For 17 years I have had the great fortune to look inside more than 750 financial advice businesses to see what is working and what is not. In that time I have discovered that these agents and advisors fall into three categories. They are in survival mode, in other words, not getting ahead or going backward. The second group of people is successful at what they do; they are good at what they do and are making money. The final group of people is great at what they do; in other words, they have become significant in their marketplace. Recognized by their clients, community, and companies, they work with colleagues at being great at what they do in their fields. To be significant at what you do, you need to be passionate about what you do.

My rock solid belief is that nothing great happens until someone becomes passionate about something! What are you passionate about in your life, your business, and your community? It is our passion connected to a goal that turns the ordinary into the extraordinary; however, it all starts with passion. MDRT is the recognition of people with a passion. MDRT applauds people who have a dream to be better and do better, and to achieve better results.

What is blindingly obvious about the successful ones is they are very clear about their why: why they are in this business and why they do what they do. You see, when the why becomes clear, the how becomes easy. In actual fact, at the core of any great success in this industry is that people have a clearly defined why, reason, and focus, whether that is the financial rewards on offer, the peer group recognition, making a difference to the people in their local community they serve, or being an industry leader. When you are clear on your personal why, you will find the how to do what you need to do because you know there is a bigger game for you to play.

What I have learned after presenting to groups for more than 17 years is that you know the answers. You know in your heart of hearts what you need to do; the question is if you know why you are doing it. From my observations, when you first got into this business you pursued the what. What is what we go for when we are discovering our why. So during my time with you today, I would like to take the opportunity to share with you why, how, and what. One activity to assist you in discovering your why is a four-part model on how to find, live, and pursue your passion and what it takes to be emotionally connected to your goals.

In this industry we talk a lot about wealth. So how do you capitalize on your passion and truly become totally wealthy? I believe creating Total Wealth is about aligning these three elements to define your why: your External Wealth, which is about your material and intangible wealth you create for yourself, your family, your clients, and your community; your Internal Wealth, which is about creating greater self-love, that is, loving what you do and doing what you love; and finally, Eternal Wealth, which is the legacy you leave for others, the gifts you give that live on forever, and the positive difference you make.

In order to create Total Wealth we need to start with a formula that is the overarching methodology of how to turn your passion into a profit and become a visionary in your career and a great achiever in your business. The passion formula is made up of four key components. What is meaningful in your life? What is important to you? What do you want to be doing that makes a difference? Then come
What do you want to achieve this week, this month, this year, in two years’ time, or in even five to ten years’ time? The milestones relate to how you want to feel in all the different areas of your life. Then there is mindset, the one thing that stops most people from achieving. It’s not their bank account, personal ability, or mental aptitude; it’s their attitude. It’s their mindset and their belief. Finally, it is never about motivation; it is about momentum. You need to create momentum in your life by taking action. What is the difference between motivation and momentum? Think of it as a train. If you want to stop a train from moving, you put a block of wood in front of its wheels, and without any momentum it will not move. However, if that train is travelling at 60 miles an hour, 15 feet of reinforced concrete won’t stop it! What is the difference? One has momentum, not motivation. It is not thinking about getting started; it got started! With momentum you can achieve anything!

The best way to discover what is important and meaningful in your life is to complete this simple activity. You have read my bio and listened to my introduction. Leaders and achievers are never born that way; they make a decision or something happens in their life that becomes the catalyst to commence the journey toward their dreams. For me it started 27 years ago. Put up your hand if you were academically challenged going through school, if you were not always the high achiever you are now. Well, that was me! I dropped out of school, didn’t know what I wanted to do with my life. My mum got me my first job working in local government; she had a lot of push in the local council—she was the tea lady. After six years my boss came to me one day and asked if I would like to go on a week-long leadership program. Now, you have to understand that I was unmotivated, lazy, and bored. Then he said the magic words: “You get a week off work, away from work, with full pay.” And I thought to myself that maybe I am a leader. Maybe I am a leader and I don’t know it! This leadership program was the catalyst I needed; it became my defining moment. What was your defining moment to pursue a career in this noble profession?

Take the time to write down 100 goals that you want to achieve in your lifetime. Now, when I did this activity we were given 90 minutes, and as I sat there thinking about everything I could do in my life—my dreams, my goals, my desires, and my passions—I was able to write down only six lifetime goals. When I reflected on this, I thought my life was going to be either short or very boring! The seventh goal I wrote down was to finish this list, to get to 100. It took six weeks to complete the challenge, and yet over the past 27 years I have completed it five times. Now, there are still some goals from my first list that I have not completed yet, but lots of them have come true. When I first heard about MDRT as a professional speaker, I was in this convention center at the National Speakers Association 17 years ago, and I wrote down that I wanted to speak on the Main Platform for MDRT. Not knowing how, here I am today. Dreams do come true!

So what do you want to achieve in your lifetime? Who’s ready for a challenge? We are going to start right now! I am going to review seven areas that make up the dreaming process and ask you seven questions. All you need to do is write down or make a mental note of some of your dreams. Are you ready? MDRT, are you ready? The seven areas are Desires, Destinations, Do, Deeds, Dabble, Dollars, and Daily.

So here are the questions you need to ask yourself:

1. What do I DESIRE to achieve?
2. What DESTINATIONS do I want to visit in my travels?
3. What type of person DO I want to become?
4. What DEEDS would I like to do for others?
5. What hobbies have I DABBLED in that give me great enjoyment?
6. What are my DOLLAR goals, my financial position, and what money milestones do I want to achieve?
7. What do I want to do DAILY with my time?

In 17 years of studying high performance sales professionals and business leaders, the one thing that has fascinated me is why people who take the time to set goals don’t actually achieve them or procrastinate about achieving them. Now, everyone is familiar with S.M.A.R.T. Goals. Here is my take: They don’t work for people. For companies? Yes. For people? No! Why? You and I are emotional creatures; we are emotive. We feel happiness, sadness, love, and disappointment, and we feel successful. The feeling you want to experience is your why. Remember, when the whys becomes clear the hows become easy!

In traditional goal setting, you set the goal, take action, get a result, and obtain a feeling. This is most people’s Achilles’ heel when it comes to goal creating. My approach is to invert the process and start with: How do I want to feel, what action do I need to take to feel that way, what results do I need to achieve, and what goal do I need to align to my driving feeling? Let that be your driver, your stimulator, and your motivator—how do you want to feel?

Understand how you want to feel, and you will know what you want to achieve! So before you decide what you
want to achieve, you need to decide how you want to feel. Isn’t that the same with your clients and your people? How do you want them to feel when they deal with you? It is not about selling another product, completing another proposal, or putting together another financial plan.

There is the great quote by Maya Angelou: “People will forget what you said, people will forget what you did, but people will never forget how you made them feel!” I believe that the little known secret to goal obtainment is to start with how you want to feel.

The key to better goal obtainment is to create a stronger connection to your goals; with a stronger connection comes greater certainty and confidence. The three key elements that create this alignment are your emotional connection, your mental connection, and your physical connection. All of us favor one of these three; some of us are driven by how we want to feel, some by what we think, and others by just going out and doing it. Each has his or her own strengths. For some it is what we feel in our heart that drives us, our intuition. For others it is a capacity to think things through in our head, our strategic thinking, and then for others it is a capability to get things done, the body of work we can get through in a given period of time.

If you are emotionally connected to your goals, you are passion-focused; if you are more mentally connected to your goals, you are planning-focused; and if you are physically connected to your goals, you are progress-focused. If you are not emotionally connected to your goals, you can feel un-inspired; if you are not mentally connected to your goals, you can feel lost; and if you are not physically connected to your goals, you can feel frustrated.

So let’s start with your emotional connection. How do you want to feel this year?

There are more than 135 driving emotions that we can experience as humans. The challenge is making sure we are focused on the right ones for us. Each of us will have one to four driving emotions. You can use these emotions as your true north. How do you want to feel this year? Take a moment and write that down. Do you want to feel more confident, feel more inspired, have greater pride? Do you want to feel happier, have greater energy, or just have a greater sense of certainty? What is it for you?

Now that you know how you want to feel, it is time that you use your mental muscle to determine what you want to achieve in order to obtain that feeling. In 2012 and beyond, what do you want to do for your family in the next 12 months? What would you like to achieve in your career or business? In regards to your own personal growth, what milestones do you want to achieve? What are your financial goals? What are your health and fitness goals? What are you going to do to give back to your community, MDRT, or your industry? What types of lifestyle goals are important to you? Now, adventure goals are those that relate to holidays or trips that are of an adventurous nature. Your idea of adventure could be hang gliding or parachuting; your idea of adventure could be sitting on a white sandy beach drinking a margarita or Long Island Iced Tea. Your idea of adventure could be going to Spain and running with the bulls with someone slower than you.

Now, in this industry you have the best vehicle, a vehicle that gives you money, time, and choices to achieve your goal. However, you need to know where to drive your vehicle. Let’s just take a moment and define what you physically need to achieve in your business to have your best year ever. There are eight key areas in which you need to have a clearly defined picture of what you desire to achieve in order to determine what the business of your dreams looks like for you:

1. If you had the perfect business, the business of your dreams, then how much money do you earn this year?
2. What are the key roles that you play this year? Is it just prospecting and selling?
3. How many clients do you need this year?
4. Do you need any new staff this year? What do you need to do to develop your existing team members?
5. How much time are you going to have off this year?
6. How many hours do you plan on working each week this year?
7. What is your average commission per sale? What is it now, and what would you like it to be this year?
8. What niche markets do you want to work more in this year?

Now, the fact is that for you to achieve all that you are capable of achieving, you are going to need to change. You need to become the living example of the person that you need to become to achieve the goals and create the business that you are capable of becoming. Change is not always easy. In actual fact, it is uncomfortable and inconvenient; however, it is the difference between those agents and advisors who just survive and the ones who become truly significant in this industry.

You just need to make some small, one percent changes. One company that has done this exceptionally well globally is Toyota. Over the past nine years I have been fortunate enough to work with Toyota globally, and one of the great
insights about that organization is that it has a wonderful culture of change. Part of the Toyota Way is kaizen—continuous improvement. Each year Toyota engages its 60,000 employees worldwide through collaboration to create more than 900,000 ideas to improve its business. That is just over one idea a month, 15 ideas per person per year, and the great part about it is that 97 percent of them are implemented within 12 months. The question I asked was, “How can you implement so many ideas in a year?” The secret is simple: the implementation of small steps, ideas, solutions, and strategies that when joined together with other ideas make a huge difference in your career and business. For you to achieve all that you are capable of achieving, worthy of achieving, and deserving of achieving, you will need to change. You are going to have to do some things differently. You will need to make small incremental changes over a period of time, and that will progress you closer to your why.

Succeeding in life and business is simple: You need to identify the answers to these four questions. Ask yourself:

1. What do you need to start doing in your business or sales career?
2. What do you need to stop doing?
3. What do you need to do more of in your role?
4. What do you need to do less of in your sales or leadership role?

You know in your heart of hearts what you need to do. Most people spend most of their life earning a living—in other words, doing the what—rather than designing a life—in other words, discovering their why. When you know your why, connect it to your what, and apply your know-how, you will lead a great life, have a great business, be a great person, and make a great difference.

After this conference you will fit into four categories: 3 percent, People Make Things Happen! 10 percent, People Expect Things to Happen! 60 percent, People Just Watch Things Happen! 27 percent, People Don’t Know What Happened! Be in the top 3 percent!

In the next 12 months, be courageous, be brave, be bold, but most of all be passionate. You see, if it is not you, then who? And if it is not now, then when? If it is not you who finds your why, who is going to do it for you? And if now is not the right time, then when will it ever be the right time? How many more times to you have to hear the same message before you say enough, ENOUGH! And that is enough from me!