

www.RuleTheRoomFinancial.com

HOW TO RUN A MORE EFFICIENT PRACTICE

What every financial representative should know
about how to run a more successful practice

KARL DETTMANN

WITH JASON TETEAKE

How to Run a More Efficient Practice

What every financial representative should know about how to run a more successful practice

By **Karl Dettmann** CLU® ChFC® CLTC®
With **Jason Teteak**

©2013, All Rights Reserved

A Few Words About This Book

I spent several years of my life learning the things that I teach in this book, and I have personally tested and implemented all of the techniques in my own practice thousands of times.

This book is designed to be used like an encyclopedia. It's a reference, not a novel.

The best way to use it is to read and find all of the parts that you like and note all of the ideas, skills, and techniques that you would like to work on and improve. Then take those sections and write them down, or print them so you can review them and practice them.

Success with your practice isn't like success with learning to use a light switch.

Success within a financial practice is more like success with learning to play the piano. It takes practice. At first, none of it makes any sense. Sometimes it seems as though all of your practice isn't helping growth at all.

But if you keep at it, eventually you'll be playing songs. And then you'll be writing songs. The next thing you know, you've become a master.

Many financial reps pick up this book and assume they already do all of these techniques because they say they've "seen it all before."

Make sure you don't fall victim to that way of thinking.

You can only master them by DOING them yourself. Continue to read and practice these methods until you feel comfortable enough to perform them flawlessly. Once you think you have them mastered, make a video recording of

yourself doing them. You may be surprised how much you can learn by watching yourself and then applying what you've learned.

And do me a favor. E-mail me your ideas, comments, and complaints. I want to know what you think.

You can e-mail me by visiting:

www.RuleTheRoomFinancial.com:

Let's get started!

The Bad Guy Notice:

This book is copyright 2013, with all rights reserved. It is illegal to copy, distribute, or create derivative works from this book in whole or in part, or to contribute to the copying, distribution, or creating of derivative works of this book. When you purchase this book, you agree to the following statement:

"©2013, All Rights Reserved. If you try to copy, steal, or distribute all or any part of my book without permission, you may be prosecuted to the full extent of the law. By purchasing this book, you agree to the following: You understand that the information contained on this page and in this book is an opinion, and it should be used for personal entertainment purposes only. You are responsible for your own behavior, and none of this book is to be considered legal or personal advice."

We expect you to abide by these rules. We regularly and actively search the Internet for people who violate our copyrights.

Now that we're finished with the bad guy notice, let's learn about how to be successful with selling...

Part 1: Make Better Use of Your Time and Conserve Your Energy

Chapter 1: Get Clients to Sell Themselves..... 9

A step beyond consultative selling	10
The power of the “mini close”	12
Set the stage to be an advocate.....	13
Sell me a pen.....	15

Chapter 2: Do Revenue-Producing Activities (Remember, You Run a Business)..... 18

Lots of little choices.....	19
Color in a coloring book.....	21
Decide to Make the switch.....	22
Prioritize your activities.....	23

Chapter 3: Delegate Tasks and Manage Your Time 27

Don't let it drain your energy.....	28
What's in it for me?.....	30
Let's get it started.....	31

Part 2: Bring On More Clients With a Higher Acquisition Rate

Chapter 4: Help Uncover Your Client's Vision 34

Understand the power of the vision.....	34
Show me what it looks like.....	36
Body language and tone	37
A quick summary for uncovering a client's vision	39

Chapter 5: Create a Partnership With Your Client 40

It's ok to be vulnerable.....	40
The dance is done.....	41
Save your energy until it makes sense	42
A quick summary for creating partnerships.....	43

Chapter 6: Invite the Client to Go Away 45

It's your plan for you.....	46
Share the control and the power	47
I want to hold your hand.....	48
Crystal clarity	48
The Safety Net.....	49
A quick summary for inviting the client to go away.....	50
Closing.....	51

Part 1: Make Better Use of Your Time and Conserve Your Energy

In this section I'm going to teach you some interesting things about how we give our energy to our clients and how I've used this information to make myself more successful with them.

Chapter 1: Get Clients to Sell Themselves

Let's start off this whole shebang by talking about what getting clients to sell themselves **is not**. It means not making many statements and never speaking *at* people. Instead, it's using strategically placed questions to help people come up with their own answers.

What most reps do in their sales process is what I call the "hope and pray method." This is when we meet a client, and that client is willing to grace us with their time, so we pitch them. We ask them questions, we do a great job fact finding, and then we come up with this great plan, and we pitch it to them. Finally, we "hope and pray" they say yes to the plan. If your clients tend to respond with "I have to think about it" when you reach the end of your close, then there's a good chance you're relying on the hope and pray method.

To avoid the "hope and pray method" you must be willing to make a paradigm shift. That's not easy to do. It starts with recognizing that you are stuck to yourself, and your clients are stuck to themselves. It is the human condition. Let me explain. If I'm selling you something, you can easily say no. But if I am simply a conduit asking you questions to help you develop your own visions, ideas, and plans, then the process changes. Now, you are selling yourself, and it's hard for you to say no. That's the key. To say no means you are rejecting your own ideas, and it's not only difficult for you to do this, it's also kind of silly to do so.

A step beyond consultative selling

Most of us are familiar with the concept of consultative selling. Consultative selling is extremely useful and necessary, but it only does half of the work. We gather the facts, and use consultative selling in the first meeting. But then for some reason in the close, we stop being a consultant, and we start pitching.

Very few people in sales tell you **not** to make statements, but they should. When you make a statement, such as "You should diversify your risk" or "To be successful, you need to save some of your money safe and some of your money risky," that's when you get the client to say, "I'm going think about it."

If there is only one thing you take away from this chapter, it should be this. At the end of the meeting, if a client says, "I'm going to think about it," that equals failure. So many people think, "I'm going to think about it," still equals a success. But the problem is when we think that is an acceptable result, we are simply "hoping and praying" that the client is going to want to move forward.

On the other hand, when you ask questions and the client comes to their own conclusions and answers, you make the process as simple and clear to him or her as "water is wet." You have now anchored the answers to your questions in the client's mind. Any time you refer to a question in the future, you are essentially asking the client, "Mr. Prospect, is water wet?" Now the client won't say, "Let me think about that. I'll get back to you." They will simply say, "Yes, of course water is wet."

Here's an example of what I mean. Most reps go into a meeting with a client and say, "Since it's important for you to save and take care of your risks, let's do that." They may

even say, "When we talk about saving, we want to save in different places. We want to save risky, and we also want to save safe. Today we're going to talk about saving in safe places and next time we'll talk about saving in risky places. Sound good?" Next, the rep will explain about safe places to save money, and may even use an anchoring question at the end, and say, "Is saving money important to you?"

Now, let's think about what's going on in the client's mind. Are they truly committed to the fact that saving safe (or even saving money at all) is something they should do? They've been told they should do it, but is it really something *they* think they should do?

Instead, turn this into a question that gets your client to think about whether saving is a good idea, and allow them to come to a conclusion on their own. Here's an example of what this looked like for a rep I know in a real conversation with a real client:

Rep: "Do you think it's important to save?"

Prospect: "Yes."

Rep: "If you're going to save, should you put all your money in risky places? Should you put all your money in safe places? What should you do?"

Prospect: "I want to put some of my money in risky places and some safe."

Rep: "Are you sure?"

Prospect: "Yes."

Notice at the end of the conversation the rep asked, "Are you sure?" This allows the rep to get double commitment. This is doubly confirming in the client's mind

that they want to save. Remember, it's important to give your clients the latitude to draw their own conclusions. Doing this creates a very non-hostile environment. The second you say something like, "people should do this" or "people should do that," you've blown it.

The power of the "mini close"

After hearing what we just talked about, many reps ask me, "Is that really getting them to sell themselves just because they answered whether they want to save safe or save risky?"

The answer is yes. You're not finished yet of course, but when a client tells you they want to save, you really are getting them to sell themselves. Every time you get your client to say yes to something, and come to that conclusion on their own, you are getting them to sell themselves with what I call a "mini close."

A lot of financial reps ask me, "What's your close?" Believe it or not, my close is, "What are your thoughts?" Period. Reps usually respond by saying, "That doesn't help me." Well, that's because I've mini closed my client dozens of times before I actually even give them the opportunity to buy. That way, it's not like I'm sitting there dangling a carrot, I'm just saying we're going to keep going through the steps. We build the carrot as we go.

When I get to my close and say, "What are your thoughts?" I've mini closed them so many times already that their response is nearly always positive. The funny thing is, it may not even really answer my question. My clients usually respond with, "Sounds good."

Here's what it looks like. "My recommendation is that you should do this, but what are your thoughts?" The typical answer: "Sounds good."

Set the stage to be an advocate

As financial reps we are looking for people to say yes. The problem is that most reps are looking for people to say yes to the rep's plan. What you really want is for people to say yes to themselves. You want people to say yes to what's important to them. It has literally nothing to do with you or your plan.

Why is this true? Matthew Kelly, Author of *The Dream Manager*, says "people are stuck with themselves. It's a human condition and it's hard to cure."

By continually having your clients answer yes to your questions using their own logic and opinions, you are getting them into a routine. You're building a pattern. Through this process you're helping them discover what's TRULY important to them and it's essentially impossible for a person to disagree with their own thoughts. They are literally "stuck" with themselves. Additionally, when you avoid imposing your opinions on them, they feel good about where the meetings are going and they find value in them.

Before you start implementing this process for selling, there is one thing you may want to consider. At first glance, this will seem like a negative, but stick with me. You'll soon see why it isn't.

What is the thing I want you to consider? This technique does not sell EVERY client. This technique will even upset some prospects. If a client literally ONLY wants a sales pitch and they are a skeptic, they will start asking you

what your angle is and what you're getting at with these questions.

I look at it this way. I'm not going to spend my energy unless I know this is truly important to the client. Some clients will get so offended by that boundary (of not being willing to put forth energy unless they're fully committed) that the meeting is over before we even get started. But, this is such a select few. Less than 1% in my anecdotal experience.

Have you ever heard the expression, "When you try to appeal to everybody, you appeal to nobody?" Using this technique you're appealing to 99 out of a 100 clients, but you're going to alienate that 1 person. Many reps have been so afraid of alienating that 1 person throughout their career that they actually feel a sense of freedom when they finally realize that not only does it make logical sense, but it also allows them to finally stop having to work with clients who aren't fully committed and drain their energy.

Whatever you do, don't fall victim to the mentality that there just aren't enough clients out there. That's scarcity thinking, and we have a natural tendency to look at the world around us and try to make sure every door is open. I'm suggesting you actually want to proactively close the door on clients that aren't committed to their vision. We get scared of doing that because there is one less door available, but what we don't see is that this client will end up being a short-term client that drains our energy.

It can be particularly scary for the rep that has the million-dollar client sitting in front of them for the first time. When it's your biggest potential client and this is happening to you, it's even more important to be certain your client's motivation comes from his or her own vision. The bigger the client, the more demanding they will become when they

realize they don't know why they are doing something and they don't see it as their own vision.

Sell me a pen

I once coached a rep named Bill who asked me, "I understand the concept here, but what does it look like when you're actually getting clients to sell themselves? Can you show me an example?"

"Sure." I said. "Sell me something. Anything. And I'll help you see how it can be done by getting the client to sell themselves."

"OK." He responded. "How about this pen?"

"Perfect." I said. "Go ahead and sell me the pen."

He hesitated for a moment and started to speak.

"Um. This pen here, Karl, this pen has one of the best ink mechanisms you'll ever find because when you write with it, it doesn't get ink all over the place. It also has an anti-slip cover, and it has a clicking mechanism so when you're done writing, it doesn't get ink all over your backpack. I love this thing."

"What do you want me to do with that?" I responded.

"I want you to buy the pen so..." he added, "I might say, well what do you think about this pen?"

"I think it looks like a nice pen." I responded.

"Well, do you think you want to buy it?" he asked.

"I could." I said. "But I'd have to think about it. First I have to talk to my wife about this, but there's a good chance I'm going to buy that pen." I continued.

Now, I realize selling someone a pen is a stretch, but that's typical of how it might really go down. Instead, here's how it looks when I turn the process into getting the client to sell himself:

"Bill, do you know much about pens?" I asked.

"Um, I know a few things about them." He said.

"Well, is writing important to you?" I asked.

"Yes."

"It is?" I reconfirmed.

"Yes."

At that moment Bill stopped the role-playing. He looked at me and said, "So I spent all my time telling you about how cool this pen was. I talked about the ink mechanism, how it has an anti-slip cover, and how it will never get ink all over your backpack."

"Yes." I replied

"And you're telling me that none of that matters?"

"Not a bit." I said. "The reason it doesn't matter is that the process doesn't start by determining the best features of the pen. It starts with figuring out why someone would be motivated to even consider wanting a pen at all."

"Why is it so important to ask me about my motivating factor? Is it to hook me?" Bill asked.

"It's to get you to hook yourself." I said. "Because you can't separate yourself from yourself. If you say writing is important to you, and you say having pens is important to you, and I have a pen, and I say 'do you want this pen?' What are you going to say?"

"Wow." Bill said. "That's cool."

The best part about this process is your clients will only consider buying your products and services if they align with their own values. That is, they will either want to work with you because what you have is important to them, or you can mutually agree not to work with each other at all.

When I discovered this way of selling, I felt a tremendous sense of freedom, and a renewed passion for performing a service that enhances the lives of my clients. Once your client realizes why their own vision is important to them, they will be so much more grateful to you when you help them achieve it. This means you're no longer selling to clients all day long. You're coaching clients to align themselves with their own values so they can achieve their dreams.

Chapter 2: Do Revenue-Producing Activities (Remember, You Run a Business)

Financial reps would all agree that helping clients achieve their dreams through financial freedom is a noble mission. That being said, your financial practice is a business, and in order to stay in business you need to ensure you maintain a steady stream of revenue.

Every day you are faced with hundreds of decisions about what to do with your time. These decisions boil down to doing one of two things. You can either choose to do activities that are going to make money or choose not to. Many of us don't even recognize that our choices have such a great impact on our revenue.

In a moment, I'm going to give you a realistic example of a choice that a financial rep may have, and explain how one path leads to growing their practice and the other leads to shrinking or stagnation.

Before we start this off, I want to preface something beforehand. Some people might say this chapter could only be written by a person who is solely out to make money. My response to that is, in our business, if you're doing the right thing and making an impact on the world, it is impossible for you NOT to make money. If your goal is to make an impact, you might as well accept the fact that you're going to be making money. The people in our business who are ONLY out to make money will likely give up on the profession, or be forced to leave due to unethical activity. That's what happens to people who get greedy.

But, if your goal is to run a business and also have impact, the money is just going to come with it.

The point I'm making is that impact is subjective and difficult to measure. But since making an impact in our business equates almost synonymously to making money, then let's make choices based on what we can measure, and know that when we do, we will also be making decisions that will have the greatest amount of impact on the world around us.

Lots of little choices

In the financial services industry, getting designations, studying for exams and reading up on the world economy are very important. One could SAY that doing these things will make you money. On the other hand, we KNOW that picking up the phone and calling people will make you money. One of these activities only pretends to produce revenue. Studying for exams COULD produce more revenue; calling people WILL produce more revenue.

It's typical for reps to say to themselves, "I have an exam coming up this week so I'm going to spend two hours a day during the day studying for my exam." They take those two hours, the phone calls go by the wayside, and they end up looking at an empty calendar. They passed their exam, but they didn't make money.

Don't misunderstand, getting designations and enriching your world view of the economy are important activities, but not during business hours that should be devoted to producing revenue.

Another example of doing an activity that pretends to produce revenue is spending too much time on email. I once knew a rep named John and his practice wasn't doing

very well, so I asked him how much time per day he spent on email. He told me he was spending about 3 hours per day.

Wow! That is a lot of time to devote to email. When a rep like John tells me they devote that much time to email, the first thing I do is ask, "If email didn't exist, if there was no such thing as correspondence through email, how many more phone calls do you think you'd make a day, how many more people do you think you'd see?" If that rep says just one more, then that means I just made his or her day more profitable.

So, I did that with John. I asked him how many more calls he thought he could make and how many clients he could see in the 3 hours he was devoting to email. He estimated that he could probably set up *at least* 3 meetings in that amount of time. That was a big eye opener for John. When he really stopped to think about it, he recognized that reps are only making money when they are sitting in front of people (doing a fact find or a close) or finding new people (in order to get in front of them to do a fact find or a close). Those are the two biggest revenue-producing activities a financial rep can do.

You should know that it wasn't that easy for John to recognize that right away. His first reaction was, "But I have all these emails and they're just sitting in my inbox! What am I supposed to do?" I responded, "Think about that for a moment. Is that where you want to be 10 years from now? Still having to put out fires and manage your emails?"

Don't get me wrong. Your emails do need to get answered. I'm not saying they don't. You may have a lot of email, and it may be very important to you, but you need to recognize that it's not making you money, and you can probably find a way to delegate it. Many reps have staff members that are sitting with idol hands and could easily

answer their email for them, but they don't trust them or are unwilling to give up that control.

You have to let it go. As I told John, "What's more important in the grand scheme of things? Imagine yourself 10 years from now. You're running any insanely successful financial practice, not struggling, thriving, having the freedom to do many things, and having great relationships with your clients. Or, you could be having a continual struggle. The choice is yours."

Color in a coloring book

Many of the activities people do during the day that aren't revenue-producing are just as effective as coloring in a coloring book. I actually decided to go out and buy a coloring book, and crayons, and have them sitting in my office so when I'm tempted to spend time studying for an exam or answering emails in the middle of the day, I can look at my coloring book, and realize these activities make about as much money as coloring. I even set myself a goal to color in the coloring book a few times a week. Try it. It works. See how silly you feel coloring in the middle of the day, because that's what you're doing when you're checking email so often. You're coloring in a coloring book.

What's ironic is that coloring in a coloring book or doing something fun may actually make you a more attractive person than answering your email because you'll be more fun. Prospects are attracted to people who have fun. I'll talk more about this later in the book, but for now, just keep in mind that for most of us, doing things like coloring in a coloring book make us feel guilty because we can truly recognize they don't make us money. With doing "business" activities such as studying for exams and answering emails, it's a little harder to see.

Decide to Make the switch

You've now reached the point where it's time to decide whether or not you are going to make the switch to doing revenue-producing activities. Is having an impact important to you? Is being successful important to you? These are the questions you need to ask yourself daily. If the answer to both of these questions is yes, then you just figured out why you need to make the switch to doing revenue-producing activities. I recommend writing these two questions down on a sticky note and putting it somewhere on your desk where you can see it. (I choose someplace hidden from my clients.) It will serve as a reminder to keep your focus when you're tempted to find an excuse for not keeping your commitment to your goals. Remember, if having an impact is important to you and being successful is important to you, and you *have* to make more revenue to have an impact and be successful, then making more revenue has, by definition, become important to you.

Now that you know you want to make the switch, you need to avoid falling into the trap of not doing it. Let me explain what I mean. Many of us would agree that doing revenue-producing activities can be painful. Not everyone will support your decision, and these activities aren't always fun.

First let's discuss support from others, and how that can be painful. Some of us may have grown up in an environment where we saw all of our friends and family choosing to do non-revenue-producing activities. Let's get something straight right off the bat. This is not a bad thing, it's just a personal choice, but let me give you an analogy about what this could mean for you. When you choose to make the switch, it will probably cause you to stand out in the crowd.

Think about it this way. Imagine being in a bar full of people who like to drink and somebody stands up and says, "I'm not going to drink anymore. I'm not going to just go with the flow. Drinking isn't getting me anywhere, and I am done with it." Everybody else in the bar is going to turn and look at the person. Some of those people are going to say, "Who cares." Some of them, who may even be his or her closest friends, are going to look at him and say, "No! Don't leave the bar. Hey! You're leaving the bar. You shouldn't do that." And some are going to say, "Who does he think he is? Does he think he's too good to stay here in the bar with us?" This last group is the most dangerous one. This is the group that wants to keep us small.

This is an analogy of course, and our friends may not even say a word to us, but many of us end up putting this in our minds on our own. We wonder what others will think or say. Make no mistake, when we choose to do revenue-producing activities, we're also choosing to let the old way of doing things die.

Prioritize your activities

The next logical step after deciding to focus on doing revenue-producing activities is to determine what those are. Take 5 minutes and do this self discovery exercise to help you make that determination.

There are 3 categories for the activities that exist in your day:

- Penthouse activities – Activities that if you could just do them all day long, you'd feel like a champ at the end of the day. You may be tired but it would be the most awesome day ever.

- Safehouse activities – Activities that are neither positive nor negative. They are just things you do.
- Doghouse activities – Activities you don't like doing.

Activity: Write out a comprehensive list of the activities you do each day, and then categorize them as Penthouse, Safehouse, or Doghouse activities.

STOP! - It is crucial for you to do this activity before you continue reading. You will discover that it was time well spent.

Now that you've done that, I'd like you to take a guess as to which category represents the most dangerous activities for you to be doing. Before I give you the answer, you should know that most people usually guess Doghouse activities.

It turns out Safehouse activities are actually the most dangerous. Why? Safehouse activities are how we lie to ourselves. These are the activities we can do all day long and at the end of the day we don't feel enthusiastic or energized, but we do feel safe. That's why we do them. Safehouse activities nearly never produce revenue and your goal for your workday should be to delegate (or off-load) these Safehouse activities immediately. Get your support staff to help you or figure out some other way to delegate them. Email correspondence is a perfect example of a Safehouse activity. For me it was very hard to give up email, but I did it, and it has given me a huge sense of freedom, attraction, and growth in my business ever since.

Now let's look at your Doghouse activities. With a Doghouse activity you have three options. You can drop it, delegate it, or better it. To determine which one to do, you'll need to assign a value to each activity. What is it worth to do the activity? For example, if I'm meeting with a client I might say that's worth \$400/hour. When I'm calling people

and setting up meetings, how much revenue can I directly tie to that? I might say it's worth about \$800/hour for phoning time. If the activity has a low (or no) value then drop it. If it has a high value then you'll need to delegate it or better it. (If you don't have the resources to delegate it, then bettering it may be your only option.)

To "better" an activity you have to figure out how to move it on to your Penthouse list, and you need to start by using something called a body compass value. Your body compass value is determined by considering the activity, thinking for a moment about how it makes you feel, and then assigning a value from -10 to +10. On one end, the +10 is the best feeling you've ever had in your entire life, like the first time you kissed that special someone, and it just felt amazing. On the other end, the -10 is possibly the worst feeling you've ever had, like the time you crashed on your bike and scraped your face against the pavement.

Now let's look at some activities that financial reps do. You might ask yourself: How does phoning make me feel? How does seeing clients make me feel? You may decide that seeing people makes you feel like an 8 but phoning makes you like a -2. Clearly, in this case, phoning is a Doghouse activity, but we've already established that it is a high value revenue-producing activity. So, what can you do?

You need to better it. Bettering an activity will look different for everyone but let me give you an example of how it looks to someone else. I know a rep that loves scotch. Now, he's not an alcoholic, but he loves scotch, and his reward for setting up 2 hours of phoning on his calendar is he drops some big ice cubes in a glass, pours himself a glass of scotch, and then sips on the scotch. That takes him from a body compass value of -2 to a value of +4.

Now, I'm not saying you should sit on the phone and drink scotch all day. What I am saying is that anything you can do for positive movement is a win. It could be something as simple as deciding that if you make 20 dials you can go for a walk, or if you make 20 dials you can watch a funny YouTube video. Do any reward that works for you. Give yourself the freedom to "color in a coloring book" without guilt because you are tying it to a revenue-producing activity.

Now that you know how to better your Doghouse activities, the next thing to do is to make sure you preserve your Penthouse activities since these are the activities that feed your energy and help you feel fulfilled.

The last step here is to make sure you go through all the activities you do during the day, and tie an exact dollar value to each activity. Then when you look at the different activities and you see a Doghouse activity that can earn \$50/hour, and you know you can pay someone \$12/hour to do it, hire it out. Additionally, if you see a Doghouse activity that you know is a \$500/hour activity, figure out a way to better it.

I realize that if you're starting out as a new rep, you may not have the money to pay employees and delegate activities to them. But you still need to remember you're running a business, and at the very least, you need to do this activity so you can maximize the number of revenue-producing activities you are doing during your 40-hour workweek. Check to see if there is support within your office. If not, you may have to put in some extra time after hours until you have enough revenue to start delegating.

Chapter 3: Delegate Tasks and Manage Your Time

Since, delegating tasks and managing your time appropriately are two of the most powerful ways for you to stay focused on revenue-producing activities, I have dedicated an entire chapter to these subjects. That said, what exactly does it mean to delegate tasks and manage your time? In a nutshell, it means you need to learn how to let go of control. That doesn't mean, however, things are going to *get* out of control. Letting go of control means trusting in other people so you can hand off tasks and stay focused on revenue-producing activities.

As soon as I say the words "let go of control," many of us start to freak out. The response I often hear is, "How can you expect me to give up control? I need to keep my finger on the pulse of everything that's going on in my practice." Well, I can certainly understand that logic, but the truth is, a successful financial practice is just like every other well-run business. The leaders need to be focused on the activities with the greatest impact, and everything else should be left to those they lead. If you try to handle everything, you will eventually get flustered and finally say, "I just can't do it anymore!" You'll find that, despite your effort, the control you so desperately wanted to maintain will be lost anyway. Wouldn't you rather give control to the people you trust than lose it to chaos?

As we discussed in the previous chapter, the easiest way to see if you are truly ready to do this, is to start having somebody else respond to almost all of your emails. That's right, almost all of them. Most of us won't even let our staff see our email inbox much less respond to it. We feel like our inbox represents correspondence with clients and we worry that the clients will think, "This person doesn't care about

me. Where are they? They sold me to work with them and now their staff is responding to me, not them.”

I recommend you go ahead and test that. Check to see if you lose clients when your staff handles your emails. Find out if that fear is a reality, and ask your clients how they feel about it. You’ll discover they never think it means you don’t care about them. Not ever. Most of my clients would actually RATHER have my assistant get back to them because they are better at responding to clients than I am. The reality is, many reps (though they are wonderful people) are disorganized and terrible at follow through, so why would we spend our time trying to organize things like email which is nothing more than follow through.

For those that are organized and love to do follow through, you have to approach this idea differently. Most of us are thrilled to discover we can get rid of these kinds of activities. Those who enjoy them need to go back to chapter two, look at their activity list, and ask, “How much money is it making to do these things?” Then, proactively decide to delegate them in order to maximize revenue and impact.

Don’t let it drain your energy

Delegating your Safehouse activities to focus on revenue-producing activities may leave you feeling drained at times. That is, now that you’ve gotten rid of your emails and you aren’t using studying for exams as an excuse not to make phone calls and meet with clients, you may find that the real reason you were doing your Safehouse activities, was because the revenue-producing activities were draining your energy.

At the end of a day filled with client meetings and phone calls, do *you* often feel tired or drained? If your answer is yes, then this could be the most important

message for you. I used to be tired at the end of the day, and I actually associated being exhausted with being productive. Then, I discovered that I was only tapping into a small portion of my potential. Imagine filling a day with 8 client meetings and still feeling preserved and at peace at the end of it. That would be cool wouldn't it?

Chances are if you're feeling drained, it's because you're pouring yourself into your meetings and phone calls instead of preserving your energy.

What would happen if you didn't give so much to your clients? What if you preserved your energy and your clients gave it to you? What would that do?

If I could tell you that it is insanely simple to do that, but it's difficult to do without someone to help you (meaning you need someone to hold your hand through it), would that be something you'd be interested in?

Let me give you an example. When you meet with a client you're giving energy, and when you're phoning clients you're giving energy. Many of us do this because we think that we can't get new clients unless we do. But, what are you really doing when you give so much of yourself to somebody, and they haven't even asked you for it? What does that look like to them?

We need to flip the situation from spending our energy pursuing clients to having them spend energy on us. When we meet with a client, instead of pouring out to them and telling them all kinds of wonderful information about what we can provide and how we can change their lives, what if we just asked a question? For example, "Is saving important to you?" Now we don't have to put forward any energy explaining what we do or coming up with a plan unless saving money actually *is* important to them. When you ask,

“Is this important to you?” and the client says yes, how does that make you feel? Now the energy is starting to flow in the right direction.

I will talk more about how to get clients to energize you instead of drain you later in the book. For now, I just want you to recognize that delegating Safehouse activities in favor of revenue-producing activities does NOT mean you will be filling your day with your Doghouse list. There are a number of strategies to better those activities and I will show you how to do it effectively.

What’s in it for me?

It isn’t always easy to see why you should delegate some of these tasks that you really don’t mind doing in the first place. From my perspective it gives me mental freedom. It helps me complete the plan I set out to do, and it gives me clarity around what’s important to me. Most of all, it allows me to have guilt free living.

Guilt free living is simply the ability to spend time with my family and friends, and be able to go into the weekend without having to say, “Crap. I didn’t do everything I needed to do, and now I have to spend the whole weekend worrying and feeling guilty about what I didn’t get done.”

Not only that, but the people in the world around me can feel the difference as well. Successfully maximizing my revenue-producing activities changes the way my staff views me, and the way my clients view me. Success breeds success. YOUR CLIENTS WANT YOU TO BE SUCCESSFUL. They do. (If one of them doesn’t, get rid of the client.) They want to see you run a successful business because they want to be a part of that.

It all comes down to having personal peace and becoming the most attractive version of yourself. You don't have to be gregarious, you don't even have to be charismatic, but people are drawn to successful people. When that happens you're making an impact, and that's how you define success, the positive impact you make on the lives of others.

Let's get it started

There are three steps to getting started delegating and managing your time. Step one is to ask yourself if it is truly important to be successful. Are you willing to do what it takes to be successful and become the most attractive version of yourself? I like using the words "become the most attractive version of yourself" as being synonymous with becoming successful, because if you're the most attractive version of yourself, you will have the greatest impact on the people around you.

Step two is to start dropping (getting rid of it), delegating (figuring out how to get someone else to do it), or bettering (finding a way to make it more enjoyable) the activities you do on a daily basis. Get out your Doghouse, Safehouse, and Penthouse list and ask yourself, "Does this task make me a more attractive version of my self or a less attractive version of my self?" If the answer is more attractive, do it. If it's less attractive, then you need to drop it or delegate it.

Step three is to find an accountability partner. An accountability partner is a great way of taking your action plan, and making sure you follow through with it. That partner could be anyone. It could be a staff member, a colleague, or a life coach. If you're a new rep, find another rep that can hold you accountable. You may not be able to

afford a life coach or a staff, but you can find other reps to be that resource.

Part 2: Bring On More Clients With a Higher Acquisition Rate

You've probably heard of Alfred Granum's famous 10-3-1 ratio. It states that, on average, for every 10 qualified suspects, there will be 3 prospects who grant fact finding interviews, and 1 individual who will ultimately become a client. It is a fact that some financial reps have been able to improve upon this average on an individual basis. Part 2 of this book is dedicated to uncovering the methods they have found for improving upon that ratio.

Chapter 4: Help Uncover Your Client's Vision

People almost never take the time out of their lives to do one of the most important things they could possibly do; think about what's going to happen in the future. They don't even think about things that will happen next year, much less three years or five years from now. The role of the financial advisor is to ask strategic questions about a client's future. The client's role is to answer those questions, and the questions are used to help the client (or prospect) think bigger and help them to uncover a vision they have never really thought of before.

What that really means is to ask questions that inspire mental analysis, and require thought around what someone's values are. Most of us are familiar with asking some form of the "3-year question". That is, "What needs to happen personally, professionally, and financially over the next 3 years for you to feel really good about the progress that you've made?" But is that question really enough to get their vision?

Uncovering your client's vision is your opportunity to set yourself apart from every other financial representative out there. You can show yourself to be the financial mentor, coach, and advocate that client seeks, and bring something to the table that they find very valuable.

Understand the power of the vision

Uncovering a client's vision will do two crucial things for your relationship with your client. First, it allows you to show

your value proposition, and second, it immediately fosters the trust you need for a true partnership to form.

Let's start by talking about how it provides more value. Uncovering the client's vision helps them discover their dreams and what's truly important to them on a deeper level. No matter where they are in their life at the time, you have the ability to help them change it and achieve the grand vision that they never even knew they had. If they don't have a strong enough vision to cause a change in behavior, then nothing will ever happen. This is your chance to help them realize their dream and find a path to achieve it. How valuable do you think you will become to your clients when they have finally discovered what they've always wanted, and you've helped them uncover it?

I also mentioned uncovering your client's vision can help you to gain their trust. What I mean is, if they are willing to open up and share their dreams, then that means they are willing to trust you with those dreams.

I once had a client who actually told me what he was thinking about during a fact find as I helped him uncover his vision. He said, "I thought to myself, Wow! There are only two people I've ever told these things to: My wife, and my life coach. They are the only people that know the things that Karl's asking me right now." He continued. "And I'm thinking to myself, does he have a license to ask me this stuff? Can he really ask me this? Then I thought, if I'm willing to tell this to him, then I'm willing to put him in that same category with the two most trusted people in my life."

Those are some powerful words, and for the record, he *did* talk with me about his vision. He *did* place that trust in me, and we *have* maintained a relationship ever since. He even went on to describe why it was important for him to do it, "Karl." He said. "Your life coach has to know this stuff so they can help with your psyche, and your spouse has to

know this stuff so they can be your life partner, but your financial rep needs to know this stuff so they can help with your money. That's what you're doing here, it's like you have a license to do money therapy."

Show me what it looks like

We've already said that we need to start the initial meeting off with the 3-year vision question. But how do you create conviction around the 3-year question, handle a prospect's hesitancy, and use the question to really dive deeper? What I like to do to get the prospect to open up is say, "Mr. prospect, we're meeting today to be able to help each other, that's the intent. If I don't know where you're going, then I can't help you get there. That's why I want to know the answer to this question. If you want, you can ask it of me too." This not only allows me to ask questions about the vision but it gets the client's buy-in on why they should answer it.

Once you've asked the 3-year question you have to handle the response. Typical responses include things like: I want to build a home, I want to stay at or get a different job, I want to make more money, I want to pay off my student loans, etc. Many reps take it one step further. They say, "Tell me more." I believe you need to go even further than that. Go beyond "Tell me more," and really dig deeper. For example, ask the client to tell you more about that house. "So you want to build a house in the next 3 years. What does it look like? Where is it? What do you want to be there?"

This is a powerful differentiator. Nobody has ever asked them this before, and more often than not they have never really thought about it. This may be the first time they have ever had a chance to talk about their vision and *really* get it out. They get the chance to say, "Well, I really want a ranch

on the west side of the city, and I want to spend 400,000 dollars. And you know what? It would be great to be able to have 100,000 dollars down for that house. That's my goal." The second somebody says something like that, you know you've got yourself a client. You know because when they say they want to have 100,000 dollars down, the tone of their voice will reveal that they don't have a plan yet on how to get there.

This is why it's so important to dig deep when you're uncovering your client's vision. You are really doing several things simultaneously. You're getting them to say why they need you out loud. You're establishing a partnership. You're building trust. And, you are showing them your value proposition.

Body language and tone

Uncovering your client's vision needs to happen within the first 15 minutes of a meeting. That means you don't have much time, and you'll need to master your tone and body language to properly convey your sincerity. If possible, your conversation should take place in a face-to-face meeting, so you can fully take advantage of real human interaction. This is especially true for new reps. When I started, I did this face-to-face 100% of the time. Now it's closer to 80%, but you need to master in person communication first before you can attempt to do it over the phone.

When you're uncovering someone's vision, you want to be open, vulnerable, and pass ZERO judgment. Generally, it is a good idea to make short eye contact. Long eye contact can sometimes be viewed as "I'm hostile" or "I want to make out with you." Take a deep breath, center yourself, and really think about being genuinely caring. It may even be helpful to ask yourself beforehand if you really care. It

will get you in the right frame of mind and help you remember that you really do care. It will also get you into what I call the "zero judgment zone." Your client must never feel judged by you. What kind of coach or mentor passes judgment instead of advice? Finally, being vulnerable is a must, because your client is about to be vulnerable with you. You don't have to say much, but your body language needs to tell them that they could ask the exact same questions of you and you would be open to answering them without being offended.

Throughout the process of uncovering a client's vision, you must also have intent. What does that mean? It means you must fully intend to get the answers to these questions, and that they are valuable to you. It is now time to begin giving some of your energy to the client to help them uncover what's important to them.

For me, it looks something like this. When I'm asking the 3-year question, I'm sitting back in my chair, legs are not crossed, arms are open, and I have a piece of paper ready for me to write on it. Then, I say, "The best question to really set the agenda for the day is this. If we are sitting here 3 years from today, what would have needed to happen personally, professionally, and financially, and it could be anything, it could be run a 5k, it could be to learn how to knit, it could be pay off debt, whatever it is. What would have needed to happen for you to feel good about what you've done?" If I'm feeling extra saucy I might even add, "I know you're going to want to tell me about all of the financial things, but what I care most about is actually the non-financial things."

A quick summary for uncovering a client's vision

If you're like some learners it may be helpful to see a brief summary of the steps for uncovering your client's vision. Here they are:

- 1) Ask a powerful question. Use the 3-year question and make it your own.
- 2) Follow it up with tell me more (and then really get into the details).
- 3) Ask the client why the vision is so important to them.

Chapter 5: Create a Partnership With Your Client

The role of the financial advisor is to be the advocate, mentor, or coach. The role of the client is to be the athlete. Together, they can create a meaningful partnership of mutual value for years to come.

Without a partnership, there is a line separating you from your client. You are on one side of the line and the client is on the other side. As you build a relationship with your client you're trying to see if it makes sense for the two of you to align your goals so that you're standing right beside each other and can begin to move forward on the same side of the line. In other words, you and your client become a team.

It's ok to be vulnerable

I can tell you right up front that many financial reps are afraid of creating partnerships. That's because in a partnership you must truly allow yourself to be vulnerable. You're really getting to know your clients and what's important to them, and you're holding them accountable to what's important to them. When you do that, they can do the same to you. It's a two-way street. If you're going to coach clients and give them advice about what to do, you have to be willing to be coached yourself, or you'll become known as a hypocrite.

Do you remember the scene in the movie *Good Will Hunting* where Sean (a therapist played by Robin Williams) is trying to help Will (a troubled 20-year-old genius played by Matt Damon) to overcome his defense mechanisms surrounding his past and open up about his feelings so he

can see his future differently? Well, what ends up happening is that Will also challenges Sean to take an objective look at his own life, since Sean has been unable to move on from his wife's death.

This is what scares financial reps about allowing themselves to be vulnerable. The fear is that doing so will open them up to the possibility of having to answer to the client instead of the other way around. The difference is, unlike Sean in *Good Will Hunting*, we can be ready for it. If we take the time to think about the answers to the questions we ask of our clients, we won't have to be concerned about the rare occasions when they ask us for *our* answers. The key is you have to be open to it. You have to be willing to stay vulnerable or you won't really have a true partnership.

The dance is done

Don't let the vulnerability scare you. Creating partnerships with your clients is a good thing. With partnerships, there isn't a yes or no. It's not like asking someone out on a date and hoping they will say yes. You're just working together right off the bat. You simply establish a relationship, get on the same side, and start moving forward instead of waiting for them to say yes. In effect, the walls come down immediately, and there is no dance.

That's the best way I know how to describe it. The goal is to break down the walls and stop the dancing as soon as possible. You want to become partners right away. It's possible that tomorrow that person may no longer be your partner, but most partnerships will stick and you'll have yourself a great lifelong client.

If for some reason, the client stops being your partner you still have the law of abundance on your side as you

move on. In the financial services industry there is way too much opportunity out there to worry about dwelling on lost partnerships. The vast majority of our target market is either underserved or not served at all. None of us has even close to enough time to scratch the surface of what's possible, so stop dancing with clients and start creating partnerships. You have nothing to worry about.

Save your energy until it makes sense

At the beginning of creating a partnership the client is the one who should be putting forward the most energy. Most reps can't believe it when I say this. But it's true. Creating a partnership is not the same thing as "making a relationship work." The difference is, when you try to make a relationship work, you're putting forward a lot of energy and hoping your client is going to put forward a lot of energy too. I can tell you from experience that clients aren't asking for this, and they don't want it.

In the beginning, the best thing you can do is to put forward a very short specific burst of energy to try to uncover the client's vision, and see if the client responds back. You could say, "Thanks for meeting today. What do you want to get out of today's meeting?" Or, "What's important to you? Let's talk about this vision."

Whatever you do, get to the point quickly. When you meet with somebody, you're not there to exchange niceties. If you're like me, you value your time, and you value your client's time too. Make it your goal to uncover a prospect's vision and determine whether a partnership makes sense within the first 15 minutes of your meeting. During this stage you're going to be asking some very easy questions and the client has to be the one to think about them. If they aren't willing to put any energy toward answering some

simple questions, you'll know right away not to waste any more energy.

Let me give you some examples of what it looks like when a partnership makes sense and when it doesn't. If you ask the 3-year question to someone who already wants to be your client, they will start spouting answers and spending all the energy. If you ask the 3-year question and the person doesn't put any energy into their answers at all, then there are two possibilities. In order to decide what to do, you need to go one step further. Ask something like "Is your future important to you?" If they say "Nope," you can end the conversation and be thankful you'll never have to work with them. On the other hand, this question will allow you to call someone's bluff and engage in a meaningful vision conversation if they were simply testing you.

Take comfort in the fact that this doesn't happen very often. If you ask your 3-year vision question well, the vast majority of the people are going to put the energy in right away. Not only that, but this process will give you more confidence going into meetings, help you close more clients coming out of them, and allow you to avoid working with bitter people that you don't want to work with anyway. Creating partnerships allows us to work with clients who feed our energy, and avoid the clients that drain it.

A quick summary for creating partnerships

If you're like some learners it may be helpful to see a brief summary of the steps for creating partnerships. Here they are:

- 1) Ask the 3-year vision question.
- 2) Test the relationship. Give the client some energy, and see if they give some energy back. To do this, ask the

client a question that makes them think, and see if they put some effort into answering it.

Ex. Why do you want to build this house?

Ex. Can you tell me more about this home you want to build?

Ex. What's really important to you?

3) Invite them to work with you (but also invite them to go away –see chapter 6).

Chapter 6: Invite the Client to Go Away

The idea of inviting a client to go away is counter-intuitive to almost everything that most financial reps (and even most sales people in general) think about the sales process. Most reps think that it's their job to get in front of a client and convince them to buy something. I'm saying you don't have to spend your energy on that at all. Instead, you just give them a choice and let them decide.

The best analogy I can think of is when I'm playing with my dog Chippy. Chippy loves to play tug-of-war and he knows when I come after him to play tug-of-war that he is controlling me. Many times Chippy will pull away before I've had a chance to grab a hold of the rope because he's toying with me and *proving* that he's the one in charge. Ironically, the second I turn and start to walk away, Chippy gets mad, and he starts barking. He says to himself, "No! Come back and play with me." He desperately starts chasing me around trying to get me come back to play.

The same is true when you invite the client to go away. You're letting the client know that the two of you don't *have* to work together. You're changing the dynamic of the relationship from being a salesperson that pushes expensive services, to being a coach and a consultant who gives valuable advice. There is no reason why you should have to give your valuable energy to a client unless they really want it, and your client needs to know it. You are effectively saying, "You should do this, you *know* you should do this, you don't have to do this, it would be a lot easier for you if you didn't, but I recommend that you do this."

Think of it this way, wealthy clients can be compared in many ways to an attractive woman. Somewhere in her

teens, an attractive woman learns that everywhere she goes, she gets lots of attention. She had never experienced it previously, but suddenly she notices that she gets it from her friends, from her grandparents, from her parents, and from all kinds of boys. Soon, she starts to develop a filtering mechanism that helps her immediately determine why people are giving her attention. She becomes especially good at knowing the intentions of the men in her life. But eventually, she finally meets a man, a rare breed of man, who seems to give the impression that says, "Yes, I know you're beautiful, but with or without you, I'll be fine." Now she has to make a choice. She has to decide whether to put some energy into pursuing this man, or she has to decide to go away. She feels a strong attraction to him because the relationship is challenging to her.

The same is true for your clients, especially the wealthy ones. They are so accustomed to the attention that comes from being wealthy, that they can tell right away whether you are a desperate salesman or valuable coach.

It's your plan for you

You can't pull this off successfully unless you have an abundance mentality. You must be completely confident in the certainty that there are more clients available to you than you can ever work with. Until you truly believe this, you will always have an aura of desperation in front of your clients. You have to be like that rare breed of man in the example that says, "Yes, I know you're beautiful, but with or without you, I'll be fine." Then, you can invite your clients to go away with amazing confidence. They'll be able to see your confidence in the plan you're proposing, and they'll know you're certain that you'll be fine without them. This kind of confidence is insanely attractive to clients.

To really send it home, make sure your client recognizes that the plan they are saying yes to is *their* plan, not yours. At the same time, make sure they understand you care about them, and that they are in a judgment free zone. We've already talked about these things, but I'm reminding you about them because there is a difference between confidence and cockiness. It doesn't work if your client senses cockiness.

When you put it all together, it conveys the following message to your client: "I care about you, and this is a judgment free zone. I've listened to you carefully, and we've come up with this plan to reach your dreams. And it's not even my plan for you. It's your plan for you. You've affirmed that it's your plan for you. I recommend that you do this, but you don't have to. What are your thoughts?"

Share the control and the power

There are different ways and levels of sharing control and power with your client. For example, when some reps suggest a plan to a client, they might offer the option of choosing to invest \$500/month or \$1000/month. The client will often say, "I don't want to do either."

In my experience, clients respond better to a decision that gives them the ultimate control. Instead of offering choice A or choice B, let them decide yes or no. This allows you to really present a recommendation that is truly in the client's best interest. (Again, you want your client to know you care, that this is your recommendation, and that they don't have to do it.) This technique gives both of you a tremendous amount of power.

I want to hold your hand

Inviting your client to go away also works because of the relationship and bond you've already established with your client. Think of it this way. When you give your client the opportunity to say yes or no, it is very much like being in the early stages of a dating relationship. You've been dating for a short while, you've had good conversations, you've been holding hands, and holding hands has felt quite nice.

Now, you have an opportunity to get your client to recognize how much they've enjoyed holding hands with you. It's your opportunity to say, "Hey, lets take a step back and stop holding hands for a moment." This is just like I did with my dog Chippy. Suddenly the client thinks, "No! I want to hold your hand more!" and so will you. When you do this, both of you become excited about holding hands again. Both of you are making the choice to implement the plan.

The client has now made their decision and they own it, rather than feeling like you sold them on it. They feel like they've had control the whole time. They feel powerful and so do you, because you decided together to create a partnership.

Crystal clarity

Some financial reps don't like inviting their clients to go away because they don't feel like they're maintaining control. They're right, but my experience has shown me that maintaining control doesn't create partnerships or improve on Granum's 10-3-1 client acquisition ratio. What's more, the amazing thing about inviting your clients to go away is that the clients who choose to work with you will have the utmost clarity around *why* they are doing it. They don't feel sold.

There may be some clients that you can get to sign on the dotted line by forcing them to do it, but they will probably back out anyway because they don't know why they're doing it. Inviting the client to go away helps to ensure that clients who decide to move forward know *exactly* why they're doing it. They may not understand the product, but they are clear about why they need it, because you've developed enough of a relationship to prove its value.

The Safety Net

Up to this point, I have talked about inviting your client to go away at the end of your close when you're going for the ask. However, there is another situation when it may be useful for you to invite the client to go away.

Before I talk about it, I want to caution you that you can get yourself into trouble if you do this too often. With that in mind, you can also invite your client to go away when you feel like you've come across too salesy. In that situation, you can use it to rescue yourself.

Coming across too salesy in a meeting can be compared to a computer game I played growing up called Minesweeper. The object of the game is to clear an abstract minefield without detonating a mine. You play by revealing squares on a grid by clicking them with a mouse. If a square containing a mine is revealed, you lose the game. Meeting with a client is kind of like Minesweeper. When they start thinking about you as a sales person, it's like stepping on a mine. The game is over.

The difference is, if we can recognize when we sound salesy (when we've stepped on a mine), we can recover by inviting the client to go away. Here's what I mean. If you're talking with a client and you suddenly think "Uh oh. That

sounded salesy.” You can say to the client, “Just so you know, you don’t have to do this, it would be beneficial, but doing it is entirely up to you.”

I often hesitate to mention this technique because it may cause your clients to wonder what’s going on if you use it too often. Inviting the client to go away is a very powerful technique, and it can be used in more than one situation, but it is most effectively used at the end of your close. Do it when you’ve held hands with your client, you’ve painted them a picture of their vision, you’ve created a partnership, and it’s time for the ask. You’ll know it’s the right time to invite your client to go away when it is the defining moment of your close.

A quick summary for inviting the client to go away

If you’re like some learners it may be helpful to see a brief summary of the steps for effectively inviting the client to go away. Here they are:

- 1) Build the relationship.
- 2) Propose two directions.

Direction 1: Let’s move forward with the plan.

Direction 2: You don’t have to, but my recommendation is that you do.

- 3) Give the control to the client to choose.

Ask the client:

What are your thoughts?

What makes sense for you?

Closing

Now that you've read this book, you probably have the same feeling that I had when I first learned all of this amazing material. You're probably excited.

Well, there's more.

If you are ready to take your education to the next level and advance at a faster pace, then you need to listen to, read, and watch my other programs. They take this foundation and expand the concepts both wide and deep... and show you techniques for **everything** you need to run a more efficient and profitable practice.

How would you like to experience more fun and freedom while boosting your client acquisition rate by 50%? How would you like to double or triple your premiums?

We have a series of programs designed to do just that and more.

Learn how to use your own communication style to have clients sell themselves and make your practice more genuine & efficient. Learn how to enjoy the sales process by being you.

Learn how to move from 'who do you know - give me five names - dial for dollars' to referrals that closely match your qualifications and are already teed up for success.

Experience lower levels of stress knowing you can maintain complete control over your business & personal hours.

If you're going to do anything for your business this year, these programs are the best use of your valuable time and resources.

It starts with **Closing the Sale**. The "close" is not about getting a check to be written. It's about ensuring you are their guy or their gal. This program dives deeply into guiding your prospects through the process of selling themselves and ultimately moving forward to become clients.

You'll learn how to build relationships, communicate effectively and ask the right questions during your fact-finder and your close to encourage your clients to do what they already know they should do. More importantly, for every technique, you'll learn why it works so you can apply it to any situation with any client in the future to help them better align their life goals with what they are actually doing.

Go to <http://ruletheroomfinancial.com/close> to get started.

Next is **Advanced Attraction Techniques**. You'll learn how to run a virtuous practice that's guided by YOUR values to be genuine, profitable, peaceful, and has your clients become drawn to you. Using advanced attraction techniques causes a shift in your client's perspective, getting them to thank YOU for YOUR time.

Discover the best ways to:

- Enjoy your working environment
- Play and have fun and not feel guilty
- Delegate tasks
- Live a life where people want to mimic you
- Teach others to live the highly attractive life
- Be genuine in client meetings
- Create and establish boundaries to be healthier

- Effectively use your limited energy
- Get random people to ask to work with you

Go to <http://ruletheroomfinancial.com/attraction> to get started.

Then there's **Unstoppable Inner Game**. Many reps come into this business and see it as a fight in the trenches...a battle. The problem for them is that they have an attitude of, "How long can I be in the battle? How many years am I going to pick up the sword for?"

When you look at all the most truly successful people (who can sustain that success), they all view the world in same way. Here's our gift to you: there's no more battle. Let's put the sword down. What we talk about in this program is how to have fulfillment from within...how to take whatever foundation you have and just bust right through it – how you view your clients, yourself and your world.

You'll learn how to have more clarity around who you are, what you're doing and uncover the blind spots to help overcome them by using an observing mind to step outside of your own brain and observe yourself in real time.

Go to <http://ruletheroomfinancial.com/unstoppable> to get started.

You'll find these programs to be so different, so useful and so valuable, you'll feel guilty about how little you paid, and you'll be eager to meet me in person to thank me.

I urge you to act on this opportunity today, right now, while it is fresh in your mind.

Best to you and your practice,

Karl Dettmann and Jason Teteak

www.RuleTheRoomFinancial.com