

Volume 15 No 2 Mar-Apr 2014

# the Register

Official IARFC Publication  
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## Staschke Family Dynamics

Focusing on Success

Scott A. Staschke and Wayne A. Staschke

### ***IN THIS ISSUE***

Marketing and Technology

Why Awareness Matters

The Future of Documentation

Use Email to Give More Depth to Your Brand

Pearls: A Witness to Changing Perceptions



# 2014 IARFC National Financial Plan Competition

## Featuring



**William L. Moore**  
CLU, ChFC, FIC, RFC®



**Jon M. Rogers**  
Ph.D., ChFC, CLU, RFC®



**Peter J. D'Arruda**  
CTC, RFC®



**Les Anderson**  
MBA, RFC®



**Ed Morrow**  
CLU, ChFC, RFC®



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# IARFC 2014 National Financial Plan Competition Registration

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## Step 1 Check your events

### Schedule of Events

Please check appropriate box:

#### Impact Branding Workshop

4/30/14 2pm – 5pm

#### Welcome Reception

4/30/14 6:30pm – 7:30pm

#### National Financial Plan Competition

5/1/14 7:30am – 3pm

For complete agenda and details visit:  
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Registration Deadline and Cancellation Policy: Workshop attendees may register or cancel up to 30 days prior to the event date. Cancellations will receive a full refund, less a \$20 processing fee. See New York, New York Las Vegas Casino & Hotel cancellation policy, which is separate from IARFC. Note: Program Subject to Change

## Step 2 Figure your pricing. Don't forget to take advantage of Special Packages for more than one event.

	Price*
Impact Branding Workshop	\$225
Welcome Reception	\$20
National Financial Plan Competition	\$95

Special Packages	
Impact Branding & Reception	\$225
Workshop, Reception & Competition	\$275
Reception & Competition	\$105

\*Travel and Lodging are not included in the price. The IARFC has negotiated discounted room rates starting at \$60 per night at New York, New York Las Vegas Hotel & Casino, registration details will be available November 15, 2013.

\*Registration Deadline for Events: March 31, 2014

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Focus on Your Practice: Attend the Impact Branding Workshop – April 30, Las Vegas, call: 800.532.9060

## IARFC Calendar

### 2014

#### March

##### Semi Final Judging

March 6, 2014  
Middletown, OH

##### IARFC Annual Board Meeting

March 7, 2014  
Middletown, OH

#### April

##### Impact Branding Workshop

April 30, 2014  
Las Vegas, NV

#### May

##### National Financial Plan Competition

May 1, 2014  
Las Vegas, NV

##### Business Owner Consulting Workshop

May 20, 2014  
Charlotte, NC

##### Impact Branding & Drip Marketing Workshop

May 21, 2014  
Charlotte, NC

#### June

##### CE@SEA™ Western Caribbean Cruise

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Micah Shilanski, RFC®

### Referrer of the Month Recognition Floyd and Micah Shilanski, RFC®



## In the News

### D'Arruda presents



#### Peter J. D'Arruda,

CTC, RFC® Capital Financial Advisory Group, LLC., known as "Coach Pete" to his listeners and clients will be a guest speaker at the IARFC Impact Branding Workshop in Las Vegas on April 30. He will present with IARFC CEO Ed Morrow and IARFC President Les Anderson on how to create a successful BRAND and IMAGE as a competent, ethical and savvy financial professional. As the host of the nationally syndicated weekly radio show, The Financial Safari as well as the author of four books, D'Arruda speaks to both the lay person and the expert. He cautions his consumer audience how to avoid being taken advantage of and translates financial jargon for the inexperienced individual. For financial insiders, he helps them navigate the pitfalls in presenting a professional image. Contact the IARFC and register today: 800.532.9060



IARFC Blog: <http://iarfc.org/iarfc-blog>

Contact [Susan@IARFC.org](mailto:Susan@IARFC.org) for assistance with IARFC Blog

The IARFC Blog brings you the tools, ideas and techniques you need to build a successful practice.

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# From the EDITOR

A goal we set this year was to follow an editorial calendar for the *Register*. You may remember seeing it in the December 2013 issue. Just to keep you up to date, this issue makes me feel quite hopeful our focus is on target. The editorial theme this month is "Your Practice".

Many advisors evaluate themselves and their practice on how their client is doing, not by their business's top and bottom lines. That is how it should be. None-the-less advisors need to stay on top and keep current with the market and technology. This issue is full of helpful articles for you to assess your current marketing practices.

We start with the *Register* Round Up question. What technology has created the biggest benefit for your office / practice? Take a quick review. Maybe one suggestion will spark an idea or you may even want to send in your contribution for the next issue. (P. 5)

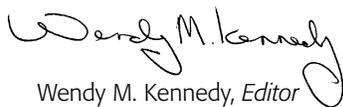
Continuing with Marketing and Technology, an article by IARFC Board Member Nick Royer, is on target with his Caddyshack analogy bringing home the point that we are always running marketing in the past. He shares openly what his practice has integrated. Keep your eyes focused on Nick's continued contributions this year. He will also be at the National Financial Plan Competition in Las Vegas on May 1, 2014. (P. 10)

"Why Awareness Matters" by Bryce Sanders tactfully raises awareness by clarifying the basic objectives of an advisor giving us six step processes to easily follow. If you are looking for compliance-friendly content to send clients, contact Bryce. He is the president of Perceptive Business Solutions, who provides Ghostwritten lifestyle articles for client newsletters. (P. 12)

"Tech Tips — 19 Ways to a More Credible Website", while this not the only tech article in this issue, you will want to read all of them. This article explores our professionalism and follow-thru.

If you do nothing else with the advice take time to visit the IARFC.org website and checkout your member profile. We have prospects visiting the website daily, make sure your information is current, post an up-to-date photo and change your password. (P. 30)

New section, "In the News" — send us a copy of your media releases we will do our best to note appropriate member news. We added this section in the Jan-Feb issue and hope to continue its growth it is up to you. (P. 4)

  
Wendy M. Kennedy, Editor  
the Register magazine  
editor@iarfc.org



## COACHES

### CORNER

The IARFC is pleased to provide contact information on persons who offer coaching, mentoring or tutoring services.

Some extend free time or a discount to IARFC members. This listing is not an endorsement or guarantee — as RFCs are qualified to judge who can help them in the areas where services are most important. This roster is alphabetical by last name.

#### **Wilma Anderson, RFC®**

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# From the Chairman's Desk...

## It's Hard to Make Friends If You Can't Shake Hands

*Ed Morrison*



You can't have too many friends, and all of us enjoy turning acquaintances into friends. There are many categories: neighbors, tradespeople, professionals and of course the opportunity of turning those individuals into clients.

Many of you know the value of a new client. Some clients become quite substantial as they save, invest, earn and inherit through your services. But what did you have to do over the years in order to be successful with these relationships? You had to learn new techniques and strengthen your communication skills.

Most IARFC members are no longer seeking an internship for themselves but if you need some additional help there are outstanding Coaches listed in our *Coaches Corner* on page 2. Hopefully you have found one whose fees and services suit you.

I'd like to suggest you seek another source of ideas and practice management actions

— other RFC Members! These highly successful financial consultants are not going to come to your office, reach out their hands, and suddenly pour wisdom into your cranium. You both need to be in an environment of relaxation — an atmosphere that sets the stage for idea exchange. Where will this happen? I know just the places:

The Isle of Roatan, Honduras, the City of Belize where the local language is English, and the Island of Cozumel, Mexico. Your fellow RFC might be climbing one of the Mayan Pyramids with you in Belize, lounging on the magnificent beach of Roatan, or putting on dive gear with you about to giant stride onto Paradise Reef in Cozumel.

Do you like traveling? Do you have visions of yourself cruising the seas with exotic destinations in mind? How about networking and listening to financial professionals while sailing to a sunny

destination in the Caribbean? Or, having quality social time with experienced advisors over a gourmet candlelit dinner? You'd be converting acquaintances into solid friends.

You and your guest(s) (and that can include children, of course) will depart Port Galveston, just south of Houston, joining other premier financial advisors on the IARFC CE@SEA™. Many advisors return annually to the cruise.

What is the cost and what are the details? Your NET cost may be zero — that is very likely to happen if you reach your hand out to meet another financial peer. You can mention what has been working for you, and vice versa. And suddenly your brain will respond, "I can do that — it will work for me, maybe with a few local adjustments."

Re-charge your batteries, do some long range planning, reach out for that next great marketing or planning technique. Make new friendships that will last for the rest of your life.

We pick a destination and plan a trip for our member and their guests. For some people, it is a trip of a lifetime. For others it is the annual reunion for friends and sailing compadres.

How about it being you this year? Why don't you join us for a fabulous trip. Pack your bags, your sunscreen and leave your practice for days of relaxation and fun. You will come back refreshed with memories that last a lifetime.

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# On The Path to Accreditation



## Survey Says

Welcome to Spring. The birds are returning, the leaves are greening, and the hibernating world is breaking out of their cocoons to greet the fresh air. With all of this happening all around us can it be any wonder that accreditation is also blooming? With the release of this article comes news of additional progress toward the accreditation of our designation and our association.

By the time you read this, you will have already had the opportunity to take our job analysis survey. I want to thank those of you who assisted us with this endeavor and let you know how much we appreciate your input. This survey is being analyzed by our psychometrician and the results will help us create a blueprint for the development of the full examination. This blueprint will give us the various topics and the relative weight of each topic within the test. Once we have the blueprint in place we will bring together a group of subject matter experts who will spend several days writing questions for our question pool.

From there, we create an examination that will be offered to a group of test takers as a method of testing the test. We'll look at the results and use that information to determine the good questions, the bad questions, and the questions that just don't make any sense. All of this is required by the NCCA, the accrediting agency who will review our association, before we can complete and submit the actual application.

What does all of this have to do with you, as a current RFC? That's a good question, and one deserving of a good answer. When we have developed the examination, and signed up with a testing center to host the exam, we will need test testers. This is where you, as an RFC, come to the aid of your association. We are looking for RFC designees to take the new test and provide us with the statistical information we need to prove the validity of the exam. What this means for you, is a commitment of some of your time and some short travel to a nearby testing site.

Our goal is to have at least 500 of you take the examination by the end of 2014. This will keep us on track for submitting the full application sometime in 2015. As a rule, we must have the exam in place for one year or have a record of 500 tests administered before we can move forward. I am confident that our members will put us over the top in no time at all. Those of you who are able to help us by taking and passing the new exam can expect to receive their MRFC designation shortly after we receive final accreditation approval.

This has been a long journey for our association, but with steady progress toward a much sought after goal. I am confident that as we continue to improve our association and continue to expand our benefits for our members, all of this struggle will prove worthwhile. I look forward to the day that I can sit back and reminisce about the tasks and projects that made us the most valuable and most effective designation in the financial services profession.

If any of our members or prospects have any questions about the accreditation process, or wish to involve themselves in the test development, please let me know. We are looking for more than a few good professionals to be our well cared for and much appreciated guinea pigs. 



**Jim Lifter, MBA, RFC®**

**Jim Lifter, MBA, RFC®**, IARFC Education Director, has an undergraduate degree from Ohio State University in Marketing and an MBA from the University of Dayton. Jim is responsible for coordinating the development and distribution of the IARFC educational courses.

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# Marketing and Technology

I was born to golf; that is until I started working. But back in the day I ate, slept, and dreamed about golf. My mom would even say that when I played tournaments I would talk in my sleep about golf. That's what you call FOCUS. One of my favorite movies was in fact, *Caddyshack*. There is a scene in that movie when Chevy Chase, who plays a playboy golfer, is talking with a young caddy named Danny Nunan and he briefly forgets the country he lives in by saying, "Is this Russia? This isn't Russia. Is this Russia Danny?" The young caddy looking at the older golfer dumbfoundedly says, "No, this isn't Russia".

So when I thought about the theme of this issue of the *Register* magazine, I thought about all those people trying to run their businesses like they used to in the past. Is this the 80s? No it isn't. Is this the 90s? Um No. So just like the young caddy was utterly surprised that the golfer had no idea what country he was living in, I'm shocked each day when I see financial advisors running their practices like they did decades ago.

Ingrain this next point in your brain, your marketing and technology is outdated the moment you implement it! This means that when you come up with an idea and start using it, you had better start thinking about how to make it better, change it, and make it more efficient in the future. Imagine that it's like being in quicksand. If you stay still and don't grow you will sink and die.

In the past, I have noticed the moment I start any new marketing program that it has about 2 years before it doesn't work anymore. So I am always looking ahead to what I'm going to do next while I'm doing what I'm doing. Even if what you are doing is working, there is always a better way to do it. Study others and discover what they are doing. This could give you insight into how to make your marketing and technology better.

While I'm always looking for new ways to improve our marketing and integrate technologies into how we do things, right now these are my Top 8 things working very well for us.

**#1 Webinars** — If you aren't doing this, you certainly should be. Our clients are becoming more web savvy. Usually we have 4-6 meetings with someone before



we help them implement a plan. As you probably are thinking, it's a bit time consuming to have 4-6 meetings. However when it comes to retirement planning, it took 40 years to get to retirement, and its going to take more than a few minutes to plan your next 20 years in retirement. So one way we help simplify this is and make it easier for us and the client is by conducting a webinar with them in lieu of an in office meeting. For example, let's say I've met with a client twice and we need to get back together for a third meeting to go over some changes to the plan. Instead of having them drive out to the office, I try to meet with them online. I have a Bamboo pad where I can turn my computer into a whiteboard, and they can see my computer screen using the GoToMeeting webinar service which is secure. So they can be in the comfort of their own home talking to me about their financial plan while I doodle on my Bamboo pad which they see on their computer screen. This is also wonderful for

annual reviews with your clients as well. You can also use this technology to hold monthly seminars for groups of clients.

**#2 Radio** — Another technology we use has been around for years, but is making a resurgence lately and that is radio. This is an incredible way to gain credibility and be the celebrity in your community. It has allowed us to be the go-to financial advisors and retirement income planning specialists in our area. We are on 4 different radio stations (soon to be 6), and people are able to listen to us from their smartphones even if they are 1,000 miles away using the iHeartRadio app. Now, I will say that if you haven't done this before it can be daunting. This is why we teamed up with "Coach Pete", who is also an RFC. He gave us some great direction and helped us put together our radio show. It was pretty turnkey.

**#3 The Powerful First Impression Package** — This is what I call all the items

we give someone when they first meet us. At this point roughly 90% of our business is referred to us, and we had to put something together to differentiate us from the thousands of other so called "financial guys" out there. It starts with our web page which is fresh and up-to-date. It tells our story and provides our philosophy and gives people access to old radio shows, videos of us, articles we have appeared in or written, TV interviews, and even some educational items. It's much more than a bio and the office address. Secondly, we spent a lot of time on our folder package. This is what everyone gets the day they meet us. It has a multi-page professional brochure, Best of the CD from our radio show, excerpts from us in the media, postcard invitations to upcoming events, etc. Again, it's more than a bio and a business card.

**#4 Weekly email reports** – Each week we do a full email with market updates, alerts and commentary, and we even throw in a recipe and a golf tip as well. We do this every week and this allows us to stay in contact with each client 52 times a year. Although there are a bunch of companies that can help you do this, we find Constant Contact works best for us.

**#5 Youtube videos (monthly)** – This is new for us and is getting rave reviews. Once each month we do a 5-minute month in review video that we send out via email and YouTube. Now our clients get to see us each month as well as read things from us. It allows us to share market commentary, upcoming events, news, tips, strategies, and ideas.

**#6 Social media** – This is a little ways down my list because it's a little slow in gaining acceptance from our clientele, but it is picking up steam. Of course, this includes Facebook and Twitter for us. We like to post articles, repost the weekly email newsletter, put pictures here of events we've had, updates on what we are doing or upcoming events we are having. People like to know what we are like when we aren't in a conference room.

**#7 Dictation** – I was slow to do this although the IARFC Chairman, Ed Morrow, was pushing us to do it. Now I can't imagine going through life without it. When you meet with 5 or more people each day everyday, it becomes a challenge to keep track of everything from those meetings. I use CopyTalk, and this allows me to dictate meeting notes, thoughts, ideas, recommendations etc. After my meeting, within a few hours, I get a word

document typed back with what I said. Talk about efficient.

**#8 Online calendar** – I have four offices in three states. I could write a whole article just about how we make that one work. The bottomline is we have offices in Florida, Ohio, and Illinois, and in the past scheduling was a bit of a challenge. When we used to do it on paper, I would have to call Joyce at our main office to tell me what my schedule was for each week. Now we use Google Calendar, and I can keep track of everything on my computer or my phone. Now it's easier for my entire team to know where I am and when I'm available to have meetings.

I could go on and on about this, but just remember that you have to adapt and change to be able to give your clients everything they deserve. It can be easy to become comfortable and to do things the same way because that's the way it's always been done. But if that's your stance, your days are numbered. You have to change your marketing and integrate technologies to thrive going forward. Don't be afraid of this. Instead be the one to adopt growth, and you will find that more people want to partner with you. ☐



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"People may want to do business with you for a long time. The thing they haven't figured out is why they need you." It's a great quote from an experienced advisor in New York City. How do you raise the awareness of what you do within your circle of friends without putting those friendships at risk?

Lets start by clarifying our objectives. You want people to know **Who** you are, **What** you do and **Why** you are good. You want to learn the following about everyone you know: **Who** they are, **Where** they work and **What** they do.

"But wait! They know all that stuff about me and I know all about them. This is a waste of time!"

Wrong. Everyone makes assumptions. When we picture lawyers in our mind we see Pery Mason, ambulance chasers or Denny Crane from *Boston Legal*. We stereotype. In reality the legal profession has over 100 specialties. If your friend is a lawyer there's a good chance you know little about what he does each day.

Now for the important bit. If you are a financial advisor they likely see you as a stockbroker, insurance agent, municipal bond salesman or a financial planner. They have no clue.

Follow a six step process to tactfully raise their awareness.

**Step One** — Build a list of friends, family and relatives who could be clients or provide referrals. If you exclude family members from your clientele, that's fine. Take them off the list.

**Step Two**— Meet privately with each individual or couple. It's all spontaneous. You are stopping at your coffee bar on the way home from work and see a friend relaxing in the comfy chairs. Buy a coffee and ask permission to join her.

**Step Three** — Ask about her business. People love to talk about themselves. It's an easy conversation: "Amy, we've known each other for three years. I know you work at that social networking software firm in town. You

have something to do with programming. I've often wondered... What is it you actually do?" Stop talking. They will tell their story. It puts them in a good mood. They will highlight the positives. You will learn things you never knew. Stereotypes will vanish.

*Amy may have worked in programming when you first met. She might now manage the programming department. She might have changed jobs. You don't know because you never asked.*

**Step Four** — It's tempting to say "My turn! Let me tell you what I do." Bad move. The antennae wiggle, they feel prospected and they gulp hot coffee to get away. Try a different approach that's been popular in the field for at least ten years.

*"Amy, we've known each other three years. You know I work at (firm). When you tell your friends about me, what do you say that I do?"*

Reality looms. The absolute truthful answer is "I've never told anyone about you so I've

**Suppose they want to talk:** Less is more, but they may have a sincere interest in getting a better understanding of how you help people. With a focus on benefits, briefly highlight some of the following points:

- |                             |   |
|-----------------------------|---|
| 1. How you do business      | <i>So they don't think you are a stock picker.</i>        |
| 2. Your experience          | <i>You aren't "new at it".</i>                            |
| 3. Number of clients        | <i>Exclusivity. You know each on.</i>                     |
| 4. Size of relationships    | <i>They'll understand where they fit on a range</i>       |
| 5. Priced fairly            | <i>Stereotype defines "full service" as "High priced"</i> |
| 6. Clients needs come first | <i>It's all about them</i>                                |

never needed to explain what you do." Ouch. They won't go that route. Instead they will volunteer the stereotype. "You're a stockbroker." Or "You sell insurance." Whew. Off the hook. That was a close one!

**Step Five** — Explain your business, but just not yet. Smile. Clarify but avoid elevator speeches. "Stockbroker. That's what I used to do before I joined (firm)." Or "Insurance. That's part of my job but I also do other things." Explain your business as briefly as possible. For example, assuming you have a title such as Vice President, you might explain: "I'm an officer with (firm). I work with a small group of successful business owners and families in the (your town) area. I help them manage their investments."

**Step Six** — Time for a pitch for the business? Not unless you have W-A-Y too many friends and want to be the subject of dinnertime anecdotes when you aren't present. Suggest how they can help instead. Lets assume you help clients and utilize vehicles such as stocks, mutual funds and managed money products. You might say:

"Now that you know what I do, if you know anyone who uses professional money management and is dissatisfied with the relationship, I would be interested in talking with them."

In thirty words you prequalified (If they use managed money they know what it is, if not, they will ask.) Your vague expression "dissatisfied with the relationship" means different things to different people. The last part is the best. You didn't say you could do any better! You just indicated you would be interested in talking with them.

If you are fortunate they might say "I'm dissatisfied. What can you do for me?" If so, buy a lottery ticket after finishing your conversation — it's your lucky day! More likely they will say "Food for thought." You've primed them for referrals but a different sort. They aren't looking for "fresh money" which isn't as abundant as we would like to believe. They are looking for "people with a problem." When those folks complain their advisor never calls, it's easy for your friend to counter: "You should talk to my friend (you) at (firm). I know him from the gym. I bet he would return your call." They see themselves as doing a favor for their disaffected friend.

Increase their understanding. It's your tactful route to new business. ☐



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# The Future of Documentation

Do financial professionals who always do the right thing by their clients, who follow a responsible system and process when advising their clients and who provide good customer service for their clients ever run the risk of litigation? The not so obvious answer is “Yes” but I want you to really think about this question for a moment. I am not asking about the chances of litigation for the unscrupulous minority in our industry. I am specifically referring to the best of the best advisors. How much higher likelihood does a professional advisor have of litigation today than even five years ago? Why do you think that is?

Most professional advisors would never consider themselves as low hanging fruit for litigation but the reality is, they are and our industry is ripe for the taking. There are two major reasons why your chances of litigation are significant. The first major reason is the number of graduating attorneys in the U.S. I encourage you to Google search the number of attorneys graduating per semester. There are more graduates than jobs available and therefore, there are a significant number of attorneys looking for ways to make money. Getting settlements from professional liability insurance carriers is low hanging fruit and an effective way for an attorney to make money.

This leads us right into the second major reason you have a higher chance of

litigation... your professional liability insurance. Please understand that the mere fact that you have professional liability insurance increases your risk dramatically. The dollar amount of current outstanding claims against financial advisor’s E&O is staggering. Considering most documentation presented by an advisor is subjective, it is easier and less expensive for your E&O carrier to settle than to fight a claim. Unless you have concrete documentation, the last thing your E&O carrier wants to do is go to court against a “little old lady” or a “poor, unassuming consumer”. That said, do not mistake a signature on an application as concrete documentation, because it isn’t.

So, how confident are you that one hundred percent of your clients have completely understood every aspect of each product and concept that you have helped them implement? How confident are you that one hundred percent of your clients are following your advice without the slightest deviation? Do you believe that you are immune to litigation just because your recommendations were correct and the client signed the proper paperwork...and you have client meeting notes? My friends, we cannot afford to be naïve. We are at the beginning of an entirely different day and age in our industry.

Let me ask, what can you get when you mix: advice primarily given via verbal

communication, a significant lack of client understanding of insurance and financial products and concepts, limited consumer memory, economic turmoil, greed and attorneys? Now let’s add the significant amount of paperwork a client is required to read and complete to the equation. Can anyone guarantee that their clients understood and will continue to understand every aspect of what is being communicated throughout the entire advising and planning process? Do not think for one moment that attorneys can’t recognize a great opportunity here. Our industry is at the cusp of experiencing the proverbial “perfect storm” and proper documentation has gone from being important, to being imperative.

Let’s approach this topic from a little different perspective. Have you ever experienced a “He said, she said” moment? In other words, a “He said, she said” moment is a situation where you “clearly” stated your thoughts to another person and they misinterpreted what you said, purposeful or otherwise. Do you happen to recall the dynamic and the result of the situation? How often does this happen with our loved ones, let alone the potential of it happening with our clients? What if that “He said, she said” moment could cost you tens of thousands of dollars, your reputation and/or your career?

Think about this, what does your client’s signature actually mean? It certainly doesn’t



hurt to have their signature but if you are not in a position to prove that your client knew exactly what they were signing when they signed it, what are you going to tell their attorney, the Department of Insurance, the Department of Banking and possibly FINRA when they get involved? Again, if all you have are client signatures and your own notes that were not signed off on by your client, what do you think might happen in this situation? It is important to understand that notes from client interactions that are not confirmed by a client's signature are not as valuable for documentation purposes as you might think or hope.

Litigation from a client is real and the chances of it happening to you increase as time progresses. However, the good news is that there are solutions. Banks, credit card, mortgage and insurance companies have discovered a great solution to this growing problem. What is one of the first things you hear while waiting on hold for a customer service representative? "This call is being recorded for "quality assurance" purposes." Do you honestly think the call recording is for quality assurance? Of course it isn't just for quality assurance purposes. They are recording the conversation so that it can be used as documentation against you in the future, if necessary.

A voice signature confirmation will provide you with the documentation necessary to protect yourself against "He said, she said" situations and against clients who claim they "didn't understand what they were signing" when they implemented your recommendation. Great documentation is not only having the client's written signature but also having the client verbally confirming their

understanding of the product and each representation made during the sales process. The future of documentation in this industry will include voice signature in confirming transactions. There are different technology solutions available... some more expensive than others and some more convenient than others. I encourage you to add voice signature to all in person client interaction for documentation purposes. Documentation no longer beats conversation...you can now be in the position of using conversation as documentation. ☐



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# Use Email to Give More Depth to Your Brand

Do you have a database of your clients' contact information? Does it include not only mailing addresses and phone numbers, but email addresses?

Email has been around for nearly two decades, but some industries are better than others about using the tool to effectively reach out to clients and prospects and prove their companies' value. In the marketing field, we hear plenty of discussion about how email is no longer useful, that it merely contributes to the white noise and pushes the target audience away.

However, I still believe in the inherent power of email to bridge the gap between traditional and digital forms of communication in a rapidly evolving business environment. Email open rates have continued to rise, hinting that recipients are still interested and engaged when it comes to receiving updates from companies they do business with. There is a caveat to this strategy, of course: Businesses need to learn how to properly utilize the channel and exercise some restraint when sending emails to clients. Going overboard with the frequency of emails can isolate prospects and clients and wastes your marketing resources.

Any time you plan to send a marketing email to a small group of clients or to everyone on your contact list, take pause to ask yourself a few questions:

- Does what you're sending offer them new information or valuable insights?

- Does the message supplement and support your overall marketing themes and goals?
- What do you wish to learn from your clients and prospects with the email?
- Have you set the stage for a two-way dialogue?

As a recent McKinsey article points out, "email is merely the first click in a consumer's decision journey." (Nora Aufreiter, Julien Boudet, Vivian Weng, 2014) You need to clarify what you hope to achieve with your email interactions and ensure the activity aligns with your overall marketing strategy.

Just like with social media, consistency is crucial when you're adding email to a marketing mix. Before you send out your email campaign, decide on the objectives and how much you are willing to dedicate to the project. Do you and your team have the time to write, compile, design and distribute a quality monthly newsletter? Would a larger quarterly email blast better suit your clients' preferences? Get a feel for their current receptiveness to communications to gauge the best frequency. Are you uncertain of their interest in receiving emails? Why not integrate a question about their preferred channel of communication and their interests into your client survey? You want to be certain that your emails provide insights, suggestions or solutions to the challenges your clients and prospects face.

Like other channels, this form of communication should not be considered a substitution for other marketing tactics. Rather, it is meant to enhance your in-person promotions, phone calls, direct mail, web content and additional efforts. 



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# What's the One Thing...?



Either way, by now your longer term goals may be getting pushed into the background, and you may never seem to be able to move your business ahead and take it to the next level. If this describes you, fear not. There's hope...

## The One Thing

Rather than focusing on all the goals you aren't even close to accomplishing, consider this:

*What's the One Thing you know if you did, would make the biggest impact on your business or your life?* This helps to track your progress and focus on how far you've come, not how far you have to go, providing a much needed long term perspective. Be specific here. Make it measurable.

*What will it take for you to commit to it? What excites you? How can you make it fun?* By making your One Thing as enjoyable as possible and creating rewards along the way, you help ensure positive reinforcement, as well as set up a system for accountability.

*What obstacles are in your way?* Simply turn them around 180 degrees and create new goals. Again, make it measurable. For example, don't just say time and money are holding you back. Instead, be specific as to where your time and money are going now, and what you'd rather be doing with them. Like magic, you'll end up with a longer list of goals, but no obstacles!

## Take Action

Detail the specific action steps needed, drilling down to a deeper level. How many prospects are you trying to reach? How many calls per day? How many sit ups will

you do? It's ok to start out small and build from there.

When it comes to taking action, timing is everything. The most overlooked criteria when constructing a business plan is time. Anyone can double their revenue if they're willing to work twice as many hours, but that's usually not the goal. In fact, you might argue that the goal is to see how *few* phone calls you can make, and how few clients you can serve, and still hit your target gross revenue and net income

## Schedule It

Make a specific time you will work on your One Thing, even if it's for just 15 minutes a day. For example, just 15 minutes of phone calling, perhaps making just two calls per day, will amount to 10 per week, 40 a month or 400 calls per year. I guarantee you this activity will generate more business for you.

Two more quick personal examples: Can't find the time to work out? Start with just 15 minutes per day. It doesn't have to be strenuous. A quick walk or some pushups, sit ups, stretching or dancing will do. Want to get more rest? Go to bed just 15 minutes earlier starting tonight. You'll notice a difference.

## Chunk It Down

If your One Thing is too big to take on, break it down into smaller, more manageable parts.

See if you can "chunk it down" into 15 minute segments to your overall project or goal. We're simply replacing an old habit with a more useful or healthier one. Continue to make small improvements in

We're well into 2014... So, how are those goals from back in January coming along?

If you're like most entrepreneurs, the day-to-day running of your business may have you running all over the place. If business is bad, you may feel like you have to work extra hard to make up for it. And if business is good, you may feel like you have to work hard to make hay while the sun shines.

your Faith, Family, Friends, Finance, Fitness and Fun.

Where will you find the time? Think quality not quantity. It's not how much you accomplish, it's a matter of whether the activity you're currently engaged in is really adding to the quality of your life. Start by delegating or eliminating those activities that "only take 15 minutes to do, so I might as well do it myself." You may find that eliminating just 15 minutes a day of gossip, complaining or criticizing will give you both the time and energy you're looking for.

### #1 Time Management Tip

Plan each day the night before you leave the office. Create an Ideal Daily Schedule by putting the specific action steps necessary to achieve your goals in the appropriate time slot. This eliminates illegitimate distractions, procrastination or any sense of panic.

When the phone rings, the emails start flying or someone walks into your office unannounced, you only have one decision to make: Is this interruption more important

than what you previously planned on accomplishing during this time slot? If not, just tell them, "I'd love to help, but I can't right now. Can we schedule a time later when we can talk?"

Without this type of Daily To Do List broken down into specific time slots, and the discipline to graciously deflect requests from others who may not be so focused, every interruption will have to be evaluated against the thousand other items on your Master To Do List. If you don't manage your time, others will be happy to do so for you.

### The Success Cycle

Very quickly you'll notice something funny happening...*Success starts to reinforce itself naturally, without more effort on your part.* It's like building a muscle; Each day you do it you get stronger, which makes it easier to keep doing it, which, of course, breeds more success. Pretty soon you'll be proactively looking for ways to sneak in more and more "Success Time."

So, what's the One Thing that will help You, "Take It To The Max"? 



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# Final Expense is a Niche Opportunity



As I continuously strive to educate families and train financial professionals on End of Life Planning, I become more and more passionate about this unique and niche opportunity. In fact, in my entire 24-year career in this great industry, I can honestly say that nothing has been as satisfying — and opportunistic — as specializing in End of Life Planning.

What can be more rewarding than helping families minimize or eliminate the large majority of difficult emotional and financial burdens — during one of the worst times of their lives — while facing a situation in which they are uncomfortable, unfamiliar, and unprepared?

## The Missing Piece

Without question, End of Life Planning is a missing piece to the financial (and retirement) planning puzzle. Clearly nobody likes to talk about death or dying. In fact, the large majority of financial professionals tend to overlook and/or ignore having “the death conversation”.

However, take a look at the following facts:

1. Someday we will all die
2. Many people die much sooner than expected.
3. Some day we will all need to plan a funeral.

The good news is selling Final Expense, whether on a part or full-time basis, is an excellent opportunity that I believe **needs to be** integrated into every financial professional’s practice. The better news is that Final Expense sales will grow exponentially in the years and decades ahead.

In order to help explain why this opportunity must be considered, I have assembled a list of reasons to help you see why this only makes sense.

## Open To All

1. To sell Final Expense insurance, you will rarely need a resume or experience.
2. You do not need a sales or marketing background to apply and be appointed.
3. The only licensing requirement is to have a currently active insurance license in every state you wish to do business.
4. Almost everyone who wishes to be appointed with a Final Expense insurance carrier is accepted and quickly licensed to sell.
5. There is fast and easy-to-understand training which allows you to start making money quickly, usually within one week.
6. This can be an excellent option for experienced agents to add to their existing practice for additional value and revenue.
7. Final Expense is a great opportunity for someone seeking a part-time job where they can make substantial income with flexible hours.
8. Selling Final Expense is a very popular alternative for struggling agents who are burnt-out on the many challenges involved with selling other types of insurance.

## The Job

9. You are your own boss.
10. There are no weekly or monthly sales quotas you are forced to make.

11. You usually don’t have anybody to report and account to except yourself.
12. You have totally flexible hours.
13. There are very limited compliance and CE requirements.
14. You don’t have to deal with office politics, sales meetings, training, manager meetings, etc.
15. There is very little client servicing involved.
16. You get to see, learn, and enjoy many new areas in different cities and states.

## Excellent Compensation

17. Final Expense is by far the quickest and easiest way to enter the insurance industry and start earning income.
18. You determine how hard you want to work and how much income you want to make.
19. The average policy is usually less than \$50 a month, which is very affordable for most people.
20. Your compensation is based on the first year’s annualized premium.
21. Most Final Expense carriers advance 75% of the first year’s annualized premium.
22. Commissions are usually directly deposited into your bank account on a daily basis, or at least within one week.
23. Most Final Expense policies pay trails in several ways.
24. Clients have many options for payment, including paying via credit card.
25. An average producer should sell at least one policy per day, and 5-8 policies per



week (remember many prospects are 2-policy sales with spouses).

- 26. The average full-time producer should realistically earn well over \$100,000 a year.
- 27. Asking for referrals is easy and comfortable, and obtaining referrals is very common.
- 28. Your first clients should be yourself, your family, loved ones, friends, and anyone you truly care about. (Practice what you preach.)

### **Simplicity Is Good**

- 29. Sales are much quicker and easier because you are not selling a sophisticated product.
- 30. In over 90% of your meetings, the entire sale is completed in one meeting.
- 31. The entire meeting (and sale) usually takes less than one hour.
- 32. These policies are unique because the application is signed and the first policy premium is usually received at the first meeting.
- 33. Because this is such a simple sales process, your closing ratio is very high.
- 34. There is little to no follow-up needed if the sale is not made on the first visit.
- 35. The short and simple paperwork can be uploaded online, faxed, or sent overnight.
- 36. All marketing materials are very professional, brief, easy to explain, and easy-to-understand.

- 37. Almost everyone can qualify for these policies immediately.
- 38. There are no medical exams or doctors record required to apply or qualify.
- 39. There is little to no underwriting.
- 40. Since you are almost always dealing with one simple product, which is a small whole life policy, there is very little need for any ongoing training.

### **Extremely Low Competition**

- 41. With regards to Final Expense, in most areas there is little or zero competition.
- 42. You are constantly branding yourself as the go-to guy for advanced funeral planning.
- 43. Most financial advisors and insurance agents are not approaching your target market, which is mostly low to middle class seniors.
- 44. Since your target market has rarely been approached by financial advisors or insurance agents, they are usually very open minded to your professional advice and help.
- 45. You are selling an insurance product that compliments — rather than competes — with just about every other kind of insurance.
- 46. It is highly likely that nobody has ever approached your prospects about Final Expense policies, and it is very unlikely anybody will approach them after.
- 47. There are several solid Final Expense carriers who not only sell insurance, but

also assist families with documenting and storing their final plans and preferences.

- 48. Some Final Expense carriers also have relationships with organizations who are readily available to help with the funeral planning process, including researching local funeral homes and negotiating prices on the family's behalf.
- 49. Some Final Expense carriers allow a policy owner to insure not only immediate family members, but also extended family members.
- 50. Final Expense is arguably the only insurance which can be regularly and affordably be sold to seniors between the ages of 65 and 85.

### **Low Overhead**

- 51. One of the best parts of this business is there is little to no overhead.
- 52. All leads are very inexpensive relative to other leads.
- 53. Leads can sometimes be free as well as offered as an advance against future commissions, so there are usually no out of pocket costs.
- 54. You can work from home and eliminate significant office space/rent expenses.
- 55. You don't need fancy brochures, letterhead, envelopes, etc.
- 56. Your office supply expenses are also very low.
- 57. You can work solely via your cell phone so you don't need an office phone.

### **The Current Need**

- 58. You are offering a solution to a problem which, surveys prove, over 90% of Americans agree makes sense - and they need.
- 59. The average cost of a funeral ranges from \$7,000–\$10,000. (varies by state)
- 60. The average cost of a burial ranges from \$5,000–\$7,000. (varies by state)
- 61. Most families do not have \$12,000–\$17,000 readily liquid and available.
- 62. Most funeral home and cemeteries require full payment in advance and will not accept any form of payment plans.
- 63. When a death occurs there are approximately 150 decisions that need to be made within a 24-48 hour timeframe.
- 64. You are minimizing or eliminating most of the biggest funeral planning challenges;

being uneducated, uncomfortable, unfamiliar, and unprepared.

65. Many seniors who have disposable income want to purchase more insurance, in excess of their funeral expenses, to leave behind for their loved ones.
66. Many prospects have recently attended a funeral, experienced the emotional and financial challenges, and are now ready to purchase a Final Expense policy.
67. Many prospects have experienced significant health setbacks and realize they need this need this additional family protection ASAP.

### Exponential Growth Potentials

68. You can easily recruit other agents and receive additional income from overrides on their sales production.
69. You can cross-market and cross-sell with other insurance agents, financial advisors, CPA's, Estate Attorneys, and more.
70. Church seminars can be an excellent opportunity to create highly qualified leads and opportunities.
71. The baby boomer generation continues to boom with about 10,000 people turning 65 years old on a daily basis.
72. As more seniors reach age 65 and over, talking about death and dying will become a much more common and comfortable conversation.
73. In the years and decades ahead, pre-paying funeral expenses will become a much more standard and routine part of their retirement planning.
74. You will find that when this topic is properly addressed, most people will choose to set aside a small amount of money today - rather than leave a heavy financial burden for their family and loved ones later.

### The Trend Is Your Friend

Looking back over the decades, there have been many trends that emerged right before our eyes, and yet very few people actually seized them. For example, we all sat and watched as so many products and services became household names and items, while their stock prices simultaneously soared, such as: Xerox copy machines, Polaroid cameras, IBM computers, Microsoft Software, Starbucks coffee, Nike shoes, Apple products, Google, Facebook, and many more. However, I would wager that very few people actually bought these stocks, particularly in

their early stages, and profited from their exponential growth (including myself).

But what about diversifying your practice, you ask? What do you think Bill Gates and Warren Buffet, the two richest men in the world, would say about diversification? Do you think if they could go back in time they would rather have owned a widely diversified portfolio of stocks? In fact, Warren Buffet has a famous quote that I love. He says; "Put all your eggs in one basket...and then make sure you know everything there is to know about that one basket."

In the coming decade, End of Life Planning and selling Final Expense will be a standard and routine practice within the following industries: financial planning, retirement planning, estate planning, and insurance services. Since this great niche has only scratched the surface, the growth potentials are far beyond anyone's wildest imagination. Is it a glamorous job? Probably not by most people's standards. Can you expect the "riches in the niches" to happen quickly and easily? Absolutely not. As we all know, nothing good comes easy. Or put another way, anything in life that is not fraught with challenges and setbacks has no value in the end.

However, Final Expense sales and opportunities have only scratched the surface today. My strong suggestion is that you hop aboard this train now - rather than let another great trend and opportunity pass you by. ☑



**Christopher P. Hill, RFC®**

**Christopher P. Hill, RFC®**, is currently the President of Wealth and Income Group, LLC, with offices located in the Washington DC area. Mr. Hill began his career in financial services industry working with one of the nation's leading money managers for over a decade. For more than 20 years Mr. Hill has been nationally recognized as a speaker, editor, seminar expert.

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GUILFORD FINANCIAL GROUP, INC.



*Clients really do get to know the professionals and their family.  
Often they drop in just to say hi or pass a thought by us.*

Profile Interview

Scott A. Staschke, CFP<sup>®</sup>, RFC<sup>®</sup>

Wayne A. Staschke, CFP<sup>®</sup>, RFC<sup>®</sup>



**Guilford Financial Group Inc.**  
**Angie Trunzo, Kelly L. Acquarulo, Scott A. Staschke,**  
**Wayne A. Staschke and Joan A. Staschke**

## Staschke Family Dynamics Focusing on Success

Confidence, Experience and Tradition are the three pillars that “brand” our *Register Profile* for this issue — the Guilford Financial Group, Inc. Behind this Independent Registered Investment Advisor Firm is the father and son team of Wayne and Scott Staschke who work together, play together (sometimes) and ultimately succeed together.

This success is fostered by continuity. Clients are aware that Wayne will be retired in the not too distant future. Having someone like Scott, who knows the clients personally and their unique situations increases the professional timeline. It helps insure there won’t be worries about their portfolios, nor will be there be any need for them to seek a new advisor down the road.

According to father and son though, there is no single magic bullet for their success in the financial industry — rather it is a recipe of many ingredients. Starting from scratch, the advisor first has to be very knowledgeable and competent in the services and products they sell, which is more difficult than it sounds with the constant changing

environment. This means advisors constantly look to improve their understanding and professional development. The second ingredient is client focus. They continue to keep their eyes open to adding value to the client’s experience.

For clients, their services are Investment Advisory, Retirement Planning and Business Consulting which includes comprehensive Financial Plans. They can offer a diverse array of financial products including Life Insurance, Annuities, College 529 Plans, Long Term Care Insurance, and most recently added — Medigap and Medicare Advantage plans.

There are several key marketing strategies for their products and services that work well for Wayne and Scott. Their best and most productive method is to have a client or a professional such as a CPA, refer a prospect. They then keep in “touch” with these referrals multiple times a year with a combination of drip mail, reviews, educational workshops and client events, to keep “Top of Mind” awareness. Outreaches

in their community through organizations like the Rotary and sponsorship of various local events keeps their name and services visible. Recently, they began to market to local business owners through direct mail campaign containing articles of interest to them. CRM and database subscription service conducts this campaign on a weekly basis.

Having a step-by-step process and leveraging technologies keeps track of flow during the planning process. They use a combination of planning and CRM platforms — Redtail, PracticeBuilder, Emoney, along with their broker/dealer Advisor platform which integrates with Salesforce.com as a hub for keeping on track with the delivery and implementation.

Part of the implementation is their procedure for handling prospects, new clients and/or referrals. The first meeting for a prospect is complimentary — where a decision is then made to do business together. Those clients who give a referral are sent a thank you gift and a follow up call. Above all, they treat all relationships with the upmost confidentiality and do not discuss anything without the client’s consent.

At times, prospects or clients do say “no”. The Staschkes then ask why not, — to see if there is a misunderstanding. For the most part, “no” is merely a misunderstanding that can be resolved. Wayne says, “We don’t waste much time when it’s our recommendation and the client or prospect is firm on “no”. We document it and move on to the next. If “no” becomes frequent, our process is reviewed to see if it is something we are doing or not doing, saying or not saying that may be causing a ‘negative’ response. Then we modify our approach.”

Both father and son admit that family dynamics can be a challenge for even the most patient person. Keeping a balance between personal, business and family life is essential. After 13 years working together as a family, they agree it seems natural now.

In the office supporting the two advisors are Scott’s sister Kelly, who handles administration and receptionist tasks, and

Joan, Wayne's wife, who maintains the company's books and payroll. An additional administrative employee, Angie, works part time. Recently they have been reaching out to local universities for intern students whom they hope to have in the office by the end of the year.

The results of their friendly office environment? Clients really do get to know the professionals and their family. Often they drop in just to say hi or pass a thought by them.

*To delve more into the family situation that they both agree is very rewarding; the Register interviewed both Wayne and Scott separately and on a more "personal level". Here are their thoughts...*

**Wayne A. Staschke, CFP®, RFC®, President of Guilford Financial Group, Inc.** Over 30 years experience in the financial planning business and has taught Financial Planning courses since 1982.

### **What is your main focus or roll in your planning practice?**

My main focus is maintaining relationships with our client, and keeping the office focused on client service.

### **How do you fit continuing education and hobbies into your schedule?**

To me, it's really as simple as scheduling it in. If it's golf, hiking, a business conference or continuing education, it gets put into the schedule and we work around it. If it doesn't go on the calendar, then guess what? It doesn't happen. Of course having staff and working with family helps a lot too.

### **How has technology changed over the years?**

Technology is an absolute blessing when it works right. However, technology cannot replace the human element of both meeting and speaking with your clients.

### **What are the bonuses working with your son?**

It is important to have a back up. Also being able to collaborate on projects has been great.

### **Is there any competitiveness between you and Scott?**

No, not when comes to business. But we do enjoy competing in some board games like chess.

### **How does your son fit into the firm's succession plan?**

He is the succession plan, Scott is the primary decision maker and innovator at this point.

### **Perspective – what do you see yourself doing in 10 years?**

I plan on still being involved with my firm but in a much more limited role. Most likely



*We work together, not against one another.*

**Scott A. Staschke, CFP®, RFC® and  
Wayne A. Staschke, CFP®, RFC®**

I'll be doing the same activities I'm currently doing, travel, golf, and gardening — just doing them more often.

### One piece of advice for younger generation?

Working hard while being focused on a career is important, but make sure you take time to enjoy life while you are still young.

### How do you keep business and family separate?

I find it not so hard to separate the two. The fact that we are so busy meeting clients, and running the day to day operations of the office, there really isn't much time to focus on family issues. Business is what takes place in the office, and that is my focus.

**Scott A. Staschke, CFP®, RFC®, Vice President of Guilford Financial Group Inc. has been with the firm since 2001.**

### Why did you start working in the family business?

It seemed to be a very good opportunity and at the very least, a unique experience. It also appeared to be extremely important to my father that I become involved in the financial field and in Guilford Financial Group, specifically.

### What is your focus in the family planning practice?

It would be nice to be able to define my primary focus. However, there are many vital roles I fill. My focus is a combination of advisory services with investment management, client retention, client acquisition and office management.

### Do hobbies play in your working with clients and obtaining referrals?

Yes, often I will play golf, and have done some saltwater fishing with clients and prospects.

### What technologies have you introduced?

When I started, the internet was just becoming relevant to the financial field at least in regards to service websites. Around then, we launched our company's site, [www.gfgadvisor.com](http://www.gfgadvisor.com). We have implemented account aggregate reporting services and a multitude of various software programs.

### Are there bonuses working with father/family?

Yes, of course there are many — at least that's how I see it. Flexibility with time and the ability to comfortably communicate with each other at anytime are the top two that come to mind.

### How do you keep business and family separate?

It can be a challenge, but there is so much work and client communications that need to be done that family matters rarely become an issue at work. I focus on the business when I'm at the office and deal with family matters around business hours. That said, from time to time there are scheduling conflicts or illnesses that require us to fill in for one another or pull together to get something done. I think in those situations, our ability to effectively communicate with one another really shines. And the fact that everyone knows that their role and their attitude are vital to our success eliminates the chances that you'll ever hear anyone say "It's not my job."

### Is there competitiveness between you and your Dad?

If we are playing a game like chess or cards, then yes we are competitive against one another. At the office and at business dealings we work together, not against one another. I think a big part of that is due to the fact that I do have so many roles here at the office. Wayne spends a majority of his working time with clients while I work with clients and prospects. In addition, I help facilitate other areas in the operation of the business. 

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# Critical Pillars for Success

In my 40+ years of business experience, I have discovered that there will be challenges to face each day. These challenges can bring us either success or setback; but, they can also bring great learning opportunities. It all depends on our approach.

Too often we allow the "small stuff" to wreak havoc on our day. Our intentions are good but we don't seem to have enough mental strength to keep the fight in our corner; therefore, our beautiful day suddenly turns sour. We have fallen prey to life's ferris wheel of emotions.

My learning opportunities gained from these life experiences center on what I have found to be five fundamental pillars that can aid success in life and career. These pillars have the potential to virtually change your life and your view of the world.

The first critical pillar is to **Live**. Living is much easier conveyed than acted upon. We often get in a routine that has us not thinking about the essence of what life provides. We fail to fully comprehend that each day brings no promises or guarantees. That is why it is so vital to "live in the moment." By doing so, we are in line to experience the best of what life has to offer. It all begins when we awake and find out that we are indeed alive! At that point it is up to us to act, get involved, grow, educate ourselves, experience the moment and to make a difference in some way in our life and the lives of others who may be directly or indirectly walking through life with us.

Life can be rewarding as well as provide disappointment. Our challenge becomes that we must make it worthwhile by responding to what life brings versus reacting when it delivers a distasteful offering. A Southern Statesman's newsletter brought this view on life:

*"You can't control the length of your life, but you can control its width and depth. You can't control the contour of your countenance, but you can control its expression. You can't control the other person's opportunities, but you can seize upon your own and make the best of them. You can't control the weather, but you can control the atmosphere which surrounds you. You can't control the distance that your head will be above the ground, but you can control the level of the contents of that head. You can't control the other person's annoying faults, but you can see to it that you yourself do not develop or harbor similar propensities."*

The second critical pillar is to **Act**. You can't do anything by doing nothing. Plans made, dreams brought forth mean absolutely nothing if you do not put those plans or dreams into action. To win the lottery, you must first buy a ticket. To make a sale, you must ask. Electricians put wires in homes, but the lights won't go on until we flip a switch. Henry Ford proclaimed, "You can't build a reputation on what you are going to do." The Chinese proverb says, "Man who waits for roast duck to fly into mouth must wait very, very long time." Even the Bible proclaims the importance of action as it says

in Ecclesiastes 11:4, "...if you wait until the wind and the weather are just right, you will never plant anything and never harvest anything." Therefore, apply yourself. Take action even if it is wrong. Even wrongful action will help you discover what does not work and will position you to try something else that may just work.

The next critical pillar is to **Grow**. It has been said, "If you don't have the power to change yourself, then nothing will change around you." Often I hear, "I am too old, too far along in my career, too tired, too many other things are going on for me to take any type of educational program to benefit myself or career. Besides, I can't learn anything new. I have seen it all already." How tragic this is. When we find ourselves feeling that we are in a position to never learn and to never grow in our knowledge, our skill level or enhance our overall experience, we are doomed to decline. Such has been a reality for centuries. Papillon, convicted felon and famous convict, was condemned to life imprisonment on Devil's Island. His meaningless existence was further frustrated by a recurring nightmare. He would see himself standing before a harsh tribunal. The leader would shout: "You are charged with a wasted life. How do you plead?" Papillon would respond, "Guilty. I must plead guilty." This was the only right answer.

The prisoner Papillon knew the meaning of a wasted life. Yet, many people have created their own self-imposed prisons. Failure to capitalize on our freedom to

learn, to expand the essence of our being, and to grow, leaves us wasted and unfilled. So, prisoner or free, the decision to grow is ours and ours alone. Growth sparks energy, enthusiasm and excitement about what is current or what can be. It opens the doors to new opportunities and new challenges.

The fourth critical pillar is **Influence**. The power of influence is limitless in what it can bring forth if properly channeled. Influence is the highest level of human skills because of its significance to cause others to voluntarily act in a particular manner. It is a power that must be bridled and then properly directed so that the best of life's duties can be performed versus having the worst of life's possibilities experienced. All of us have had or continue to have someone who has influenced our lives. It could be the person who encouraged you to enter your current career. It could have been an institution or individual who had an impact on your educational pursuits. It might be an action or event which led to a commitment of faith or a commitment of love. The influence we have with others, known or unknown, will greatly determine what our legacy in life will ultimately become. As noted business executive and positive attitude pioneer Napoleon Hill said, "Think twice before you speak, because your words and influence will plant the seed of either success or failure in the mind of another."

At its most basic level, influence is the simple gift of ourselves. It is that small piece of us that allows others to gain a realization that hope abounds. It is that power that assures others that change is possible and that life holds great opportunities. Influence also conveys that there is a better way and that it does matter whether or not one is alive to participate in whatever event is crucial at the moment. Influence is not imposing our values on others nor is it allowing others to see that short cuts are the proven way to success. It is an engine that can provide the drive to direct our life in such a manner that others can clearly see something beyond themselves. Influence feeds the motivational factors of determination, positive attitude, enthusiasm, commitment, winning, excellence, optimism, achievement, imagination, perseverance, potential, servanthood and success.

The final critical pillar is to **Overcome**. Life is full of critics. Too often these individuals make their life's mission finding fault with everything. Dreams are unsubstantiated fallacies that must be

attacked and ridiculed as efforts of futility in their view. Their joy comes in seeing dreamers fall short of their plans and they are happy to explain to anyone who will listen why new ideas will not work. They are the individuals who ridiculed dreamers like Fred Smith when he envisioned the company now known as Federal Express. Energetic visionaries like Steve Jobs whose Apple organization has positively impacted the world; or, Bill Gates whose Microsoft family has changed the course of modern history all had critics who told them why their ideas would not work. Still these pioneers overcame the naysayers and brought forth their ideas to the great benefit of literally millions throughout the world today. They made the choice to move forward knowing that criticism comes from those that can't do. Further, it is also very important for us to understand that nowhere in the world has any nation or entity ever erected a statue to a critic. Perhaps critics are not as insightful or powerful as some may think or as they seek to have others think they are.

Live, act, grow, influence and overcome are five fundamental pillars that will impact your life and career. These pillars while simple in concept will go far in insuring you have the confidence, determination and the uncompromising strength to take control of your life versus being subject to it. ☐



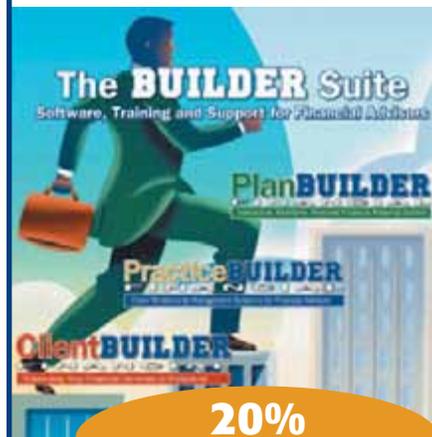
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# Fix Your Brand, Expand Your Income



Recently we have been presenting half-day workshops on Impact Branding, and the audiences have had some very interesting responses.

**What's Impact Branding? Do you mean having a collision, or is this a catchy name for some form of logo?** None of the above! If we used just the term "Branding" it might seem as if we are selling soap products or candy bars – where the brands of Crest toothpaste, Coke and M&Ms rule the market. What we mean is how to prompt you to make minor adjustments that can have a major, positive impact on your personal income. So, if you have too much money or too many wonderful clients, you don't need to read further. Actually you are so prosperous probably because you have instituted many powerful branding techniques already. Please send me a brief description of your favorite branding technique. Maybe one that was super effective and without a lot of cost!

**I can't do any branding, since my broker/dealer doesn't like me to stand out, and their compliance department won't approve anything!** I don't believe this. It is a cop out. If your broker/dealer was really anti-business you would probably have left long ago. But if that is really the case, you should start boxing your files. Yes, you may have some areas of conflict of interest, but you can probably overcome them. Persistence is normally required.

At one session a rep mentioned that his broker/dealer mandates he use their stationery and it has a motto on it that he detests. He has complained about it many times and they do not change it. I asked him who was the b/d and he gave me the name with a disgusted scowl. At the break, another rep said to me, "You just have to be persistent. I am with the same b/d and I didn't like their stationery either. So I designed my own. I mentioned that the color of their paper and ink was a religious offense to my clients, so they approved my preferred colors. I told them that most of my clients are devout Christians, so I have a nice motto from the Holy Bible. They didn't even connect that I am Muslim, they just approved

my quote – one that emphasizes family values. But each change took a number of letters and calls.... And some sweet talking."

**Branding works on candy wrappers, pop cans and blue jeans, but it has nothing to do with a Financial Professional!** That speaker puffed out his chest to indicate that he was a great rarity – a financial professional. Obviously he was "too good" to step so low as to consider the impact of his brand.

I asked him if he used a sample plan in his marketing. He said, "Of course, I do!" I asked to see his sample, and with great flourish he reached into his well-scuffed briefcase and pulled out his plan and handed it to me. I am proud of myself for not laughing.

His plan was in a plain 3-ring binder. It had seen a lot of use, since the back cover was partially detached from the spine, and the vinyl cover was slightly scratched. I opened the front and I was appalled. The sample plan was dated...2004. The cover page was not encased in plastic, but was on three-hole paper. One of the holes had pulled through and sort of waved as the page was turned.

There were three dividers, one with a red tab, one blue and one green. No labels on them. Now, I do not know how you divide your plans and identify the critically important topics you will address – but my guess is you have many more sections than three. His tabs were not printed, but the opening page of each section was well expressed: Info, Problems and Action. Just think how much effort he saved by not

typing out the full word, "Information."

I turned some pages and soon encountered the tax section. He had a graphic that showed the client's gross income, the tax, and the net – in three shades of gray. I recognized the software he had used, and asked, "Why didn't you print these pages in color? That would have been so much more effective. Many persons, no matter how intelligent or sophisticated, absorb information more effectively from colored charts than columns of numbers." He said, "My color printer broke a couple years ago and I've never replaced it." With color printers selling for less than \$200, does this make any sense?

As I reached the conclusion of his sample plan, I saw that his "Action" section was a list of policies he was recommending. No recommendations for wills, trusts, powers of attorney, no tax shifting devices, no healthcare directives – just sales he was hoping to make. Each one was identified first with the name of the proposed insurer in all caps – with the policy ID number – and no reference to the reason for the recommendation. What was more important, the product that he would sell and receive a commission on or the solution to a client's problem or objective?

Finally, I said, "How much would you charge for this type of plan?" He answered with a question, "Do you think I could charge as much as \$1,000?" He clearly implied that he did not charge a fee, and probably never had. I asked, do you have a Fee Schedule? Do you have a one-page Engagement Agreement? Do you have a Satisfaction Assurance certificate? All those are branding

essentials and opportunities to enhance a good customer-related image.

Finally I wanted to give him an opportunity to win at least one round, so I said, "I guess you have an agenda for the initial interview, and it has several items you like to hand to a prospect to start the bonding relationship. Could you show that to me?" Reaching once again into that scuffed and soiled leather bag, he brought out a folder, emblazoned with the large logo of his primary carrier. Inside that folder were some company brochures; no Agenda, no Fee Schedule, no generic Fact Finder, no Privacy Commitment.

**This "financial consultant" was thoroughly branded as a self-focused, captive agent – who did not know how to package his "plan" and emphasize his commitment to deliver major benefits to each client.**

You might think he was uneducated and unsuccessful. Not so! His company business card displayed three designations and his MDRT status. You might also guess that he was hopeless in ever changing his brand and enhancing his image. Not so! Over the next few months he instituted the remedies that were so obvious. His fee schedule displayed his plan costs ranging from \$800 to \$5,000. The first time he showed the prospect his revised sample plan and his fee schedule, the prospect said, "Well, that is a lot of work for only a \$3,000 fee. It is clear that I need a professional plan to achieve a satisfactory retirement for my wife and me."

Incidentally, his new sample plan included a one-page "Cost-Benefit Summary" that illustrated how a well-done plan could deliver an additional retirement income in excess of \$400,000 over a 30 year period – a present value of \$200,000 (benefit) in exchange for a \$5,000 (cost) planning fee. That is a 40 to 1 ratio, isn't it?

Your prospects want you to have a strong and favorable brand! They do not want to do business with an "average" consultant. Their financial lives are VERY important to them. They want quality. A brand can be a logo, or it can be a slogan, and if you are very good at self-branding it can be both. Maybe even incorporating a unique color.

Now, can you remember the company's slogan – **"When You Care Enough to Send the Very Best"**? Do you know which product it is? Can you guess how many million times it is re-used during the holidays and special occasions?

It is more than a slogan for Hallmark, it is a business commitment. Maybe you used to

watch their famous "Hall of Fame" TV Shows? That series started on black and white TV in 1951 and it is still running today and still setting the pace for the number one Nielsen rating.

Thousands of greeting card vendors make nice cards – maybe even nicer than Hallmark. All are cheaper. But none are as successful. No, the brand did not make Hallmark great, but it kept the sales of Joyce Hall's cards at the peak of price, volume, profitability and longevity.

Think about your brand, about the level of success you want to reach for. Wouldn't a stronger brand help you? Wouldn't it boost your mental attitude? Couldn't the benefits of a stronger brand far exceed the cost?

There are lots of books available at Amazon on Branding, but most are about the power it can have with physical products. The key for a financial consultant is to build a personal brand and to employ it with frequency and pride.

In most of the RFC profiles that have appeared in the *Register* magazine, there have been references to small, but vital, steps that your peers have taken. Follow

them, emulate them, copy them. Every one of those branding techniques is a gift to you from the RFC interviewed. Some will be so suitable for you that you should call and ask for more details. Your request will honor them, not be a nuisance. To use another popular brand... @

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**Ed Morrow, CLU, ChFC, RFC®**

**Ed Morrow** is the chairman and chief executive of the IARFC and has been a practicing financial advisor for forty years. Visit [IARFC.org](http://IARFC.org) and access this month's video, Your Practice .

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**The Design Capital Planning Group, Inc.**

# Tech Tips

## 19 Ways to a More Credible Website



Have you ever visited a website and been attacked by screaming pop-up ads, gotten lost in a clutter of banner ads, had things flash and go boom? Have you ever visited a site and the information and brand didn't match what the person was selling, or it wasn't as professional as it needed to be? And have you ever visited a site that was informative, easy to navigate and generally enjoyable to peruse?

Which site gained your trust? Which site would you revisit? Which firm's newsletter would you want to read? The more user-friendly building tools you use on your site and the more consistent your site is with your brand, the more levels of trust you'll develop with your visitors. With this in mind, here are expert tips for making your financial advisor website more trustworthy.

- 1. Purchase an appropriate domain name.** Paying for your own domain name builds trust and looks professional. You can ensure your own domain name will be free of all advertisements (except products or services you sell or recommend). Your own domain name will have your name listed as its owner, because you pay for it yearly or every few years (and you don't want a designer to hijack it). You want to sell your visitors on the content of your site — not the products of other advertisers.
- 2. Use your domain name email addresses.** When searching for a host for your site, look for packages that include POP3 accounts and not alias accounts. This will enable you to send

email from your site (you@YourBusiness.com), which is perceived as more professional than seeing you@FreeEmailAccount.com. It is easier to trust someone who has evidently made an investment in his or her business. When you use free email accounts, or the email address from your ISP (you@YourEmailProvider.com), it's perceived that you're new to business or are in business while you wait for something better. You can get your domain name email addresses from your hosting company.

- 3. Include contact information.** Provide as much information as possible to help your prospective (and current) clients contact you. Things like phone numbers, hours of operation (including time zone), Skype address, a business mailing address and an email address are all basics to include on your site.

Post office boxes are not considered addresses; in fact, many companies won't deliver to post office boxes and may be skeptical about doing business with you if you use a post office or private mailing box. They want someone to contact and write to when and if there are problems. Work from home? Add a suite or building number to your home/apartment. Or use a mail forwarding service for a real address.

- 4. Add contact links.** Place at least two ways for your visitors to contact you on each page. The top navigation bar and somewhere on the bottom of the page are where people will look for this information.
- 5. Watch your dates.** Are your dates current? People prefer to see a current copyright date on the bottom of sites. They also expect to see a blog post from

the current month on your blog, too. Sharing events? Make sure the dates are current, or if the event is over, add a link for them to contact you to join the mailing list for the next round of classes, seminars, etc.

6. **Include a personal touch.** Studies have shown that after viewing a home page, the next page people read — and spend a lot of time on — is your “About” page. The About area of your website would include your bio, the bio of the firm and the bios of your team, etc. Include links to their LinkedIn profiles and email addresses or phone numbers, too, if you wish. You don’t have to put everything on one page. Consider creating About the Founder, About the Team and About the Company pages. Don’t make it look as though your site’s owners want to be anonymous, which obviously generates suspicions.
7. **Avoid “Enter” and splash screens.** Do you have an “Enter page” on the front of your site? If so, delete it now. You will lose visitors who want information quickly because they’ll go to a rival site instead. Splash and slider pages are coded using Java script or Flash. Search engines don’t read those codes and many companies have shut down the use of Flash on their computers. Worse than an Enter page is an Enter page that forces someone to download a program of some sort, just to read the page. If you want to use Flash pages, fancy pointers, etc., give visitors the option of viewing them, but don’t force these things upon anyone.
8. **Make me special.** You have two seconds for someone to view your website, know that they’re in the right place, and understand that you can help them with their problem. You do this by clearly listing on your homepage your niche and the benefits your services or products offer to your target market.
9. **Make it quick.** Ensure that your pages load in less than seven seconds. Most visitors will not have the patience to stick around much longer than that and will simply move on. A site that loads quickly and is neatly designed will show that you are a professional company. It will also boost confidence in your potential buyers. Here are two different tools you can use to analyze your website: Google PageSpeed Insights and The New iWEBTOOL Website Speed Test.

10. **Link it.** Make sure that all the links within your site or to other websites are working. Download a link checker and use it monthly. Sometimes you’ll find that you’ve linked within your site to a page you’ve moved or removed. Other times, you’ll find that pages outside your site have disappeared or have been changed. Ask your Web designer to create an interesting “error” page that will allow your visitors to get back on track if a page they bookmarked no longer exists. Here is a link to information on a free link checker, Xenu.
11. **Spell it right.** If you want your site to be as professional as it can be, put each page through a spell-checker or hire an excellent proofreader. Don’t underestimate the value of a properly spelled site. If spelling or grammar isn’t your forte in life, as it isn’t in mine, hire a proofreader or editor to check what you’ve written or to write for you. There is also a spell-checker in Microsoft Word and other document programs.
12. **Secure purchases and interactions.** The best sites provide the most secure access available to sensitive client information. This includes a secure server, a secure gateway, and information that informs your client that access is as secure as is currently possible. Make sure you offer your clients secure access if they’re logging into your website to get to their vault, statements or other personal information. If you don’t, they will (and should) do business elsewhere. Secure websites usually appear when you log in to the client area (the main pages don’t have sensitive information and don’t have to be secure). The domain name starts with “https” and the addition of that last “s” means the site is secure.
13. **Don’t clutter the site.** Use plenty of white space to “break up” the text. It’s easier on the eyes that way. The only place to not use lots of white space is at the top of your pages.
14. **Watch your fonts.** Save the fancy font types for special items or graphics. Arial and Verdana work well on sites. Times New Roman is best kept for newspapers, magazines and printed documents.
15. **Drop it.** Eliminate the pop-ups, pop-unders and banners that wave or blink all the time. While they may get you some attention, you are more likely to turn away or turn off potential serious

clients. Besides, many people shut down their pop-ups in their browsers anyway.

16. **View it.** Ask your newsletter mailing list subscribers to go to your site. Ask them if they know what your business is about without scrolling down the page. If they can’t figure it out, fix it. Once it’s fixed, ask fellow LinkedIn Group members to do the same thing. Fix what needs fixing again.
17. **Let them get to know you.** Strangers visit your website. Your goal, if they fit your ideal client profile, is to turn them into prospects and then clients. But they might like what they see and not be ready to hire you. Give them a chance to get to know you better, and give yourself an opportunity to “touch” them. Have a newsletter subscribe box, and if possible, a way for them to subscribe to your RSS feed or blog emails on every page of your website.
18. **Let them share and connect to you.** Include ways for visitors to share you with whatever social media platforms they use by including share links on every page of your site. You should also include ways for them to connect with you and your company on LinkedIn, Twitter, Facebook, etc.
19. **Cater to everyone.** Of course you have a niche, so your site in general is catering to one ideal audience. This tip is more about catering to everyone who views your website. Include alt = “ ” tags with your images to assist those with sight disabilities and the hundreds of thousands of people all over the world who use library-based, text-only computer software and web browsers. 

**Maria Marsala** is a business advisor to financial advisors, award-winning accountability coach, speaker, thought leader, and a former retail trader from Wall Street. Her company, Elevating Your Business, specializes in providing financial advisors with tools and support to reach their 5-year business and personal goals in 24 months.

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# Consumer Focus

## One Size Does Not Fit All

You will sometimes see the tag “one size fits all” on cheap baseball caps. That’s because they have that little plastic gizmo on the back that has several adjustments on it. Other than that, I can’t really think of a case where one size really does fit all, or where I want it to fit anything on me. I guess I am spoiled. I like my things tailor-made...just for me.

If you are dealing with a financial advisor who sells products, you might end up with a one-size-fits-all financial plan. I recommend that you find an advisor who doesn’t sell products, but one who finds solutions. Since you are unique and your goals, aspirations, dreams and your asset picture are unique, the holistic financial planner will have to “measure you” first before he can prescribe a plan. That is, he or she will have to find out what your goals are, what your current financial situation is, and then prepare a plan that will get you where you want to go and keep you there for life. It will take some individual “measuring” to prepare the tailor-made financial plan you really need. There is no “one size fits all” when it comes to financial planning.

### Measuring

When I was a boy, buying a new pair of shoes was a once a year ritual, but my mother was always diligent in seeing to it that we had sturdy shoes that fit us well. Our job was to take care of them and make sure that we did not grow more than one shoe size per year — a biological feat that I was somehow able to pull off.

The first thing we did when we visited the shoe store was sit in a special chair for trying on shoes. Then the shoe salesman would come over with a large metal device for measuring feet. I would place my right foot into the metal tray, and the salesman would have me stand, establishing the length of my foot. Then he would slide a metal caliper up to the ball of my foot and take a measurement giving him my foot’s width. He would then disappear into a room and come back with several boxes containing pairs of shoes that matched my shoe size. It was unthinkable for the process to end with merely selecting a style

and color, however. The shoes had to be tried on. Just going on the basis of size could fool you. All shoes were made just a little differently, and two shoes the same size could fit differently. Since the shoes had to last a year, my mother instructed us to allow for a little room for growth in our assessment of the fit, which I did. The point is, the shoes fit, and we knew that by the way they felt on our feet.

Sometimes you can just sense when financial advice is right for you. Trust that instinct. There is a reason why you feel that way. If you are seeking guarantees, and yet



nowhere in your proposal do you hear or see the word “guarantee,” then trust that instinct. Ask questions. Get another opinion before committing to a plan of action that doesn’t fit.

### Conflicting Opinions

It is just as possible to receive conflicting financial advice as it is to receive conflicting medical advice. That doesn’t necessarily mean that the recommendations of one doctor are evil and ill-intentioned and that the other doctor is all-seeing, all-knowing and all-wise. It probably means that one doctor was educated in one approach to the

treatment of ailments, and the other doctor was educated in another. While the opinions may conflict, they may both have validity.

I have a friend who visited a doctor who told him that he had developed high blood pressure and was to begin taking two medications right away. My friend is one who eschews any kind of pill as a toxic substance. He rarely has a headache, but when he does, he says he prefers to “just wait it out” and refuses any offer of aspirin. So you can imagine the push back the doctor got from him when he heard the proposed remedy.

My friend booked an appointment with another doctor for a second opinion. Doctor #2 told him that it would be a mistake to start taking medicine without trying a more natural approach. Doctor #2 put my friend on a program of diet and exercise and, after losing 25 pounds in the next three months, his blood pressure returned to normal.

Which doctor was right? They both were. They just approached the same problem from two different points of view. But which doctor’s advice fit the patient the best? The advice of doctor #2.

It’s the same way with financial advice. One professional may be trained in building wealth, but not in preserving it and distributing it during retirement. Naturally, that advisor’s recommendations will lean heavily in the direction of solutions that

carry more risk, such as stocks, bonds and mutual funds. After all, that is his or her area of expertise and training. Recommendations from that advisor can only reflect what is found in his or her area of scope and focus.

On the other hand, advisors who specialize in retirement income planning are more likely to reflect the spirit of caution and risk aversion displayed by most seniors. When they are making their recommendations, they will generally lean toward financial products and strategies where risk is kept to a minimum and more guarantees can be found.

Is it possible for greed to motivate those in the financial profession? Sure it is. Greed was behind scandals involving Bernie Madoff and Ivan Boesky. If the greed virus infects a financial advisor, causing him or her to make recommendations strictly because of fees, commissions, or other forms of remuneration, then shame on them. That would be like a doctor prescribing medicine for a kickback from the pharmaceutical company that made the pills. Such things are rare, that's why they make headlines.

As it is in the medical community, polarized opinions among financial professionals are more the result of education and training, not greed. The financial profession has its zealots, as does the medical community, which explains why you may get different solutions to the same problem. Like divergent pathways that ultimately lead to the same destination, it is not uncommon to encounter two opposing schools of thought, each with its own validity. The main thing to make sure of is that the recommendation you choose is a **good fit for you**.

#### If the Shoe Fits...

We know when we have the wrong size shoe on. And we don't need a measuring device. Our feet will scream it to us. If someone tells us that a size 8 would look good on us and we happen to wear a size 10, we wouldn't heed that advice, for obvious reasons. In the financial world, we need to explore ideas until we have a plan that fits us well. To do otherwise may be harmful to our wealth.

#### Finding the Right Size for You

One way to tell if you are dealing with an advisor who is limited in his or her scope of training and experience is by looking at your statement. If you have several mutual funds and they are all from the same mutual fund family, you are likely dealing with an agent of a firm, not an unbiased fiduciary. If an advisor specializes in one product and one product only, then we can expect that any recommendation we receive will be based around that one product family. Frankly, that makes about as much sense as going to a shoe store that features only one size and style of shoe. I love the maxim of Psychology Professor Abraham Maslow, "When the only tool you have is a hammer, every problem begins to resemble a nail."

The meaning is clear. If your knowledge or training is limited to one type of solution, then you will choose that solution for every problem you encounter, even if another approach may be more effective.

Another way to tell if we are being advised by someone limited in their scope and focus is to observe the interview process they conduct. Do they begin the relationship by asking many introspective questions — the kind that elicits from us the nature of our dreams and the details of our goals and the exact measure of our capacity to accomplish them? Or do they spend most of their time convincing us that one particular company or product is the answer. Just as with the shoes, the time spent measuring is important. It is essential to the decision-making process. We must know clearly how the plan will:

- Provide for our future income needs
- Provide for our heirs after we are gone
- Compensate for inflation

If we ask those questions and fail to receive an answer that seems right to us, then we may wish to seek another opinion.

#### Fit is Important

An Armani suit that doesn't fit you well is just cloth. A financial plan that doesn't fit you well is just paper, words and figures, even if it is accompanied by charts and graphs. If it doesn't fit you, it could be like the football helmets that were issued to me in the fifth grade. They were ill-fitting and offered little protection.

My head had something to do with it, of course. The coach said it was "too small." Luckily, I never took a good hit. In those days, helmets were "one size fits all" with a few adjustments possible with the straps, if you could figure them out. Today's helmets have inflatable padding so that the helmets fit the exact configuration of the player's head. The snug fit is designed to keep injuries to a minimum.

When it comes to accepting and following a financial plan, you should expect a good fit, especially if you are approaching retirement. You need one that gives you the peace of mind that you deserve — one that allows for growth and preserves your wealth so that you do not run out of money as you live through your retirement.

#### Why Not Get It In Writing?

Here's an idea. If you are presented a plan for retirement that you wish to be constructed in such a way that it will preserve your wealth and guarantee that you will not run out of money, regardless of how long you live, why not have it in writing and signed by your financial planner. Wouldn't that be a true litmus test as to the plan's validity?

*"If you only have a hammer, you have a tendency to see every problem as a nail"*

— Abraham Maslowe

*"Dear Mr. and Mrs. Client. I do so solemnly swear that the plan I have presented to you on this date shall preserve the funds you have accumulated thus far and provide you with an income as specified herein that you cannot outlive."*

Why not? If your planner refuses to sign a simple statement, it could be that they do not know that strategies exist that would support such a promise. In that case, you should seek help from another planner. 



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**Peter J. "Coach Pete" D'Arruda, RFC®, CTC**, is a Financial and Tax Coach. He is host of the nationally syndicated weekly radio show, **The Financial Safari**, as well as the author of four books, including **Fine Print Fiasco**, **Financial Safari**, **7 Financial Baby Steps** and **Have you been talking to Financial Aliens?** Themes of these easy readers include helping others avoid being taken advantage of and translating financial jargon for any layperson.

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# The Un-Comfort Zone

## The Magic of Commitment is no Mystery

"Who wants to be chairperson of the Fundraising Committee?" asked the President.

The room became very quiet, and as I glanced around the table, I saw a dozen perfect poker faces. No one wanted this responsibility. No one was going to commit.

After a moment the President continued, "This is our most important committee. Without funding we cannot put on our program to teach leadership skills to high school students."

It was my first year on the executive committee of the Georgia chapter of the Hugh O'Brian Youth Foundation (HOBY). I had no idea how they had previously raised the \$50,000 a year that was necessary to operate. As an advertising consultant, I'd helped raise millions of dollars for several national non-profits with direct mail advertising. So, I thought, "How hard can this be?"

I raised my hand and said, "I'll do it." A collective sigh issued from the group and several congratulated me on accepting such a big responsibility. I basked in the accolades and beamed an appreciative smile back to everyone.

It didn't take but a few days before I was lamenting, "What the heck was I thinking?"

I learned that my predecessors had solicited most of the money in a handful of big donations from a small group of donors. Unfortunately, those donors were feeling tapped out, and were no longer willing to give. I couldn't back out of the job — I'd made a commitment! All I needed was a Plan B.

I quickly got on the phone and starting telling everyone I knew what I was trying to accomplish. Someone suggested that I apply for grants from the charitable foundations of large corporations. Three dozen applications later, I had nothing to show for my hours of work. I now needed a Plan C.

When I volunteered, I had a vague notion that I would simply raise all that money with



a direct mail campaign. The campaigns I'd worked on in the past had mega-budgets in the hundreds of thousands of dollars and major advertising agencies involved. I had no budget and only five or six volunteers to help out. Even if I had a budget, I didn't know to whom I should send my direct mail solicitations. I knew from experience that retirees are among the best donors, but purchasing a list of generous givers was expensive!

About that time a fellow in the concession business who I worked with when I was president of my neighborhood association, called me to see if I knew any groups that could operate a beer stand at an annual weekend-long outdoor rock concert. I said, "Do I ever!"

We raised \$10,000 in three days. We did such a good job, we were asked to come back every year. It was a big job that required more people than we had, so we recruited help from outside of the organization. That turned out to be easy because the people who volunteered got into the concert free for that day. Many of them had so much fun, they volunteered to help put on the youth leadership seminars

for which HOBY is known. As an unexpected side benefit, it became our best vehicle for recruiting volunteers for the next several years.

I still had \$40,000 to raise. I learned from one old-timer that in years past HOBY received donations from the Kiwanis clubs. I called a friend who was a member. He told me that HOBY was on the Kiwanis International approved list of charities. This was huge! It meant we already had a foot in the door. He then helped me acquire a mailing list of all the clubs in the state.

I now had what I needed for a direct mail campaign. I wrote to every club and asked them to sponsor one child from each high school in their area. I then set up a phone bank of volunteers to call the clubs and ask them directly for a donation. We raised more than we needed! Best of all, we now had two programs in place for raising funds year after year.

I have found over the years that when you commit to a project whether it is starting a business, a new relationship or learning a new skill, opportunities arise that you ordinarily would not have noticed.

William Hutchinson Murray, from his 1951 book entitled *The Scottish Himalayan Expedition* says it best, "Until one is committed, there is hesitancy, the chance to draw back. Concerning all acts of initiative (and creation), there is one elementary truth, the ignorance of which kills countless ideas and splendid plans: that the moment one definitely commits oneself, then Providence moves too. All sorts of things occur to help one that would never otherwise have occurred. A whole stream of events issues from the decision, raising in one's favor all manner of unforeseen incidents and meetings and material assistance, which no man could have dreamed would have come his way."

I've always called this Initiating the Discovery Process because when you combine your commitment — your powerful desire — to solve a problem or satisfy a particular need, your subconscious mind will work on it 24/7.

To understand how this works, think of the last time you were in the market for a new car. After shopping the market, you selected a particular make and model. Up until that time you hardly ever noticed that car on the road, but now that you have committed to it — suddenly you see them everywhere! Opportunities present themselves in the same way.

Commitment has a way of creating its own motivation. Go for it — and see what comes your way! 



**Robert Evans Wilson, Jr**

**Robert Evans Wilson, Jr.** is an author, speaker/humorist, and innovation consultant. He works with companies that want to be more competitive and with people who want to think like innovators. Robert is also the author of the humorous children's book: *The Annoying Ghost Kid*.

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## THE COST IS... NO CENTS!

# Serving 30 Years

## PEARLS



## A Witness to Changing Perceptions

Public perception is an ever moving target. In my 49 years in the financial industry, I have been part of a perceptual revolution. Much like public views of the stock market, the road paved was bumpy at first, yet eventually positive. The planner became the vehicle for change in the business, and it was through our evolution of career and industry that the public's perception changed. The largest contributors: approach, education, and business value.

When I entered this industry, sales for financial products were on a package basis with very little needs analysis assessed. My clientele consisted of newcomers to town. I went door-to-door, giving cookbooks to get appointments to present our product. It was a game of numbers. The public saw this business as a 'sales' business only. It took an initial sales tactic to get noticed, but once clients understood our intentions as financial planners, views changed, and clients sought us. Now, we meet with clients by appointment only, mostly by referrals, in our own office.

As the public began to accept this industry as a profession, an evolution was sparked. Goals and objectives were established, needs of prospective clients were top priority, and productivity became easier as technology progressed. I have been blessed with this transition.

Once the approach changed, the public demanded more financial security. Training became imperative. Knowledge in relating Split-Dollar, Deferred Compensation, and Buy-Sell concepts to clients became an asset. As a service-oriented professional, it

is important to continually learn and evolve for our clients. Continuing education in the form of credentials is critical. They give you a competitive edge for clients, and show your diligence and commitment to keeping current. I, personally, recommend the RFC®, CLU and ChFC.

When the public and clients know there is a succession plan in place, many more referrals will become long term clients, and the business will continue to grow. Thanks to the public's change in views, my business has become a professional operation which can be transferred to future generations as an ongoing business or even sold through M & A. My plan, since I have been blessed with ten grandchildren, is to keep the business in the family. Family ties, and relationships with strong Broker/Dealers insure my business for the future. I have been blessed for 25 years with Royal Alliance.

The future has never been brighter for our industry. Opportunities abound, as over 15,000 baby boomers will be turning 65 every day for the next 15+ years. The demand for financial planning is high. Nothing compares to the feeling of accomplishment gained from helping a client and their family toward a financially secure future, especially when providing for generations past your immediate client.

If we continue to remain diligent in upholding high ethical and educational standards in our industry, I believe over the next 30 years, we can see the financial advisor rank as a truly trusted asset to families and individuals. ☐



**Jon M. Rogers, Ph.D., CLU, ChFC, RFC®**

**Jon M. Rogers, Ph.D., CLU, ChFC, RFC®** of Greenville, SC. He has more than 49 years in sales, management, marketing and wealth management. He is the author of the book *21st Century Wealth*, and is Adjunct Professor at two local Universities. He teaches the Financial Planning and Financial Management courses in the MBA Program. More than 1,000 students have taken his classes in the past 15 years. Jon serves on the IARFC Board of Directors.

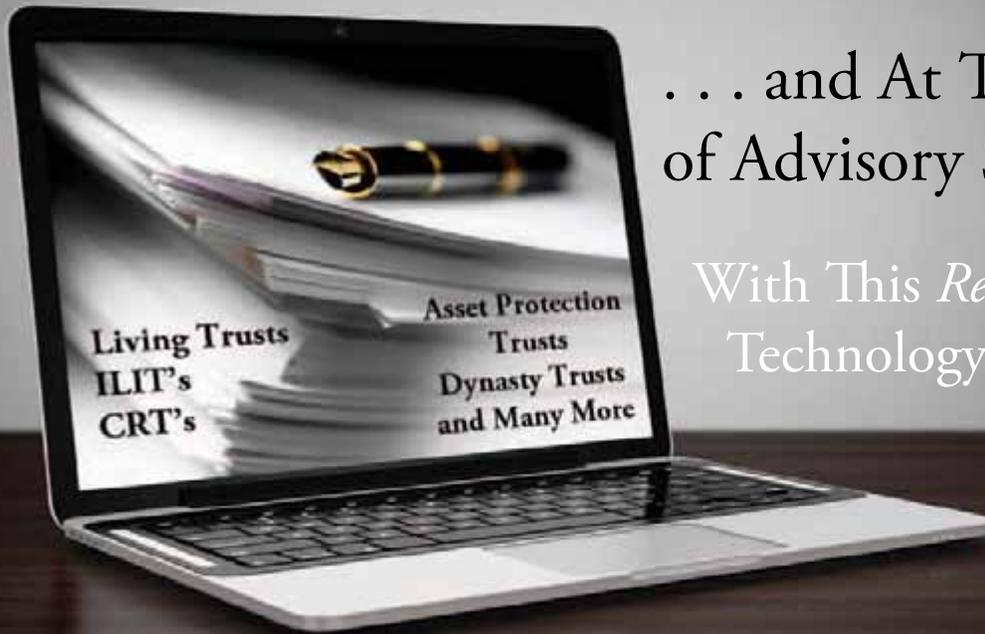
Jon will be a guest speaker at the National Financial Plan Competition on May 1, in Las Vegas. He will be speaking to the team finalists, their faculty and the competition judges after the plan presentations have been concluded; he will talk on "A Formula for Goal Success."

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