the Register

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Official IARFC Publication
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Rick Stanzione
Writing Your Way to Success

Serving Financial Advisors Worldwide

CE @ Sea™ Alaska Cruise

Vancouver, June 20-27, 2010

Begin your CE @ Sea Alaskan adventure from Vancouver, British Columbia cruising through the calm and scenic Inside Passage, enjoy the wilderness while tendered at Icy Strait Point, be awestruck cruising Hubbard Glacier stopping in Juneau and Ketchikan.

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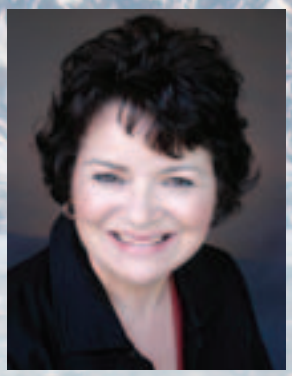

Frances Scott

Galen Weston

Mark Patterson

Ed Morrow

Steve Bailey

Please join industry leaders on the IARFC CE @ Sea Alaska Cruise, partnered with *The Covenant Group*, *AdvisorWorld.com*, *Financial Planning Consultants* and *The Brand Artist*, aboard the Celebrity Mercury cruise ship.

This is a very different CE opportunity! Yes, you'll learn timely strategies from our expert speakers in formal CE sessions but you will also have time to rub shoulders with these speakers and other very successful advisors in less formal times aboard ship for 7 days. Past attendees have told us that this networking and informal learning is an incredible opportunity.

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IARFC
INTERNATIONAL ASSOCIATION OF REGISTERED FINANCIAL CONSULTANTS

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• IN THIS ISSUE •

The Register is published monthly by the International Association of Registered Financial Consultants ©2010, 2507 North Verity Parkway, Middletown, Ohio 45042-0506. It includes articles and advice on technical subjects, economic events, regulatory actions and practice management. The IARFC makes no claim as to accuracy and does not guarantee or endorse any product or service that may be advertised or featured. Articles, comments and letters are welcomed by e-mail to: Wendy M. Kennedy, Editorial Coordinator, Editor@IARFC.org SSN 1556-4045 Periodicals Postage Paid at Mansfield, Ohio.

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NEW IARFC MEMBERS

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D. Scott Bloom, RFC®, CA
Wendy Qiaohuan Chen, RFC®, CA
Wendy Chong, RFC®, CA
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Darren M. Violette, RFC®, MA

New International Members

Canada	1
China	120
India	13
Taiwan	13

Members Who Recommended New Members

Referror of the Month – Robert Votruba, RFC®

Patricia Bennett, RFC®
Scott Codacovi, RFC®
Charles Caldwell, RFC®
Ric Edelman, RFC®
Bruce Farman, RFC®
Peter Harjes, RFC®
Daniel Jossen, RFC®
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8.5" x 13"
(with some assembly required)

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800 532 9060
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Register Correction: It has come to our attention that the article on page 4, Vol. 11 No 1, *The Cato Award Benefits You* contained an error. *Loren Dunton passed on March 21, 1997 not 1999 as printed.*

The IARFC is proud of our members and in reverence we would like to remember our passing members:

John F. Lampe, RFC®
Ventura, PA

IARFC
INTERNATIONAL ASSOCIATION OF REGISTERED FINANCIAL CONSULTANTS

Recruit a new member today

Refer Financial Advisors and We'll Send You Cash

When you nominate these professionals and they join the association, the IARFC will send you **$50!**

That's it. You do the easy part — provide us with all the contact information. We do the hard part — we follow through with them to show the benefits and advantages provided by the association. We show them the different ways they can join and then, when they do join, we send you cash.

There is no limit to the number of individuals you may nominate. You could easily be reimbursed far beyond your membership dues.

No waiting till the end of the year — as soon as your referral signs up, we send you a check for $50.

Please nominate one or two financial professionals who may be interested in the honor and benefit of acquiring the RFC® or RFA® designation. By providing prospective member names, you are granting your permission to mention your name as our source, and you will be eligible for the reward.

Mail, fax or phone in referrals to:

IARFC
Attn: Membership Services
P.O. Box 506
Middletown, OH 45042 USA

P: 800 532 9060
E: info@IARFC.org
W: www.IARFC.org

Fax to: 513 424 5752

From the Chairman's Desk…

Ed Morrow

Are You a Salesman? Of course this is a generic question, and it applies equally to women. If we ask this question of many financial professionals, they will be offended. Deep down, many RFCs like to think of themselves using the following terms:

- planner
- advisor
- analyst
- consultant
- wealth manager
- asset manager
- professional
- fee-based
- fee-only
- securities broker

What is the image of a salesman? In the minds of most Americans, it is rather poor — and yet as an occupational group, salespersons have a high income, and are rarely out of work for any extended period of time. So, for a few moments let's avoid those negative connotations — because you really are a salesperson in many ways.

Nomenclature can be dangerous! There are many sales components in your practice, and if you do them well, and get even better at them, you will certainly prosper. So I would like for you to set aside the negative images of salesman, and let's see where there is room for improvement. Where does selling take place in our profession? Everywhere!

Start with your Marketing Plan. You should have one in writing — and it can range from several pages to a more elaborate document. But the purpose is to chart a course for the acquisition of new clients. You should have a marketing budget and clearly defined steps that help you focus on getting more qualified clients.

You must sell them on you. This commences with the very first contact, should it be a physical introduction, a seminar invitation, a letter or a phone call. Everything must be scripted and delivered to create a positive impression. Any misstep will create doubt and then you will not proceed to the next phase — presenting your plan and/or service.

You must sell them on the plan. This Client Acquisition interview requires meticulous preparation and careful delivery, including your qualifications, your Code of Ethics, description of the planning process, the quick review of the Plan, discussion of ultimate implementation, fee schedule and your Satisfaction Assurance. They sign your engagement agreement and commit to pay your fee. Successfully moving the prospect through this phase is the most difficult sale you will make.

You must sell them on giving you data. This can be assisted by use of a 25-section Documents Archive case and the choice of a generic printed fact finder or an electronic data collection CD. The success of your plan depends on through data gathering and also confirmation.

You must sell them out of their status quo. The plan must clearly illustrate the shortcomings in their current arrangements, and graphs are far more effective than text or columns of numbers. Your plan must contain a simple summary of recommendations and an Action Checklist that is clear and motivating.

You must sell financial products. To achieve their objectives clients will need to make purchases, even if they are not items on which you receive a commission. For example they might need an umbrella liability policy, and you must obtain their authorization to call the P&C agent to place the coverage into effect. So even if you are a "fee-only" planner, it is your professional responsibility to "sell" the client on follow through of your product-related recommendations.

You must sell financial services. Many clients will need asset management services, and most also need new legal documents. You might offer AUM services, but not be a practicing attorney, so again, you must "sell" the client to proceed with the financial services that you do not personally deliver.

You must sell them to give you referrals. In some ways this is the most important sale you can make. It solves your marketing problem, but it also gives your client the opportunity to demonstrate their pleasure with your performance and your advice.

You must sell the referrals to come see you. This completes the cycle. If you do this well, pretty soon your marketing plan will focus more on increasing your image, your reputation and your brand. Image and brand development will only make it easier to gain and retain clients.

Why is all this important? In every issue of the Register there are articles placed here to help you improve your services and earn more money. Please do not decide to *not read an article* simply because you do not sell long term care, annuities or life insurance. All of our authors are great at selling something — services or products. What they mostly do is *sell themselves*. You can pick up a great idea in a column on long term care and then shift it a bit to generate a new AUM client — or vice versa.

Great Salespersons are made, not born. Over and over we learn of the modest beginnings of high achievers. Lew Nason's article refers to Mehdi Fakharzadeh. There is no logic to explain why the son of a rug merchant in Iran should become one of the all-time greatest salesmen in America. Mehdi does not sell insurance. He sells Mehdi. And he would be the first to tell you how he acquired his skills by carefully listening to others.

CALENDAR OF EVENTS

MDRT Annual Conference
June 13-17, 2010, Vancouver, BC

CE@Sea IARFC Alaska Cruise
June 20-27, 2009

RFC Sessions at WCLIC
August 5-8, 2010, Chongquin, China

RFC Graduation in Macau
September 26 2010, Macau, China

Register Interview:
Rick Stanzione

Writing Your Way To Success

How did you enter financial services?

I started in the insurance industry in 1978 with a direct writer in Philadelphia — Pennsylvania MFG Insurance Company. I began with the workers compensation side and then gradually moved into the P & C side of the company. I then went into brokerage and had a huge wake up call as to how the brokers worked in comparison to the company side of business. I liked the independence of the brokerage community and decided to plant my flag and call it home.

Over the next 6 years I had a territory that stretched from New York City down to Florida and as far west as Colorado. I had responsibility for all major accounts through out the US and Canada. This included companies like Chem Lawn, Zippo Lighter, Merc & Company, Louisville Slugger, as well as services to self-insured clients and Aerospace companies. I then transitioned to the life, health, disability, and securities where I found my true passion in the financial services side of the industry. Making a difference in people's lives and assisting in securing financial independence was more than gratifying to me. I have never looked back; feeling honored and privileged to be part of this industry.

What was your educational background?

I started my college studies at Penn State University and then transferred to Edinboro State University. In 1975 I graduated from Forbes Road East with a degree in "Computer Science and Computer Programming" as well as a BA degree in "Criminology" from Edinboro in 1978. I also completed postgraduate studies at Edinboro and Temple University.

What were your early job duties?

When I first started out, my job responsibilities were to make sure our customers were operating in ways that their business practice would permit our company to be profitable. If I saw areas that could be improved in the insured's best interest, I had the authority to make recommendations for improvement. Giving them an opportunity for a timely response, I would then make recommendations to the insurance company. If management did not comply in a timely manner with these recommendations, it could lead to worker's compensation claims thus cutting into the profits of the insurance carrier. This would allow the underwriter to make a decision to rate the client for the risk, non-renew, or even get off the coverage of that insured. The job required a certain amount of tact and diplomacy and also good communication skills with top management, which almost always involved the president and other senior staff members of the insured.

Were you successful at first?

After three months of shadowing senior people in the company, I was assigned a territory with multiple size accounts. Some were more challenging than others, which required me to do some unique planning when reviewing their goals and objectives. It was exciting for me to see that things

were not the same for every client. This challenge became even more interesting on the financial services side. I was dealing with many clients who were trying to build a strategy to meet their current and future situations. Learning from others and developing my own style was my first real success.

What or who influenced you the most?

I have many heroes; NAIFA, MDRT, and IARFC associates who are always willing to share their successes and failures. They helped make me stronger and permitted me to also pay back to others in our industry. I have had countless people who have made an impression on me. They have helped me deal with the many challenges we are faced with in our careers. One particular individual taught me the importance of a proper balance in life. For me it was rather simple – God first, family second, and business third. This also led me to the independent side of the brokerage community. When you are working for someone as opposed to for yourself, it is harder to live those principles. That really influenced me early on and help shape me in my career.

What were your major obstacles?

I don't think my obstacles were very different from others starting out in this business: trying to find the right people for your target market and gaining their trust when you are fairly new to the profession. I wanted to be more successful than most and my story is a lot like the story of Chris Gardner in the movie "The Pursuit of Happiness". I sacrificed greatly when most would have just went to work anywhere they could find a job. I had no personal mentor in this business – and often wish I had, because I would be so much further ahead today learning from a guru in my market.

Tell us about your situation:

My current practice is unique in that R & R Group, Inc has been involved in many aspects of the insurance industry such as Worker's Compensation, GL, Property, E&O, D&O, Life, Health, Disability, Personal Lines including even the most exotic coverage of Kidnap & Ransom insurance. Although I now focus on the securities and retirement planning side of things, I can bring in business as we round out our client base. We can also offer assistance with debt consolidation for those who find the programs necessary for their needs as well as assisting our clients who need living trusts. For my practice to encompass all these financial services

under-one-roof has afforded us a 97% retention rate of our clients. I like to say we give new meaning to the term "One Stop Shop"!

Although I have securities licenses, insurance licenses, and a mortgage license; I no longer involve myself in all aspects of the business but delegate it to specialists within our company. This happened by way of accident. I did not want to discard what I had learned, but wanted to make it all come together for the betterment of my clients. We are not a jack of all trades and a master at none, but rather a resources firm that can offer more than most of our competitors are willing or prepared to deliver.

How do you market now for new clients?

We have found that seminar marketing has worked best for our practice. Our seminar was personally built and shows our services and what I am most passionate about. Additional business is generated from the energy and information continued in our sessions. We also do a few other types of seminars for existing clients to bring a friend and/or referral. For these seminars, we target people 50 and older. I recently had a gentleman attend who was a hundred years young. No walker, cane, or assistance. His wife said that when he passes she would be in touch. I just chuckled because I did not even consider that when he walked into the room that night.

We talk about people outliving their incomes today, how long term care needs must now be a concern to this age group. We talk about legacy planning, succession planning, why living trusts are an important part of everyone's financial planning. The challenges we are faced with and solutions that may assist in resolving them. After this, referrals are the main source of business. There is an art to asking for referrals and that's why most people don't ask for them.

What are your major frustrations?

My major frustration is finding personnel who want to work and that I can trust. Your reputation is so critically valued it's really hard to find people who are as committed as yourself and who have a good work ethic, and who are coachable. It is a critical piece in succession planning for every financial practice and keeping up with the workload. This is an on-going challenge, to keep the seminars full.

Tell us about your business continuation plan?

My plan is for the top performer or performers to have the opportunity to take over the practice if and when I choose to retire or semi-retire. This will allow me to be more of a consultant and continue mentoring existing and new staff. If I should die prematurely, the top performer or performers will have the opportunity to purchase the firm and continue in the same manner it is currently operating. If something catastrophic happened now, I have an associate of mine in the Midwest who is positioned to service my existing book and gradually decisions could be made to sell off any portion of the practice.

What benefit of the IARFC has been of greatest value?

Our motto of our agency is "Building Relationships to Last a Lifetime" and I have had the opportunity to build relationships with many RFC members and share common interests and insights as well as the day to day business environment concerns. IARFC has provided educational aspects as well as cutting edge financial planning software that have been valuable in the financial process. Working with people whose goals and ideas are similar to many of our efforts is refreshing and a huge resource tool that I value very much.

What do you see for the association in the next five years?

Continued growth in the membership and resources offered by IARFC. To be able to gain new ideas, expand professionalism and build relationships with new and current members. The Association offers closeness that is unique to our common cause in this great profession. I look forward to being more active in IARFC and MDRT, and to give back for the opportunities I have been afforded and blessed with.

How should financial advisors react to this economy?

Become better listeners and learn to build strategies to meet our client's goals, needs and objectives — as well as looking into multi-generational planning. Our demographics are much different today than 20 years ago. You need to build relationships, credibility, be genuine with sincere motives for your clients needs. Clients will note this character trait about you and your practice. With that comes the trusting relationship that you need to be successful. It will carry your business relationships to new levels for continuing money management and succession planning for children, grandchildren as well as new referrals.

What will be the impact of technology on financial advisors?

Technology is the cutting edge in our profession, and I like to think I am always at this cutting edge. I am always introduced to new technology that makes me (as well as the rest of our agency) more efficient as we move forward to meet new challenges on a day-to-day basis. Technology is a must for every practitioner. It allows us to become better, more proficient, and more productive. If we ignore it, technology will pass us by and we stand to lose our edge. So no matter what age we are we need to become part of technology so that it may move us forward and it will take us backwards if we do not.

What do you advise an RFC to concentrate on?

We are all in the realm of things in what has been coined as the "New Normal" or the period we are all in presently. We need to shape our beliefs and ultimately shape our behavior. We must create a new model for a new today — as things will not remain the same. We have to adapt to better strategies to meet the challenges.

Both our clients and ourselves are concerned about outliving our income and insuring our assets. We cannot ignore Long Term Care (LTC) concerns. All of these will effect all of us in the future regardless of how well you think you are positioned today. We must focus on building strategies for the future with an appropriate way to make adjustments for the unexpected. In my opinion, the "new normal" will require us all to change our beliefs, behavior to meet today, and tomorrow's challenges for both the RFC and his or her clients. We need to concentrate on our own core beliefs and continually stay on top of the changes to assure we perform for our client and prospective clients.

What's looming on the horizon for our profession?

It seems with the complexity of regulatory actions, new products, and new challenges; we need to specialize and map out a game plan to meet the opposition. With more stringent regulatory measures that we are facing, tougher compliances, continuing education etc. This has already forced many advisors out of the industry and the strong advisors have become even stronger.

There are more people who need advisors like us to assist and resolve their financial challenges. We need to get back to knowing much more than just the basics of just product knowledge, etc. We need to really prepare our clients for the worst-case scenarios and anticipate how we can deal with the issue based on the products we have provided to our clients

What do you wish you had done, early in your career?

I said earlier that I would have benefited to have had a mentor who could have shown me the way. I believe it took me much longer to learn without one. In addition getting some of the designations that may have made my professional journey much easier which in return could have provide more credibility in my earlier years.

Image is important, and each RFC® must conscientiously make efforts to appear unique and more professional. I recently authored a small book, *Control Your Assets*, designed not for other advisors — but for our clients and prospects.

Writing a book takes a lot of time — and time is money. You need people to help edit the text, design the graphics — and keep you focused on the content of the book. In my case, I needed to concentrate on the consumer as a reader — and avoid being too technical.

Already I have seen an enhanced attitude from our clients and we are certain that new clients and more referrals have already been produced.

What have you done to create a reputation in your professional practice?

I have attempted to brand myself in public speaking, seminars, book publishing, newspaper and magazines columns, as well as customer referrals to create a reputation. My father always told me "You can only protect your name and reputation and that no one can take them from you. So you better take care of both of them" That has been a corner stone in shaping my reputation and my practice.

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Rick recently authored a book, *Control Your Assets*, endorsed by CEO Ed Morrow:

Consumers of America who want to take mature responsibility for their financial future owe a great debt to Rick Stanzione, RFC® for clearly expressing both the issues and potential solutions for addressing their important economic concerns.

~ Ed Morrow, IARFC CEO and Chairman CLU, ChFC, CFP®, RFC®

The $15M Fixed Indexed Annuity Sales Presentation

How to Close Up to 85% of Your One-on-One Presentations

Jack Marrion, President of the Advantage Compendium, stated 2009 was a record setting year for Indexed Annuity Sales. Approximately **$30B** have gone into these uniquely designed vehicles for clients who want low risk but also want to participate when the stock market goes up. Jack also has a very popular saying that, "Indexed annuities are simple to understand but made complicated by insurance companies," and many times agents who explain them incorrectly.

I firmly believe that it's critically important that you always explain any fixed indexed annuity in a way that is accurate, simple to understand, yet powerful to move someone to take action.

I was in personal production for many years and wrote $14M to $15M a year in indexed annuities. I used the same presentation every single time to touch people emotionally and logically as to why they should consider moving a portion of their money, not all of it, but a portion of it into a fixed indexed annuity. Here are my **10 simple steps** to writing $15M a year in fixed indexed annuities.

1. **Always ask a trial closing question.** Before going into a full blown sales presentation, ask your prospective client if they like the concept and idea of an indexed annuity. I would say something like, "Bob and Mary, let me ask you an important question at this time. If you could reallocate some of your money in the stock market (or it might be in the bank) into an account that going forward when the stock market goes up, and we know there are great years when it does go up, that your gain, whatever it is, would be locked in and in the years when the stock market goes down, and we know there are some years that it goes down terribly, that you wouldn't give back or lose a penny of your principal or previous year's gains, would an account like that have some interest for you folks at this time?" And they almost always say "Yes". Then I would go to my second step.

2. **Cover the safety of indexed annuities.** I always use good third-party articles. I never tell people things that may sound too good to be true, because they may doubt me or may think I'm only trying to sell them something. They may not have full confidence in me yet, so I use a multitude of third-party articles. There are some great third-party articles that describe the advantages and safety of fixed annuities, from the GAO (General Accounting Office) and a book by Gordon Williamson, *All About Annuities*. There are several other articles that you can use to show people how and why fixed annuities are so safe today. When they understand how and why fixed annuities are safe, I then go to my third step.

4. **Discuss the wide-spread popularity of fixed indexed annuities.** I use Jack Marrion's Index Compendium to talk about how many billions of dollars have been put into indexed annuities the previous year. Or I may use Suze Orman's book entitled, The Road to Wealth or other articles that I have at my disposal to review with them when I talk about the wide-spread popularity of fixed indexed annuities.

4. **I am a specialist of fixed indexed annuities.** Before mentioning a company name or product design I want the people I am talking with to believe I do a lot of research. So I would say something like, "There are over 2,000 insurance companies across this country, and some specialize in life insurance, auto insurance, homeowners, health insurance, disability, etc. Of the 2,000, there are only about 40 companies that specialize in these unique accounts, fixed indexed annuities. As you can see, I don't work for a bank, I don't work for an insurance company, I don't work for a brokerage firm. As a matter of fact, do you know who I really work for? That's right, I work for you folks. I review these 40 odd companies every year to find who is doing the best job in my opinion. In almost every situation I find that x, y, z insurance company does the best job for my clients." What I am attempting to control and prevent is my potential client from going to talk to their broker, their banker or their candlestick maker to see what they know or think about indexed annuities. I want my clients to know that I do all the work for them.

5. **Review four facts about the insurance company.** I do not read the brochure word-for-word to them. I will simply mention four facts.
   1) How long the company has been in business.
   2) What their AM Best Rating is.
   3) Their amount of assets.
   4) How many states they operate in and how many foreign countries.

   Then I put the brochure down.

5. **Write out a handwritten diagram.** I believe the saying, "Oh, now I **see** what you're **saying**." Don't just tell people things about how an indexed annuity works, show them on paper. So use your yellow legal pad to explain it. My favorite indexed annuity design has always been the annual point-to-point, 100% participation rate, 0 spread or index margin and a cap that can move annually. The only indexed annuities I ever offer are those that have only one moving part, not two or three.

7. **Cover withdrawal options and riders.** Be sure to always cover withdrawal privileges and how they can access their money. It may be interest earned in the first year, 10% withdrawal per year, nursing home rider, hospitalization rider, terminal illness rider and any other riders that may pertain to this particular annuity. One of the most important riders available today is the Lifetime Income Benefit Rider that many insurance companies now offer.

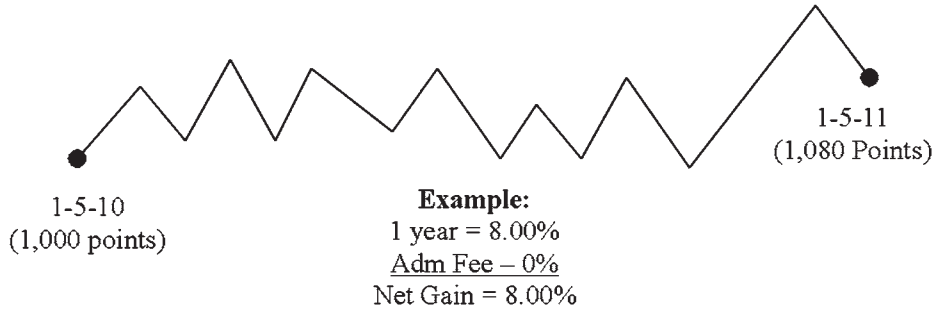
8. **Clearly explain surrender charges and surrender period.** That is very

FIXED INDEXED ANNUITY

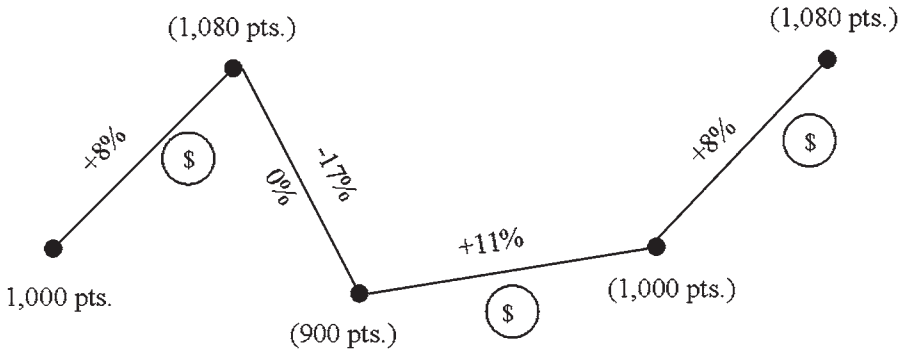
(Hypothetical Example of an Annual Point-to-Point Crediting Method)

NOTE: This is assuming a 100% participation rate, 0% spread and an 8.00% current cap with a 4.00% minimum cap a 5.00% up front bonus.

1. Annual Point to Point - S&P 500 Index



2. Annual Reset (Gains Locked In)



3. Earnings Cap = 8.00% / Min. = 4.00%

4. 5.00% Bonus

 011410

(No investment advice is given or implied.)

As my diagram shows, in Point #1 I explain how an annual point-to-point crediting method works, using the S&P 500. Point #2 is how the annual re-set works to lock in your gains every year that the index goes up. In my example I'm showing three up years and one down year. Point #3 of my diagram is the earnings cap and how that works and Point #4 is a bonus if the annuity I'm offering offers a bonus. Once I go over each of these points and ask for any questions, I will then go back to the insurance company brochure.

important so the clients understand how they access their money if they want more than 10% per year and what the penalty will be. I cover it in a way that the clients are comfortable with the length and percentage of surrender charges.

9. **Answer any and all questions they may have.** This really goes without saying. It's always vitally important to pause and ask for questions after each major point you're making.

10. **Close the sale.** I like to use an alternate of choice closing question such as, "Bob and Mary, based on the things that we talked about today and the accounts that you currently have that you like and don't like, I think it makes sense to move a, b, or c into the indexed annuity. Would you feel comfortable moving one, two or all three into the indexed annuity?" Give them an alternate of choice closing question and you will see up to 85% of your prospects becoming clients and enjoying the benefits of a fixed indexed annuity.

Matthew J. Rettick

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The One Call LTCI Closing

Some successful LTCI producers don't believe in one-call closing, but it's a fact that if you can close more sales in a single call, you'll sell more insurance. Short of inventing a day with more than 24 hours, it's the fastest route to boosting your sales.

One-call closing isn't high-pressure selling. Some people who oppose one-call closing mistakenly think it requires the advisor to pressure vulnerable senior citizens with a slick sales pitch. That's the last thing you want to do. High-pressure sales tactics are ineffective, make your clients uncomfortable, spoil referrals and give you a lot of stress. A low-key, persistent, natural sales style is more effective and ensures that you're meeting client needs and not persuading them to buy something they don't want or need.

If you want to close LTCI and other health sales on your first call a high percentage of the time, follow the steps in this article. This approach works every day for me and the advisors I work with.

Warm up your prospects, get them to relax and trust you. The first time you meet with an individual or a couple, take all the time you need to present your human side. You want to show that you're concerned about their welfare, not just focused on getting a commission at any cost. Start out with in small talk, asking the same kind of questions you'd ask any new acquaintance. Some people prefer to get down to business a little faster; some will want to chat longer. You'll soon get a sense of that. Once you sense that they've started to relax, you can go to the next step.

Always take the health history right after the warm-up. You cannot close in one call — or even multiple calls — unless you create the need and show the client why you're really there today — and that's where the health history comes in. Health matters are personal, so you have to tread a little gently at first. Get the client's permission to ask some basic questions about their health, medications, surgeries and major diseases. Sometimes you'll find out that the client doesn't qualify for LTC; if so, you can tell him or her that right after you've taken their health history, and you'll save a lot of time for both of you. When that happens to you, talk about setting aside a portion of their financial resources in something like an annuity just to pay for care when they need it. When you're selling to couples, you need to be prepared if one spouse health qualifies and the other doesn't. Point out that it's even more important for the qualifying spouse to have insurance because their health will change when they take care of their spouse later.

Once you know whether the client qualifies for LTCI, ask, **"What are your plans when your health changes?"** Notice, the question isn't *if* your health changes but *when*. Stay in the assumptive mode. Asking this question is much more effective than stating, "I know that your health is going to change someday. This is something you need to look at."

Listen very carefully to the response and ask followup questions. The client may say he or she doesn't have any good plans, or plans to move in with her daughter or wants to get care at home. With these answers, the client is telling *you* how to sell to them.

Make it a *collaborative* sale. Ask questions, let the client respond and listen closely.

Come prepared. Know the cost of care in your area and bring rates. Some agents don't come prepared for the first meeting. They don't have brochures or rates or know the cost of care. Without this information, you can't close in one call.

It's easy to find out what care costs in your area. You can probably find a list of the biggest nursing homes and their daily charges in your local business journal or perhaps on the Internet. If you can show clients that the average cost is, say, $70,000 a year, that goes a long way toward helping them to realize what their financial risk is when they need care. With a little mental arithmetic and some help from you they can readily see that they'll burn through all their liquid assets in X years.

The solution is insurance. Now, give the clients some choices. I show them an average benefit package based on based on NAIC figures, and always illustrate at least a three-year and an unlimited lifetime policy, and often show two- and four-year plans too. If clients see that they have choices, they'll be more willing to buy from you that day.

One product at a time; keep it simple. If your first meeting with your potential clients is going very well, you might be tempted to try to sell more than one product. Don't! You'll only confuse the buyer and probably won't make either sale. Stick to one sale. After you've sold the first product, then you can come back and open up the second sale when you deliver their first policy.

Older people — especially those in their 70s and beyond — want to keep things especially simple. Keeping it simple is challenging because long term care insurance is a complex subject — and if it weren't, no one would need an agent. To keep it simple, create mental pictures. Be sure to use the phrase "what this means to you is… " — why and how a policy feature will provide them with a real benefit. Leave the insurance jargon back in your office.

Use trial closes. I recommend using at least five trial closes during your presentation. Trial closes give you a chance to uncover any objections that could derail your sale. Don't be afraid of objections. The sooner you find out about them the better; the closer they are to the closing, the tougher they are to overcome. Turn their objections into your allies!

When you can't close in one call. Sometimes you just can't close — particularly when you're selling to people in their 50s or early 60s, who don't see

long-term care as an immediate issue. If you can't close on day one, set the second appointment no more than one week away. Ask your prospect to put together a list of questions for you to answer at that next appointment with them and tell them that after you've answered their questions, all they'll need to do is fill out an application. Set their expectations and tell them what you'll be doing the next time you meet with them.

When you follow these steps, **you've *earned* the right to close**. The client wants and needs what you're selling — and they need it now, not next year. Make your time valuable. You can close on the first appointment.

While you can learn a lot from an article like this one, it's only the first step. Make a modest investment in LTCI sales training, and you'll be repaid many times over.

Wilma G. Anderson, RFC®

Wilma G. Anderson, RFC® is America's leading LTC and CI sales trainer and a practicing producer in Littleton, Colorado. This article covers some of the key points vividly portrayed in her DVDs, "Mastering the One Call Close", "The Secrets of the LTC Sale", and "Mastering The Annuity Sale" For RFCs, the cost for all 3 DVDs is only $199! Visit her websites you'll find several products that can help boost your sales, including personalized tele-coaching sessions, workshops, and sales-meeting speeches.

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How Do Annuity Rates Compare?

8 Secrets to Financial Security

Across the United States with the downturn in the stock market, annuities have become a major part of the retirement and investment planning for many Americans. However, annuities are designed to be long-term investments, to meet retirement and other long term goals. Annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Annuities also involve some investment risks, just as other investment products. This is why it is imperative that you work with a qualified financial professional to help you make the right choice.

Annuities are a contract created by you, the individual, and an insurance company. The insurance company agrees to make periodic payments to you, after a lump sum payment has been made. The payments can provide you with a solid stream of income that will continue even after you expire. Annuities have a unique feature in that it performs as both life insurance and an investment. Annuities offer tax-deferred growth on your interest and similar to life insurance, most include a death benefit that will pay your beneficiary a guaranteed minimum amount, such as your total principle or principle plus gains less any withdrawals.

But, how do you know if you are making a safe and profitable investment? How do your annuity rates compare?

Before you decide to buy an annuity, consider the following questions:

- Will you use the annuity primarily to save for retirement or a similar long-term goal?
- Are you investing in the annuity through a retirement plan or IRA?
- Are you willing to take the risk that your account value may decrease if the underlying mutual fund investment options perform badly?
- Do you understand the features of the annuity?
- Do you understand all of the fees and expenses that the annuity charges?
- Do you intend to remain in the annuity long enough to avoid paying any surrender charges if you have to withdraw money?
- Are there features of the annuity, such as long-term care insurance, that you could purchase more cheaply separately?
- If you are exchanging one annuity for another one, do the benefits of the exchange outweigh the costs, such as any surrender charges you will have to pay if you withdraw your money before the end of the surrender charge period for the new annuity?

Here are three major classifications of annuities: fixed, indexed and variable, and some benefits of each.

Fixed annuities are paid out in two forms; the deferred payout, which defers payment to a later date, and the immediate payout, which pays upon origination. Both generally base their rates on current market conditions and time to maturity, the longer you wait the higher the return on investment. The average deferred fixed annuity ranges in periods from 3 to 10 year.

- Used for retirement income
- Safe investment, no risk.
- Has a guaranteed rate
- Typically 3-10% returns with moderate growth
- 1-10 Year Term

Indexed Annuity rates are linked to an index of economic growth. They are a crossbreed of Fixed and Variable annuities.

- Used to create wealth
- Safe investment, lower risk than variable, but higher than fixed.
- Has a minimum rate
- Returns vary, however has solid growth
- 1-10 year term

Variable Annuity rates are difficult to determine because of market fluctuations, however they are considered a good supplement to a 401(k) because of their lower risk and desirable retirement options. They have many tax benefits and offer better returns on investment. As the name implies the rate varies, however as a long term investment of 10 years or more a variable annuity can actually give consistently higher growth and outperform many fixed rated investment options.

- Used to create wealth
- Higher risk than Fixed and Indexed
- Has a variable rate
- Returns vary, however has stronggrowth
- 1-10 year term

Annuities offer many benefits to the investor, however with the array of products available it can become an absolute nightmare to try to determine which is the best investment for your financial portfolio. It is best to have an accredited financial advisor by your side to peruse over the specific details of an annuity contract and secure your retirement.

Lisa Cintron

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SOCIAL NETWORKING

Do you really "GET IT"?

Most of the Financial Professionals I talk to seem to be saying the same thing: *"I really don't get this Social Networking thing"*. Well if you don't get it...my strong suggestion is… **you'd better get it!**

Why? Because PEOPLE TALK!

There are two things we know for certain. First, **people talk**. Second, we know **exactly** where most of them are talking these days.

In fact, all you have to do is take a look at these eye-opening growth statistics and you can clearly see why this new opportunity for your business simply cannot be overlooked or ignored:

- Facebook has **over 300 Million users, and about 600,000 join every day**.
- 50% of Facebook users are online **every single day**.
- The two fastest growing segments are **ages 35 to 55 and women ages 50 and older**.
- LinkedIn, MySpace, and Twitter have over **150 million users**
- Twitter's growth rate is currently over **750%**

It Just Makes Sense

If you take a look at the business relationships you treasure the most, they mainly consist of your family, friends, loved ones, co-workers **and many other people who directly or indirectly support the growth of your business.** The truth is that one of the key ingredients to a successful business is the ability to build and maintain high-quality, meaningful, and credible relationships with their clients and within their community. I'm sure this sounds familiar, because **THIS IS THE ESSENCE OF SOCIAL NETWORKING!**

What's In It For You and Your Business?

If used properly, social networking becomes an excellent supplemental marketing strategy, serving as the perfect complement to your existing business plan. The reason why is because it is **an extremely low-cost way to expose yourself and your business to the most popular places on the Internet**, which directly connects you to the various communities, organizations, and groups that you care about.

From what I can conclude, there are essentially five key benefits:

1. *Increase your business exposure and visibility*
2. *Improve your reputation and credibility*
3. *Increase brand identity and recognition*
4. *Enhance awareness of your products or services*
5. *Provide the opportunity to build a network of people and see this network exponentially grow… because PEOPLE TALK and they are constantly hearing from and talking about YOU*

Now For the Bad News…

Many studies, including ones in which I have personally conducted, prove that most financial professionals simply don't have what they need to be truly successful in Social Networking, and I have broken all of these details that should hopefully help each of us:

The Four Biggest Challenges That Limit Most Financial Professionals From Being Truly Financially Successful Through Social Networking

1. DESIRE

- Most financial professionals enjoy doing key things in their spare time that they are passionate about, such as their careers, hobbies, family, faith, sports, traveling, or whatever makes them genuinely happy. **Surveys show that Social Networking is at the bottom of this list of passions.**
- Most professionals today lack the time, skills, and most importantly, the inclination (or that ***"burning desire"***) to build, cultivate, and maintain a successful social network… particularly on an ongoing basis. In other words, **this is not something most financial professionals "choose to do"**, but rather feel like the "have to do it".
- Every Social Network expert will tell you that **success is largely driven in social networking through your ability to constantly offer new, valuable, and useful information and ideas**. In fact, this is, by far, their biggest challenge in working with their clients, since most don't have enough content and materials to continuously educate your social networks.
- The reality is that **most financial professionals are not gifted or skilled writers or editors**, not only for their own industry, but particularly in designing

pieces that fit well within the guidelines and purposes of social networks. In addition, most financial professionals are not familiar with exactly what to write about, what topics to write about, how often to write about new topics, and how often to submit this information to these networks.

2. TECHNOLOGY

- Studies prove that **most professionals who are 40 years old or older are at a big disadvantage, mainly because we didn't grow up in the "computer era"**. Therefore, we were never afforded the luxury of growing up in their early years to capitalize on the advent of the Internet and the every-growing capabilities of computers and technology.
- The reason this makes this particularly challenging for most financial professionals is because most social experts will tell you **Social Networking requires at least 10-15 hours of work each week**, along with the aforementioned high level of computer and Internet skills.
- Purchasing and maintaining all of this **technology and computer equipment can be very expensive**, as it almost always includes things like training, software, security, database backup, tech support, etc.
- There is a never-ending need and **requirement to ensure you are constantly staying updated on the newest and most innovative state-of-the-art technologies**, which can also add to additional time, expenses, and training.
- Also, as the Internet and social networks continue to grow exponentially in size and complexity. In fact, today there are over 70 Social Networking websites. This poses two big challenges:
  - It makes it much more difficult to keep up with all of the latest technologies associate with each social network, like blogging, tweeting, uploading, scanning, managing databases, navigating software, keyword tagging, search engine optimization, filtering spam and viruses, and much more.
  - It becomes **vitally important that you know which of these Social Networks are worthwhile for you and your business**, and which ones are not a good fit. This is an extremely important, and yet often overlooked, point about the number of social networks you belong to. Many financial professional think they need to be involved in "as many of these networks as possible so they can get the most exposure" when it fact, the reality is the most important focus should be on the quality of these social networks… and NOT the quantity"!

3. INTEGRATION

- If you can believe this, even though most of us have heard of Facebook, Twitter, LinkedIn, and maybe a few others, **there are approximately 70 different Social Networking websites today… and growing by leaps and bounds!**
- The good news is that this has brought about many **new strategies and cutting-edge technologies that are specifically designed to help integrate and coordinate these social networks**… which essentially allows them all to be able to **"talk to each other"**, and share information. This is being made available because it helps to minimize your efforts to send a message out to multiple networks, and also attempts to eliminate mass-duplication of content.
- The bad news is that, with the exception of a tiny minority, **most financial professionals are simply not interested (or capable) of investing the time, training, resources, to keep pace with all these new tools.**
- The other harsh reality is that **most financial professionals simply don't have the time, desire, and/or the quick and easy access to keep up with all of these new tools** that can help them coordinate their efforts among this wide range of social networks.
- One thing we know for sure is that **one of the most critical ingredients to Social Networking success is making sure each of your multiple networks are working in harmony together, saying the same message at the same time**. Given the current and future levels of growth in these networks and technology, this dramatically decreases the probability that financial professionals are likely to create the best possible results from these social networks unless they are all simultaneously working together.

4. TIME

- The truth is Financial Professionals are not any different from other professionals. They too have a huge **struggle to find that "perfect" balance between their everyday life** events such as their career, marriage, friends, social events, kids and their multiple events, health and fitness, hobbies, sports, email, etc.
- Given today's economy, it is no secret that **today's difficult economic environment has clearly played a big factor in making it even more challenging for Financial Professionals to find that "proper" balance in our lives** between work , family, as well as the many of the other "life events" we are constantly facing. So the point here is that these restrictions even further limit our ability to set aside a few hours each day to work on these social networks.
- The harsh reality is that **Social Networking requires a serious and dedicated effort and many hours of your personal time every day** as a result of these sophisticated networks, technologies, and constant communication with a large number of changing people.
- So just to summarize, **here are *just a few* of the extremely time-consuming Social Networking tasks;** regularly writing emails/blogs/tweets/updates, constantly creating target marketing campaigns, joining a large number of groups and networks, contributing regular and valuable information to these groups and networks, learning how to adapt to unique groups of people, regularly researching and provide new and current content, closely monitoring and managing an increasing group of friends or followers, working in harmony with the many different social networks, keeping up-to-date with the newest and most innovative technologies, etc.

As I wrap up this article, I hope I was able to help you see why most Financial Profession also not only ***"don't get it"***, but even if they think they do, they are very unlikely to ***"get the most out of it"***. And if you go back and reread everything I talked about above, it should be very easy to understand why most of us are simply "not cut out for this kind of stuff… for one reason or another" and likely to fail… and yes, that includes me too.

Are we all destined for failure? Of course not! However, unless you are one of the rare few financial professionals with an extensive background in technology, a vast array, access, and the ability to keep updated with the newest and most innovative technology tools and resources, an extensive understanding of all these 70+ social networks, and which one is right for you, a large amount of free time, and a burning passion to become a social networking expert, your best bet is to choose one of two routes:

1. Set your expectations low, work as often as you can, and just have fun.

2. An alternative is to seek the help of the wide array of social networking companies who can help do the large majority of this for you. This frees up much of your time, gives you the ability to maximize your results and efficiencies, and can also

dramatically expand your social network and business opportunities.

MY PERSONAL STORY: Allow Me to Tell You My Social Networking Experience

Personally, I have chosen the second option above. I went out and hired a professional company who does this for a small monthly fee. Like many of you, I am a busy and cheap, so my focus was on paying **a small monthly cost (which is $199 per month), having NO long-term commitment, and having almost all of the work done for me**. And so far, I could not be more pleased with the professional support and progress I have made!

Granted I've only been doing this for about two months now, but if you look at the number of connections I have made, the people I have been introduced to or connected with, and the people that have contacted me, it is truly amazing. Other benefits include joining multiple networks of people and groups, "branding" my name/firm/products/services, and also developing partnerships and relationships that are extremely valuable.

So the bottom line is this, I can honestly say this whole Social Networking world has opened my eyes to a new way of growing my business that has extended far beyond my wildest dreams. As a matter of fact, just a few months ago I will tell you I really ***"didn't get it"*** at all. I honestly had no clue how this Social Networking world even worked, and more importantly, I couldn't get myself to listen to all those people over the past year who have been repeatedly telling me **"YOU HAVE TO DO THIS"**.

So How Did I Find the "Right" Professional Help?

I performed extensive research on what types of professional Social Networking Companies are out there today, and who are among the industry leaders. I looked at everything including cost, contractual commitments, what would be required on my part, and what could I expect. The company I chose was someone who I saw interviewed on Fox News who works with companies like CBOE, State Farm, Mitsubishi, ReMax, Sears, Cendant, Anthem, Chicago Mercantile Exchange, and many more.

I strongly suggest if you decide to seek professional help that, like me, you do some extensive research on your own. With the geometric growth potentials that lie ahead in this great new business opportunity, this is an extremely important decision. Or, in an effort to save you valuable time, **I am happy to provide each of you the findings of my results, the company I am currently using, as well as several companies I would also suggest you look into, and which I feel comfortable recommending.** So by all means, please don't hesitate to call or email me if I can help in any way!!

Christopher Hill, RFC®

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Develop What It Takes

They've got what it takes!

How often have you heard successful performers described that way? How many times do you suppose that observation is being made by individuals who have not bothered to take the time to study "What It Takes" to be ranked as a star in financial services?

If this standard of judgment is used to assess you, how do you measure up?

Think of the exceptionally successful financial advisors and salespeople you know. You'll discover, as we have, they possess most, if not all, of the following seven characteristics:

Intensely goal-oriented. Some call it vision. Others describe it as purpose, a definite chief aim or a mission statement. Regardless of what you call it, it's important to have a thought-out business dream ***reduced to writing***. Building your dream carefully brings the future into the present — so you can do something about it now.

High level of energy. Most refer to this as the foundation of their competitive edge. They can start earlier and stay later than the competition. Their sense of energy is seen as a sense of purpose and competency. Competent people are high energy – those who appear listless or tired are perceived as being less intelligent and less competent.

This is one reason why regular exercise is important. It will renew your sense of physical energy and vastly improve your perception. It might also improve your appearance… .

Mastery of sales lines. All financial advisors need to make "sales presentations" and the most significant is that which converts the prospect into a committed client — an event which takes place before the sale of investment or insurance solutions.

The stellar advisors (those who have what it takes) are over-rehearsed. Consequently, they feel in control. The words they use are expressed as naturally as they breathe. Great actors are well-rehearsed. Great financial advisors are likewise well-rehearsed.

Do not take "No" personally and allow it to make them feel inferior. They have high enough levels of confidence or self-esteem so that, although they may be disappointed, they are not devastated. They understand that there must be some "no" responses, and that it is just numbers. Get over it, and go on with the next prospect who needs your services.

Impeccably honest with self and customers. No matter what the temptation to short-cut might be, these people resisted and thereby gained ongoing trust of customers. There is no such thing as a "little white lie" or a "mild exaggeration." Lack of total integrity will, sooner or later, be recognized by the client, and it is the beginning of the end of a professional relationship.

High levels of empathy. They have the ability to put themselves in their prospects' shoes, imagine their needs and respond appropriately. They make their recommendation their prospects' idea.

Empathy is not the same as sympathy. Empathy involves a deep appreciation for the concerns of the client — and a desire to help them. Sympathy is "feeling sorry" and allows a prospect or client to escape taking action to remedy a situation. Empathy helps with clients; Sympathy does not.

100% accountable. Successful advisors and sales reps don't blame the economy, the competition, or their company for dips in sales. Instead, the worse things become, the harder they work to turn things around.

How Do You Measure Up?

What should you be doing to develop what it takes? This appearance must be reality, and you can make corrections to your behavior and your actions, to increase your performance and your perception. Go back and review the seven traits again. ***You'll discover they are controllable. You can develop what it takes!***

Dr. William L. Moore, Sr., CLU, ChFC, RFC®

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Bill is a natural at providing companies the assistance needed to build strong management talent. His work includes all segments of the Financial Services business: Producers, Agency Heads and Home Office Executives. Bills principal focus as a KBI consultant is developing sound and fundamental management. His consulting experience includes companies in the United States, along with extensive work in the Pacific Rim.

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COMPLIANCE-FRIENDLY MARKETING

How to Meet 900 Good Prospects a Year and Have Fun Doing It

by Katherine Vessenes, JD, CFP®, RFC®

How many advisors do you know who have thrown their clients a birthday party? That's right — none. So when you do it, your clients and their friends are going to love you.

My favorite cheap marketing tactic, the "Birthday Club," is something I learned from my friend John McGinnis at Manulife and then customized with a few extra touch points. If you are looking for an inexpensive way to clone your top clients and build a ready list of new prospects, this could be the right idea for you.

First, think about your top 40 clients, the A Team. Those who are great to work with, follow your advice, and send you lots of new clients — in short, the perfect client. Wouldn't it be nice to honor them and thank them for their kindness to you?

These are the clients to put in your Birthday Club, those for whom you'd be willing to throw a lunch-time party — or even a surprise luncheon party. You might think coordinating such an event would be too much work. Most people believe that, so they'd never do it. But it's really not that tough. If you follow these steps, with just a little effort you'll see big benefits in the renewed relationships — and your referral stream. Here is how it works:

Planning the Event

- **Six weeks before the client's birthday:** Once you've decided which clients to honor this way, get your calendar set up for planning the events. You have to start about a month and a half in advance to make it work.

- **Call your client's spouse to make the offer.** Use this script: "Dave, I see Erin's birthday is coming up in about six weeks. Say, when was the last time she had a surprise birthday party? [Pause.] If you can get me a guest list of 12 or 15 of her best friends, with their names, addresses, phone numbers and e-mail addresses, and make sure you get her to the restaurant, I will do everything else." Who would say no to such an offer?

  Sometimes you might want to skip the surprise part and just call the client directly and say you want to throw him or her a party. The plan is the same: the client gives you names and contact information, and you do everything else.

- **Make reservations.** Where you choose to host your party depends a lot on the demographics of your clientele and your budget. For most clients, I think something like a TGI Friday's or Chili's is fine — you'll be making a lunch reservation. You might want to use a country club for a weekend brunch. However, if you are dealing with a very high-net-worth client, consider going to a high-end restaurant. The extra cost will be worth it. You want to throw a party that appeals to your client's friends, too.

- **Five weeks out:** Call all of the guests and let them know you are planning a party and ask them to hold the date. Let them know you will be sending an invitation. It is fine to leave this message on a machine if you don't get a live person.

- **Four weeks before the big day:** Prepare the invitations. It is important that these reflect your image, so don't go too cheap. My favorites would be at Crane's. However, Hallmark and even Target have invitations you can use. Put your name and office phone number on the invites for the RSVPs. Don't include your business card; it looks too commercial.

- **Three weeks in advance:** Mail the invitations.

- **One week before:** Send your guests a reminder e-mail with directions to the location.

- **The day before:** Call all of your guests to remind them of the party and ask if they need directions. Once again, if you don't get them in person, no problem, just leave a voice mail.

The Day of the Event

When the big day arrives, be sure to arrive early. You are the host, and it is your job to make sure everyone feels comfortable and has a good time. Make sure the room is set up properly, and greet the guests. Then make sure you have the following points covered.

- **Use name badges.** Although many of the guests may know one another, chances are they don't all know the other guests. Also, the name tags will help you put the names with faces.

- **Bring your digital camera.** These inexpensive tools are a great way to make friends and increase your contact base. Use it to take pictures of every guest with the birthday boy/girl. Also, take a number of pictures of the group. Make sure someone takes your picture with the guest of honor.

- **Offer a toast.** Sometime during the lunch, offer a toast to the birthday person. Remember: this is a toast, not a roast. Say some kind words like: "Let's all lift our glasses to Jane. I'm sure I speak for all of us when I say you have been a great friend. Happy birthday and many more!"

- **Mind the gift-giving gender gap.** If this is a party for women, they are likely to bring a gift for the birthday person. Although you don't have to bring one, you might consider something small like flowers or a good book. Men may not think about bringing gifts, so I would leave gifts for men as optional on your part.

- **Avoid pitfall number 1:** There is a good chance someone will ask you what you do for a living. Never volunteer this information unless someone asks you. If someone does, give the quick reply: "I am Jane's financial advisor. What do you do?" This event should never sound like a promotion or sales pitch. Steer clear of giving a commercial about your firm.

- **Avoid pitfall number 2:** You might have someone who wants to ask you questions about their personal finances. It is really tempting to jump in and answer their question. Avoid the temptation! Instead say: "I would like to answer your question, but today is Jane's day, and I don't want to detract from that. How about I call you and set up a time next week to get together and talk in private?" It is very important to end on the word "private." You want this person to recognize that you value their privacy and that you are not out for a quick sale. It also shows you want to respect the birthday boy or girl.

- **Leave as dessert is being served.** Don't just disappear, but take a minute to whisper good-byes to the birthday person and let him or her know everything is taken care of, including the tip. Make it clear you want everyone to stay as long as they can and enjoy themselves.

There are a number of reasons why you want to leave early. First, these people know one another, and they may not feel comfortable talking in front of you. Also, you want them talking about you when you leave. None of the other guests has ever had a party thrown by their financial advisor — it really sets you apart. This is a time for the birthday person to say good things about you — things most people would not say to your face.

Following Up

The party's over, but you still have a few to-dos left on your calendar. The work is not quite done. After the event, be sure to follow up with these steps.

- **The day after the event:** Send a personal handwritten thank-you note to each attendee and include your business card. It can go something like this:

  Dear Anne, It was great to finally meet you in person yesterday. I can see why you and Jane are such close friends. Thanks for coming, and I hope we will meet again in the near future. ~ Katherine

- **One week after the event:** Time for one last contact with this group. E-mail photos to everyone who came, including the birthday honoree. Now the whole group has a remembrance of you and the fun party.

Tips for Birthday Success

- **Databases.** Make sure all these new prospects are in your database for receiving e-mails, newsletters, seminar invites, and so on. However, never call the prospects directly and ask them to come in for an appointment. The Birthday Club is pull marketing — the prospect makes the first move. You never make an overt first move by calling for an appointment.

- **Cost Control.** Your total cost depends on the location of the lunch and the number of guests. It could start at $100 and go up to $300. When you divide that by prospect, it comes to $7 to $30 per prospect. This is a far cry from the industry average, which can run from $200 to $900 per prospect.

- **Monitoring.** Touch points are the way to generate top-of-mind awareness with your clients, and the Birthday Club is a great way to make touches. If you go through and count, you should total seven touches per prospect and two huge touches for your client.

- **Objectives.** If you set a goal for 60 birthday parties per year, you should yield 600 to 900 new prospects who match your top clients' profile. Even at just a 10% conversion rate, you are looking at 60 to 90 new clients every year — a wild success rate by anyone's standards!

The Theme

Even better than a surprise birthday party is a surprise **retirement party**. The great thing about a retirement party is that most of the guests will be about the same age as the retiree and have large 401(k)s that need your attention. If you're doing this type of party, keep these tips in mind:

- **Format.** The retirement party follows the same general pattern above, but you may need to enlist the help of friends from work to capture all the names, addresses, and so forth. This is not a place where I would skimp. Invite as many people as your budget can tolerate. I believe the more the merrier — 50 wouldn't be too many.

- **Invitees.** This might be a good time to consider a couples event. To keep costs down, you could consider a brunch on the weekend or a dessert party on a weekday evening.

- **Location.** Although country clubs, even for people who are not members, will open their doors to parties like yours, you might want to consider the hobbies of your guest of honor. If this client is into history, consider a party at the history museum. If the person is fond of art, there is always an art museum that could be a fun venue for the group.

- **Frequency of Contact.** Using the system outlined above, you will be at seven touches per prospect and two gigantic ones for your retiree or birthday client. If you could do two of these per year, even thought the cost is a little higher, you should be looking at 50 to 200 new couples to add to your database — every year.

Good luck! And by the way, my birthday is April 6, and I would certainly love a party, surprise or not!

Katherine Vessenes, JD, CFP®, RFC®, the creator of the No-Sell Sale™, uses her 20+ years of experience as a top financial advisor and consultant to help her clients achieve an easy, almost effortless sale. Katherine is considered "The country's leading authority on building the multimillion dollar practice" (Kaplan) and "America's best known authority on the legal, ethical and compliance issues of financial advisors" (Dearborn).

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Where Are We Headed?

Whenever someone claims to have a crystal ball for the future, whether near or far, it arouses my suspicions. Perhaps that's because I have read so many bad predictions. But I am sure that the greatest reason why someone might not read an article of prognostications is that it can be pretty useless. So what? What if you knew where the market was headed, what company stocks would plummet, and which would soar? Other than realigning your own portfolio a bit (assuming you really believed the writer) what good could it do? Anyway, most of your clients wouldn't take strong action based simply on what you had read.

Who really knows what is going to happen? I'm going to tell you what to do about it — and that advice will be worth something to you, whether the predictions are correct or not. My predictions may be wrong, but the advice will still be right. That'll be something, won't it?

The Stock Market Will Fluctuate!

Actually I feel very confident about this prediction. The indicators, such as the Dow, the S&P 500 and the NASDAQ will both rise and fall during the forthcoming year. The corollary to this is that the indices at the end of the year will be different from those at the end of the prior year. Now that I've gone out on that limb, what are you going to do with this remarkable prediction that will be of help to you and your clients?

Stay in Contact. You must be sending to your clients frequent reports about the market, including various articles and "Think Pieces" that cover different aspects of the opportunities and threats. The more information that is channeled from you to them, the more you will be seen as part of the solution, not a part of the risk. It is especially effective to photocopy financial news articles about local companies in which they might or might not have invested.

Social Security Will Be Constantly in the News!

Congressional leaders, the President, bureaucrats, economists, stockbrokers and retirees will all shout about it. The System is in Peril! Don't mess with my check! Don't mess with my Medicare! Don't threaten my grandmother! Don't threaten me! Everyone will have a different view. You can count on one thing, the government will not present clear information on just how endangered is the funding of Social Security.

You have to do some homework. Be prepared to speak knowledgeably on this topic to your clients and in public. Start at **www.SSA.gov** and read the Performance and Accountability Report for the current year. Then peruse other articles on Social Security and Medicare. Be sure to read magazine articles and graphs on the narrowing surplus. But ask yourself this question, "If the government has 'invested' the Social Security Trust Funds in Federal Notes, and has then borrowed those funds to meet current expenditures, leaving only an IOU in the desk drawer, where is the money to pay future benefits?" Is it possible that our Congress has spent most of it? If so, that's the real threat — we don't even have the slim $3 trillion surplus that is advertised. Send copies of the articles you value and appreciate to your clients. Regardless of their age or affluence, they will be interested. You must become very knowledgeable about Social Security, because its reform will be a very long term issue for all your clients.

The Media Will Predict Lots of Gloom and Doom!

Using instant replay of tragic and sad events, the media will tell us things are getting worse. Global warming will flood us all! Global cooling will freeze us in. Global Tsunamis will flood us! Mudslides and earthquakes threaten everyone! War and Pestilence will prevail!

Keep Your Cool and Remain Aloof. It is not necessary for you to take any positions here, but you have to recognize what is the undercurrent of this news, "Will it affect me and my family?" Business owners care, "Will these events affect my ability to grow and prosper?" The follow-up question, often unspoken, is, "Will you be standing by to help me through these travails — that I cannot possibly deal with personally?" When you stay in more frequent touch with your clients and prospects, you provide valuable reassurance. You repeat the opportunity to call you and rant about these fears, and any other topics.

Technology Will Offer Threats and Opportunities!

More drugs will be discovered to threaten us in every part of our bodies! How can anyone still be alive for the lawyers to bring suit on behalf of? Will there be any rich defendants left? Will all U.S. jobs be outsourced, except of course those of the government? Will I or my daughter or grandson be out of work?

Technology can be Fun and Valuable! There will be new profits made on new products and services. Every client should have a reasonable portion invested so that they can catch the wave. Not too much, you understand, but enough that they will not be left behind when the next hula-hoop gets rolling. This is a good reason to meet with your clients and re-evaluate their investments and their insurance. "Why insurance?" you might ask? Because solid cash values provide a balance to the equity investments they need. The watchwords are: solid plan, balanced opportunity.

Family Connections Will Still Be Important!

Despite media reports of declining family values, folks really do care about their children, grandchildren and even their parents. Why else is genealogy one of the most rapidly growing pastime studies? The media often mocks religion, but attendance in churches, synagogues and mosques is increasing. Family oriented movies, books, magazines and toys still flourish.

Take a Caring Position. This will make you feel better, and it will also be good for business. In client meetings, ask questions like, "Are your parents well-situated? Do you need to help them be protected against long term care risks?" Inquire, "Are you invested in such a fashion that you can never run out of money and become dependent on your children?" A well-written client newsletter will explore issues like these and will help open the discussions that lead to more insurance and more investment. Remember, there are really very few persons who would not like to have more money, especially if some of the "bad news" events actually strike them.

Taxes, Somewhere, Will Increase!

Despite recent declines in residential property values, most regions have not automatically reduced the tax value. Of course, governments can be pretty sneaky when increasing your taxes, and those of your clients. The Alternative Minimum Tax is catching millions of families, forcing them into a higher bracket, despite the so-called tax

cuts. Property taxes may not be increased, but when the real estate is re-appraised 15% higher, and the tax payment is increased 15%, is there really a difference? All over the country the refrain is the same, "Our government unit (school district, city, county, state) needs more money to keep operating!" And they will all threaten to remove some valuable benefit or service if they don't get the tax increase they claim is required.

Learn how to request property revaluation. Start with reviewing your own property value and (if appropriate) get your own taxes lowered. Offer to help your clients do this. They will appreciate your desire to help them an area that brings you no commissions or fees.

Be the architect of Protection, not Complaint! You should be sending a Mid-Year Planning Memo to every client and prospect. Likewise in the fall you should be sending a Year-End Tax Planning Memo to everyone. Your review of their entire financial circumstances might reveal some steps to offset this onslaught of tax increase requests. You might only help the tax bite from getting bigger, but you are standing by, ready to try. But this is true, only if your clients know you are there and that you are capable. While your tax memos of themselves do not offer the solution, **they do offer you** as the solution.

Clients Will Still Need Advice and Service!

Americans in every community and every level of society are facing challenging responsibilities:

- Family concerns and issues
- Education of children and grandchildren
- Keeping the marriage or courtship alive
- Job stresses and responsibility
- Terrorism and physical security
- Long-term career and professional retraining
- Medical and health issues
- Religious involvement and morality
- Civic concerns and responsibilities
- Political events and movements

These are eternal. Some are under control now, but will phase into greater importance, like a poison ivy rash, just when everything seems to be going well. Most of these are not topics you can address, despite their importance. Your prospects and clients are already pressed by these issues, and certainly do not need more. You might think that I have omitted, "Personal Financial Stress" from the list. Surely that belongs there. No, it doesn't!

You Bring Financial Comfort. Whatever your clients' financial concerns are, you can help make them feel they are making progress. You can place the risks into perspective. You can help them learn what Loren Dunton, the founder of the financial planning movement in the U.S., claimed that we all need, "to learn how to spend, save, invest, insure and plan in order to achieve financial independence." You have the skills, and the companies you represent have the products. You are the financial "Fix-It Man." All you need do is tell them to relax, and set up an appointment.

Your Job and Career Are Threatened!

Well, there is some truth to this prediction. If you are not getting better, you are in jeopardy. There will be more regulations, more legislation and more bad news. Your business expenses inexorably escalate. Every year, just to stay even, you have to produce more revenue. That may mean seeing more people, getting more of the business at each household, or seeing more affluent customers with greater purchasing power. Maybe all three! Despite your increased knowledge and ability you must become more effective, and that is a challenge that will never disappear.

Proven Solutions are at Hand. First, you need to be in **much more frequent contact** with your clients and prospects. This will increase business and enormously increase referrals. You must employ automatic request for referrals – such as providing referral cards and a pre-paid business reply envelope.

When you get the referrals and **follow-up with them effectively**, you will ease your "marketing stress" and increase your income. This requires a "drip mail" program and about five or six letters and accompanying articles to prepare the prospect for your appointment request.

You must engage in **continuous study and research**, to be perceived by clients and prospects alike as capable of helping them achieve financial security. That is simple, reduce the time spent watching mindless TV or reading useless fiction. Channel your intellectual energy toward something that will advance your and your clients' security.

Get the help that is available from **professional associations**, like the IARFC, FPA, SFSP, MDRT and NAIFA. (Visit www.IARFC.org). Use technology to help you to increase the frequency and quality of your communications with your clients. If you are not using a Client Relationship Management (CRM) system, then that should be on your "Must Do List" for this year. It won't be easy at first to implement, but when it is operative, you'll be amazed at the flow of quality referrals. (You might try a Google search for: financial practice builder or just visit the http://www.iarfc.org/brochures_order_forms.asp and download a listing of affiliate programs and discounts. Please call 800.532.9060 if you have any questions on member benefits.

There is a common thread in the solutions for all those predictions — it is for you to **communicate more often**, more consistently, more effectively and more professionally with your clients and prospects (and don't forget your local media). Do this and you will prosper in the forthcoming year. It will not matter what the market does, how Congress will deal with Social Security, what dire events befall others in this inter-connected world, how the taxes are manipulated upwards, and what stresses face your clients and their families. When they **perceive you as the caring solution** and that **you are ready at hand to help**, then you will have a great year, and a great future. **And that's a solid prediction you can bank on!**

Ed Morrow, CLU, ChFC, CFP®, RFC®

Ed Morrow is the chairman and chief executive of the IARFC and has been a practicing financial advisor for forty years. His advice and systems are used by thousands of financial advisors in the U.S. and across the world. As the CEO of the IARFC he is one of the developers of the Financial Planning Process course materials and a frequent instructor, both nationally and in many countries.

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Efficient Technology

Advanced Backup Solutions

Keeping your clients information secure and avoiding the possibility of an accidental erasure of critical data are two worries shared by most financial practitioners. Thanks to advances in technology, these can be made to be less worrisome.
Let us first look at a traditional backup model. In this example (shown) we see the office computer 'server' has multiple hard drives, any one or more could be set up as mirror drives; these are drives that mirror whatever is stored on the main hard drive(s).

One issue of this traditional model is reliability. Statistics show that one out of every ten hard drives fail each year. In addition, should a fire or other destruction occur on premises, the data could be lost. Thus, reliance on a resident backup hard drive alone is considered risky, at best.

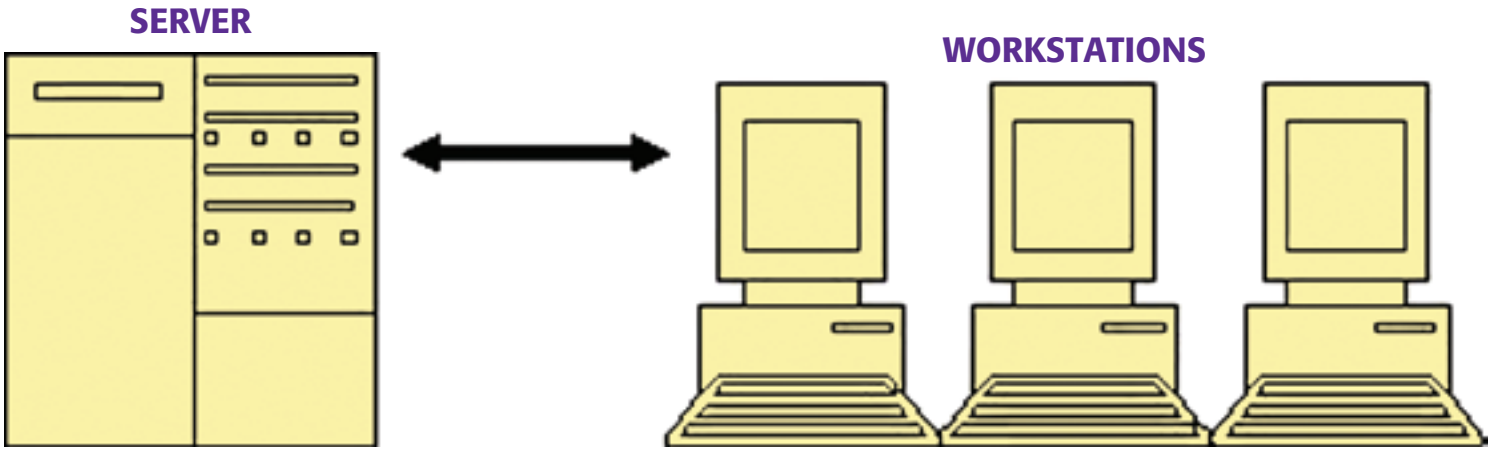
Many firms have opted for a second layer of backup protection. This may involve an external backup device that can be removed every night (or removable disks that are exchanged periodically). In this area, LaCie (www.lacie.com) has produced a line of SAFE hard drives, that can hold up to 1 terabyte of information, connected via USB or firewire port to your computer or server. With biometric (fingerprint) access, hardware encryption and a chain lock, the LaCie SAFE hard drive is designed for ultimate security. At $269.99 (MSRP) or, for 2 Terabytes, $399.99, it is an affordable choice.

And despite the power and capacity of these devices, it still requires the end-user to remember to unlock and remove the device every night. Most financial offices do not. In fact, they normally schedule automatic backups in the middle of the night to avoid disruption of normal business activities during the day. Thus, the security of holding such information offsite is lost in many cases.

Another choice has emerged in recent months worth noting. Flash drives, in the past small devices that plugged into a USB port and stored a small amount of information, are not so small anymore. Kingston (www.kingston.com), a leader for many years in memory storage devices, has introduced a large capacity flash drive for enterprises and small businesses. The Data Traveler 300 is a model offered with 256 GB capacity and offers up to 20 mb/sec read and 10 mb/sec write speeds. Designed to work with Vista, it is enhanced for Windows ReadyBoost technology. The DT 300 is appropriate for small businesses and is not yet available in the United States, though expected to be offered here in early 2010. It is currently available in Europe, Africa, the Middle East and most Asian countries. But, at over $900, this could be a pricey choice.

On a more reasonable level, you can get a 128 GB flash drive for under $400. Corsair (www.corsair.com/products/flash.aspx) offers the Voyager GT, a 128 GB flash drive with really fast read/write speeds, assuming it is plugged into a USB 2.0 port. The device is encased in red water-resistant rubber to protect it from the accident prone. And while some may pause at the price, never fear. The cost of these devices is very likely to drop in the coming months, particularly as newer, larger devices are introduced. One advantage of flash drives is the lack of moving parts. It is not likely to fail like a mechanical hard drive and thus, the reliability factor is increased. Still though, the firm owner must remember to perform the backup of data (potentially on more than one of these if the data stored is large), and then remove the device from the premises every night.

Because of the potential for lost or damaged data, many firms have turned to online backup services. MozyPro (www.mozy.com) is a cost-effective, secure choice for financial advisory practices. MozyPro features 448-bit blowfish encryption at the beginning of the backup process and sends the data encrypted via a 128-bit SSL connection to their data center that stores the data in its native encrypted state. The advantage of such services as MozyPro is the ease of use. It is set up to auto-backup at a pre-selected time and can perform sophisticated block-level incremental backups to save time. It also adjusts bandwidth (throttling) to allow for other critical services to function at the same time. And it works with most every platform. The cost for a desktop license is $3.95 plus 50 cents per Gigabyte. For a server, it is $6.95 plus the same 50 cents per gigabyte. Comparing this to the purchase of an external hard drive, with the cost of the hard drive (at $269.99), it would take over 9 months of backup service through MozyPro storing 50 GB of data to equal the hard drive, but with



no risk of mechanical failure and no possibility of loss of data. And, you only pay for what you use, unlike purchasing equipment with large capacities.

Yet another company that specializes in online backup services is Carbonite (www.carbonite.com). Offering the lowest cost, Carbonite is only $54.95 per year per computer, with unlimited storage. Using similar encryption and password protection as MozyPro (though at press time, the details of their encryption technology were not yet made available), users are given the additional step of managing their own encryption key.

A concern among financial practices is the need to observe SEC and Sarbanes-Oxley (SarBox) compliance standards as it applies to the electronic storage and retrieval of data. And while this takes into account more than just the storage itself, the general requirements are that the storage service:

- Fulfill Sarbanes-Oxley requirements by providing reliable reporting on archived records and by securing stored data from unauthorized access.
- Ensure that the storage system has an effective storage security system that will track addition and removal of physical storage, and a storage audit system that will track allocation, mounting, and demounting of storage volumes.
- Be complementary with other compliance initiatives that may affect the company.
- Work without interrupting business functions and systems.
- Provide a system that can scale to meet future storage needs and allows for secure migration of stored data.

Ancillary to these points is a file system that can create an audit trail to show when and who may have had access or ability to alter an original document. Also, in cases where client data is captured via a scanner, that the scanned image be imprinted to identify it as an unaltered original. And, while there is much more to SarBox than this, these represent the major issues to address when developing a safe, secure and compliant backup solution for your office that is both cost-effective and efficient.

David L. Lawrence, RFC®, AIF®

David L. Lawrence, RFC®, AIF® is a practice efficiency consultant and is President of David Lawrence and Associates (DLA), a practice-consulting firm based in San Diego, CA. DLA publishes a monthly subscription newsletter, "The Efficient Practice", which focuses on operational efficiency and hosts The Efficient Practice Advisor Network.

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Spotlight on IARFC Benefits:

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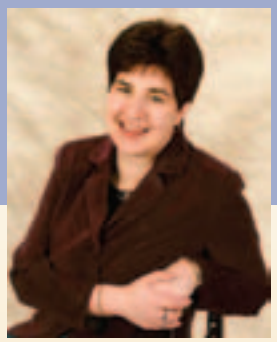

Remember when we first started seeing websites on everything? Commercials on TV, cereal boxes, even laundry detergent. Now, you can't find a product that doesn't list a website. Many of us have personal websites. How many websites have you been to lately that have the Facebook or Twitter logos? Or that say "Become a Fan of (insert company name here) on Facebook", or "Follow us on Twitter?" I know I have seen many financial planners' websites that say "Follow me on LinkedIn" and have the LinkedIn icon. There is no doubt that the appeal of social networking is far-reaching.

IARFC is trying to take advantage of the social networking frenzy and help our members connect with each other. We have created a group on LinkedIn for IARFC members. LinkedIn is a business oriented social networking site. It is a free service which allows you to connect with and keep in touch with other professionals. It currently has over 50 million users worldwide. You won't find any virtual pillow fights or snowball fights, you can't manage a virtual restaurant or build a virtual farm like you can on Facebook. But while Facebook is a great tool for keeping in touch with friends, family, and classmates you haven't seen in 15 years; LinkedIn is a way to build networks in your professional life.

Any person in business knows the importance of networking. We go to conferences, shake hands and talk, get introduced to other people. Social networking simply takes that age old idea of networking and puts it on the computer. While you may not be meeting people face to face, you are still meeting them and connecting with them. Through those connections, you meet other people. It has all the benefit of going to a conference without the hassle of traveling!

As I write this article, we currently have 180 members in the IARFC group on LinkedIn, and more members are joining daily. As you know, the economic climate of the past couple of years has forced us to suspend our annual conferences. We have focused on the CE @ Sea events. I have heard from many members that they miss the networking opportunities that were available at our conferences. The LinkedIn group can help to fill the need.

When you join the group, you will be able to post discussions. For instance, occasionally a member will call asking if we have any members in their area who do Estate Planning. With a database of over 3000 members in the US, I am not able to keep up with the practices of each individual member. Now, you can post your questions to the group on LinkedIn. You can also join discussions and post your comments. You can send private messages to others in the group. You can post tips, updates, or even events such as seminars on your profile. There is even a jobs area on LinkedIn, in case you are searching for employment, or an employee.

If you are not already on LinkedIn, I encourage you to join this free service. Go to www.linkedin.com and sign up. Once you have created your profile, search the groups for 'International Association of Registered Financial Consultants'. Send a request to join the group, and once your request has been approved, you will be able to connect with other RFC's. I'm sure you'll find it to be a valuable member benefit.

IARFC Member Services:
Amy@IARFC.org or call 800 532 9060 x34

IARFC Member Benefits and Services

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Journal of Personal Finance — our academic journal edited and printed for RFC members and the profession.

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Financial Advisor Magazine with practice management features and successful marketing techniques and FA News

Financial Insider — 8 page client financial newsletter.

Producers Web — Internet financial publications.

Financial Services Journal Online — monthly publication of eight articles on personal financial planning and practices.

Financial E-News — bi-weekly e-mail of about financial services developments: legal, investment, insurance.

Horsesmouth — a daily, online service that helps financial advisors succeed.

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Your Member Profile — The IARFC.org website has a very sophisticated profile, and currently the best, of all those in the financial services field. A valuable credential!

RFC Brochures — Consumer-oriented brochures and referral cards to distribute to clients and/or prospects.

The RFC® Certificate — Handsome 16″ x 20″ parchment diploma-type document designed for framing and display.

RFC® Confirmation Notice — A smaller recognition notice for use in a folder or binder 8.5″ x 11″.

Formal Announcements — 4″ x 5″ formal cards proclaiming your RFC® conferment.

Information Request Cards — 4″ x 5″ cards for you to solicit other services to prospects and clients.

Professional Insignia — Gold RFC® or silver RFA lapel pin; Men's tie chain and key; Ladies gold ring broach; Unisex gold RFC® cufflinks.

Press Releases — to announce receipt of RFC designation.

Plan Binders — attractive padded dark blue binders.

Colorful Index Tabs — for assembly of quality financial plans.

Data Forms — Two customized data gathering forms.

Modular Plan — 3-Ring Binders plus the Unibind System

Client Appreciation — specialty document wallets and presentations folders.

Personal Note Cards — with gold RFC Key on front for use with clients and prospects.

Document Filing Systems — that create natural cross-selling discussions.

IARFC Career Center — the premier electronic recruitment resource for the industry.

IARFC Logos — for business cards, brochures, website and stationery.

Call 800 532 9060 or visit www.IARFC.org for more information.

"The Great Mehdi's" Golden Sales Nuggets

Seeking valuable sales tips for you, Lew Nason interviews the world's most successful active insurance sales agent!

Mehdi Fakharzadeh is a 43-year member *Million Dollar Round Table* (MDRT) with 13 Court of the Table and 27 Top of the Table qualifications. For nearly four decades, he has been an active MDRT Annual Meeting volunteer and speaker, and he is an MDRT Foundation Gold Knight. Throughout his tenure with MetLife, Fakharzadeh established himself as a sales leader and mentor. Among the numerous awards Fakharzadeh has received throughout his career, he is one of only two MetLife financial services representatives to be honored with the company's Lifetime Achievement Award. Author of the books ***"Nothing Is Impossible"*** and ***"Everything Is Possible"***, he has traveled to 51 countries to speak about sales and financial services.

Mehdi has presented his **'Fast-Track Sales Briefing'** to eager agents, advisors and planners in over fifty countries. (He has presented 10 times at the MDRT) These combined agents, advisors and planners have then increased their sales and service results. The combined total of those results now totals multi-million dollar figures. His fast-track sales briefings are always presented to standing-room-only audiences. These select gatherings have become near legendary within the insurance world. To teach, Mehdi often uses an exclusive ***"uncover the answers by yourself"*** method. With this in mind, I asked "Our Great Mehdi" the following:

Lew Nason: You have given your *Fast-Track Sales Briefings* to select groups of people around the world. Many who received your briefings went on to become world-class sales and service achievers. Could you please give the IARFC *Register* readers the highlights from your briefing? Can you please deliver this wisdom again, by once more presenting your golden nuggets for those who will eventually read the entire transcript of this session?

Mehdi Fakharzadeh: My Fast-Track Sales Briefing is something that gradually evolved as audiences of financial professionals everywhere, again-and-again, kept asking me not to leave. They did not want me to stop speaking about how to sell. They wanted more. And they specifically requested key "golden nuggets" summarized in simple words. They wanted this condensed and clear, not some complicated sales formula.

Over the years, I realized they benefited more and learned better, and then improved their sales most significantly, if they were not spoon-fed by me. They later accomplish far more, if I present this briefing in a format where they are told what to solve and then left to their own resources for finding their best solutions.

So, my sales briefing is different from most all other sales training because my fast-track briefing is designed to encourage you to search for the answers that work for you. Again I believe only when you dig out the helpful information you need, will you be more likely to remember and act upon that information. You will be more inclined to continually use this, especially when you start realizing the benefits to you for doing so.

Most agents, advisors and planners have been spoon fed sales techniques and strategies and concepts, and then forgotten them or devalued them in their later thoughts. Possibly, you can be like Sherlock Holmes and solve the mysteries of what you need to do to improve your sales results, if I present you with the puzzle elements and key clues.

So here goes…

Selling is motivating your prospect to take action, to purchase, to invest. Selling is not forceful persuasion. Selling is intelligent reason and logic, presented respectfully.

Learn how to motivate with practical truths that embody obvious reason and logic. That is one of your mysteries. So I repeat, you must and can learn how to motivate with practical truths that embody obvious reason and logic.

I have made, and continue to make, many sales simply because I had product benefit knowledge. (*Knowledge of how prospects will benefit from these products.*) These sales are 'given to me.' I do not have to work hard for these sales. Some people, when they agree to see you, are already interested and they simply want accurate and complete product benefit knowledge. (*They want to know how they will benefit from purchasing the product.*) **You must acquire and maintain accurate and complete product benefit knowledge that is always up-to-date.** This becomes a part of your specialty knowledge. This helps make you valuable to your clients and prospects. Never attempt to fake product benefit knowledge.

Selling is a "hurt" and "rescue" activity. Or this can be stated another way. **Selling is a "problem" and "solution" activity.** Find out what this means and practice this. Identify the "hurt" or "problem" and then present the "rescue" or "solution."

Understand that your prospect will eventually become your client and purchase or invest because he or she wants to do so with you. You must help make this possible for them. Your prospects often need encouragement to take appropriate action. Always be encouraging to your prospects. Figure-out realistic and practical ways to help your prospect realize, understand, and accept, how it can be possible for them to take the desired action now.

Understand that your prospect will eventually become your client and purchase or invest because he or she wants to do so with you. This means you must be a person of high class, integrity, honor, and intelligence that they can be truly comfortable with. This does not mean you must be like they are. This means you must be personable and strong with your specialty knowledge. You should build upon whatever is unique, special, and precious about your persona. This is what you will do best.

Don't try to become especially folksy or formal, or try to be super-fast or very slow, or whatever. Be your true self.

Remember we live in an era where greed and exploitation are running amuck in our society and especially in our corporations and governments. People know this. They instinctively know that they are daily gouged and over-charged. Cheating has now become highly concealed, but commonplace. They are manipulated endlessly and even robbed of their time and peace-of-mind. You should represent only products that will pay your clients if necessary, and you should be your client's representative, servant, protector, guide, agent, advisor, and loyal friend. Establish a relationship where this is mutually understood. Achieving this comes before your fee, or commission, or obligation to a home office or corporate headquarters.

Selling does, as the cliché goes, mean selling yourself first. You can best do this is a low-key and natural manner, not by being over-attentive, highly ingratiating, super friendly, or totally compliant. You do not have to be the most agreeable person on earth to sell. People who do this seem to burn-out quickly. Sales professionals who do anything to please and endlessly give of their emotions seem to often become emotionally drained or spent. If you can simply learn to care, really care, about the welfare of your prospects and clients, and allow this to show or be realized, then you can sell. Learn to care and allow your caring to be obvious in sincere ways only.

Once you can effectively sell, or once you learn how to sell, realize that folks often buy from you because they want to, not because they need to. You become a person they like and trust. I often have people wanting to buy from me when they do not need to do so. You and I have the duty and responsibility to know our client's circumstances well and never sell them something they do not need or something that is not the best or right product for them. Never sell anything just because you can. **Have the courage to always do what is best for your client, and tell your client about this in advance.**

An effective way to close sales is with the alternate close. I hope I have given you enough clues in one short sentence, as to what an alternate close is. Identify and practice the use of the alternate close. If you cannot figure this one out, then you should contact the Insurance Pro Shop. They'll help you.

Uncover their wants, but sell to their emotions, and close on their needs.

Yes, they are interested in purchasing if they ask the price. But any and every price is too high until you… do you know what to do next?

I'll answer some of the above for you by saying that any and every price is too high until you justify with the benefits for your prospect. Nothing can kill your sale like exposing the price before you detail the personalized benefits. What you should do is learn how to justify the price by explaining and personalizing the benefits. Now can you solve this one?

Lew Nason: Thank you for sharing the highlights of your Fast-Track Sales Briefing. You have quickly summed up what it takes to be successful in this industry. But, more importantly you have given them the keys to being a true professional.

Lew Nason, FMM, LUTC, RFC®

Lew Nason, FMM, LUTC, RFC®, with son and Jeremy Nason, RFC® , FMM are the founders of the Insurance Pro Shop® and the creators of the Found Money Management™ Advanced Life Insurance Sales System, the most endorsed and successful Life Insurance prospecting and sales system available for today's insurance professional! Lew has been helping agents and advisors to achieve long-term success in financial services industry for over two decades. His unique perspective, on how to truly help clients, has enabled scores of agents and advisors reach the top levels of their profession.

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FRESH PERSPECTIVES

Gaining Client Consent — Promoting the Financial Process

Most of our clients recognize that financial planning is important and that they should "look into" it at some point in their lives, but it's also something that they tend to put off until a major life event or drastic emergency strikes. Financial planning is the process of wisely managing your finances so that you can achieve your dreams and goals –while at the same time managing risk and the financial roadblocks that inevitably arise in every stage of life. This process should be started as early as possible and continued throughout retirement. Knowing why financial planning is important, and how it can benefit our clients, may help you create a sense of urgency in your clients and encourage them to get started.

A financial plan serves as the framework for organizing the pieces of a client's financial picture and allows us to identify any gaps or vulnerabilities. We can use the information gleaned from the plan to help them balance competing priorities, identify specific strategies, and choose appropriate products and services. Most importantly, they'll have the peace of mind that comes from knowing that the decisions they are making today are consistent with the goals they have for the future.

Here are some common objections to the beginning the financial planning process along with some possible responses:

I'm too busy, I don't have time.

Don't wait until you're in the midst of a financial crisis before beginning the planning process. The sooner you start, the more options you may have. Having your finances organized and a plan in place dramatically cuts down on the "surprises" that you experience along the way.

Why can't I do it myself?

You can, if you have enough time and knowledge, but developing a comprehensive plan requires expertise in several areas. A financial planner can take an objective stance and help you weigh your alternatives – saving you time and ensuring that all angles of your financial picture are covered. In today's hectic world, it can be beneficial to have a financial planning expert help to make sure you stay focused and follow through with your financial plans.

I want to be in control of my own finances.

Financial planners and advisors make recommendations, not decisions. You retain control over your financial affairs. Recommendations will be based on your needs, values, goals, and time frames. You decide which recommendations to follow, and then work with a financial professional to implement them.

Financial Planning can help our clients set realistic financial and personal goals, assess their current financial health, monitor their progress towards their goals, and allows them to easily adjust to those things that will inevitably change over time – their goals, personal circumstances, products, markets, and tax laws.

Going through the financial planning process with your clients can also help you reach your sales goals. The process can strengthen your relationships with your clients and puts you in the position to be their trusted advisor, the one they reach out to first and foremost when a financial question or issue arises.

Jamie A. Bosse, CFP®, RFC®

Jamie A. Bosse, CFP®, RFC®, is on the Wealth Advisory Team for Key Private Bank in Portland, Oregon. Jamie is responsible for assessing each client's financial situation and putting a plan in place to help them create, grow, and protect their wealth. Jamie has a Bachelor of Science in Personal Financial Planning as well as a Minor in Business Administration from Kansas State University. Prior to her tenure with Key Private Bank, Ms. Bosse was an Associate Planner in a Comprehensive Financial Planning firm in Flower Mound, Texas.

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Business Mirrors Life

Financial Planning for the 'No Longer' Wealthy

I recently received the following letter:

Dear Hesh,

This letter is being sent registered mail, return receipt requested because previous efforts to inform you of our decision have gone unheeded.

We are not heartless. But we cannot think of any way to say it any more succinctly: You're fired. You are no longer wealthy and as one of the premier wealth advisory firms in Pittsburgh it would just be unethical (and unprofitable) for us to continue carrying you as a client.

For the record we want to remind you that for years we strongly recommended that you follow our contrarian approach. But you could not buck the crowd i.e. you dumped all your equities in 2008. And now want to jump back into the market. Your timing is impeccably screwed up.

We have enclosed a list of alternative advisors for you to consider. We would like to specifically recommend APW: Advisor to the Previously Wealthy. He will be sensitive to your need to maintain an aura of wealth. (You can still expect cappuccino in the waiting room; just bring enough quarters for the machine.)

The letter went on to detail FINRA, and SEC, regulations and that I had 60 days to appeal their decision. It didn't really matter. I had to come to grips with my new reality.

What next? I tried the new advisor. As I waited in the waiting room I read his marketing brochure. I expected to read about the amount of money he had under advisement and how he had consistently beaten the S&P. I was wrong.

It told his life story. He was a former minister who had left his congregation because he wasn't making a difference. He wanted to be involved in their lives and work on issues that really mattered to them. The kind of issues they discussed in the intimacy of their own homes. And that was the reason he became a wealth advisor.

After five years and a good amount of financial success, he realized that he still hadn't found his calling. He realized that the wealthy were really different; they are happier than the rest of us. He wasn't really needed.

He didn't want to return to his congregation. Instead he decided to focus on people like myself: the previously wealthy. We carry a lot of baggage and he felt he could help us bare our souls.

As I entered his office, I was surprised. It was bare except for two simple chairs and they weren't even facing each other, they were back to back.

He asked me to sit, as he took the opposing chair. He suggested that I imagine a screen between us (like in a confessional). He said that the privacy and the lack of visual contact gave clients the motivation to unburden themselves (even as an atheist, I found it therapeutic).

I detailed the litany of my investment errors. As I listened to myself, I realized that I really was no different then most investors, everyone talks about being a contrarian but the truth is we all are programmed to follow the crowd.

I spoke and he listened, saying nothing. When I finished he calmly asked that we turn our chairs and face each other.

I expected to hear a fire and brimstone speech on the evils of living a lavish lifestyle. But I was wrong. He asked me only one question: had I told my mother?

"Of course not," I said, "she would be heart broken, she would start to cry, then offer to help me out and then tell me about my dad and his financial collapse."

"So your dad faced the same problem?" he asked.

"Yes," I answered.

"How did your dad solve the problem?" he asked.

"My mom," I offered, "came from a wealthy family and they helped."

"Was your dad grateful?" He asked

"Yes, but slighted humiliated," I said lowering my head. "However, he got over it."

To my surprise he then asked, "Is your wife wealthy in her own right?"

"No," I answered. "I guess you could say on this issue I am a real contrarian."

He closed his eyes and whispered, "The answer is simple, my son: Do not be so contrary, follow the path of your father and find yourself a woman of means".

Hesh Reinfeld

Hesh Reinfeld, an experienced journalist, passionately believes that a properly crafted bio or marketing profile will cause a prospective client to be sufficiently attracted to read it, and to feel, "I'd like to meet this person." Perhaps you would like Hesh to help you prepare a similar biography for you, or to assist you with writing assignments that will help you in your market.

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