good bet it will work for you!*

Now let's look at **persistent**. Refusing to give up or let go, perseveringly obstinate and stubborn, insistently repetitive or continuous, incessant, relentless without interruption or end.

Put **consistence and persistence** together and you have a recipe for huge success. Do what your mentors have done, mix that with focused persistence and *you can't fail*.

## **Fundamentals of Winning**

- **Passion** – A job is just a way to make a living. Passion helps you make a major difference in the lives of others and your own. Being eaten up with passion will magnetize and draw to you people and opportunities that allow you to make a difference. If you have passion for what you do, you won't quit when times get tough.

- **Attitude** - Attitude determines altitude. Whether you think you can or you think you can't – you're right!

- **Excitement** – Be pumped and motivated about what you are committed to. People are drawn to excited people. Your excitement is contagious. When you're excited about your product and your work, your prospects will be too.

And don't forget, people are watching you.

- **Hard Work** – 90% of success is working hard on the right things (you can put yourself out of business quick by working on the wrong things) and treating people right. To make it into the ranks of the top producers, you got to go the extra mile. The other 10% is a dog fight, how bad do you want it?

- **Focus and Simplicity** – Focus is the energy that creates your goals. It magnetizes you so what you want comes to you, ideas, information, people, whatever you need. Directed focus is the power that will create what you intend. When you focus like a laser on what you want and keep it simple and clear (not necessarily small) you will attain your goals.

- **Habit is Destiny** – First you shape your habits, then your habits shape you. Creating a habit takes 21 days, so does breaking one. By developing habits on purpose you gain momentum. You need to build momentum to get the ball rolling – in the direction you want it to go. Making small daily shifts will change the course of your practice, your career and your life. Shifts could be as small as refusing to answer your cell phone if you don't know who it is during business hours to setting a certain time to return phone calls.

- **Internal and External Chaos** – Internal chaos leads to external chaos, in other words, where there's external chaos, you can bet there's internal chaos. When your thinking is foggy and confused, it will be reflected in your life. If you can get a handle on your thoughts, you can get a handle on your life. Get a grip on your

thoughts; get a grip on your day and you'll increase how productive you will be that day. You can literally hardwire your mind to make your goals happen. Thoughts lead to results; change the process, change the results.

**Five Roadblocks to Personal Productivity** – increasing your personal productivity will make the biggest impact on your practice.

- 1 - **Too many choices** – Life overwhelms us with options; personal and professional. You must narrow your options, create clear goals, have a concrete vision and plan for what you want
- 2 – **Distractions** - All distractions are equal in their ability to prevent us from focusing. Distractions rob us of productivity more than anything else. What is distracting you, emails, family, internet, phone calls? Identify them and eliminate them!
- 3 - **Obsessive Snacking Culture** – We have become accustomed to taking in information in small snippets. Instead of absorbing the whole thing, we skim and surf until something catches our attention. We even do this with our conversations and relationships. Develop a deeper level of focus and clarity for what you want to accomplish daily, weekly monthly, and yearly.
- 4 - **Multi tasking** – We can't be all things to all people, yet we try to do many things at the same time and sell everything instead of specializing. Pick a niche, do it well, become the expert, and do it over and over and over again.
- 5 - **Entertainment Culture** – Avoid others marketing attempts to entertain you and steal your time. Avoid the propensity to entertain your self and lose your focus. Focus will get you the results you want.

## **Power Phrases**