Marketing Strategies for Every Aspect of Your Practice

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One of the things that was said in my introduction is that I won the local Comic Idol contest in my city. The truth is I'm not very funny. This was confirmed for me when I spoke at MDRT in China last year. I was telling, what I thought, were some very funny stories. The audience was laughing really loud. Afterward I said to the interpreter, “Those jokes went really well, what did you say to the audience?” The interpreter said to me, “Ladies and gentleman, our speaker has told a joke, please laugh very loud.”

Our company, Ideas For Advisors, has the following promise statement posted on our website: "Innovative Ideas to Grow Your Business Now. We have all found ourselves in a position where we have purchased a product or booked a vacation property based on a beautiful brochure or website, only to be disappointed. Ultimately, I want to be judged on our promise. I am here today to share with you one-of-a-kind marketing ideas. Whether you have been in the business for one year or 20 years, you will all walk away with tangible and easy-to-implement marketing strategies that you can pick up, touch, hold, and use right away with your clients, leading to increased insurance and investment sales. In short, I will provide you with an easier way to get and keep clients. In addition, we will compel you to be moved to action by providing “Implementable Innovative Ideas.” So we decided to go the dictionary and find out exactly what these three words mean.

**Implement**—to fulfill, perform, carry out; to put into effect by means of a definite plan

**Innovate**—to invent or begin to apply methods and ideas

**Idea**—a plan of action; an intention; any conception existing in the mind as a result of mental understanding, awareness, or activity

**DNA Defined**

Let's get started by defining the DNA of a prospect and the DNA of what makes you successful. DNA is a blueprint or code containing instructions on how to build and maintain a successful financial services practice. Think about all of the information and knowledge that you have gathered over the span of your career. There is not one person here who actually needs more ideas on how to be successful. If you are like me, you probably have boxes and boxes of really good ideas that you have collected over the years. We should seal up those boxes and label them: “a bunch of really good ideas that we will never use.”

What you actually need to do is to transform knowing into doing. Without the doing everything is just wasted knowledge.

You are going to leave here today with at least 10 really good ideas—marketing campaigns that I have used in my own practice with my clients, ideas that ultimately led to my winning a grand prize at the National Best Ideas Contest. These are real ideas that real financial advisors use on real clients in the real world. Ideas that you can pick up, touch, hold, feel, and use right away to make you more successful and, more importantly, to help your clients be more successful and to reach their goals.

**Horse**

You can lead a horse to water but you can’t make him drink. That is a fact. But here’s another fact: You can add salt to the horse’s oats to make the horse thirsty. Today, we are going to make you significantly more excited and thirsty about this business. By implementing tangible ideas you can use with
your clients, you can make them substantially more excited and thirsty about dealing with you and the products and services you offer.

**Tabasco Sauce**

Keeping it simple. We all tend to overcomplicate everything. Have you ever had a client stop you in the middle of an appointment and ask you to make things more complicated? Have you ever had a client ask you to make things simpler? I’m going to provide you with the fundamental things that are going to help you improve sales, attract new clients, increase client retention, and, ultimately, increase your bottom line. A company called Tabasco Sauce, a sixth generation family business, wanted to increase its sales, so it hired expensive consultants. Nothing was working. Finally one of the brothers said, “Why don’t we make the hole in the top of the bottle bigger?”

Supposedly its sales went up 20 percent. Keeping it simple. My ideas will not complicate your business nor will they complicate your clients. Would anyone like to increase their sales with a few simple ideas that cost nothing?

**Business Obligations**

Financial advisors have three business activities. These are the three activities you need to do in order to run your business successfully. You attract clients, you retain clients, and you do the required activities of running your business.

For simplicity, let’s say an advisor works 1,800 hours in a year, and let’s break these 1,800 hours into each of these three areas: 600 hours running your business, 600 hours attracting clients, and 600 hours retaining clients. The 600 hours spent running your business is important and must be done, but it does not generate any revenue for you or your firm. You are left with 1,200 hours for revenue-generating activities, which are attracting clients and retaining clients. If you look at your business as a 1,200 hours per year business, every hour becomes much more valuable, doesn’t it?

**DNA of a Prospect**

You are in the prospecting business—attracting new clients. What is a prospect? A prospect has four qualities. He has to have a need or a want, money to act, he has to match your profile, and he has to be willing to meet with you. If I find someone with a need or a want, the money to act, and someone who matches my profile but is not willing to meet me, then he is not a prospect.

**Letter of Introduction**

By far the best way to reach prospects is through referrals. And the best way to contact referrals is with a referral letter. Let’s talk about the perfect referral letter. Let’s start at the top: “Dear David and Mary.” The body of the letter should be a benefit to them and a call to action. You need only answer one question in the letter: Why should the prospect give up an hour of his time to see you, an hour of his life that he will never get back? The benefit of seeing you needs to be clear and compelling. At the bottom, probably the most important part of the letter, is the carbon copy to the client who gave you the referral. This increases your chances that your client and the referral will talk favorably about you, prior to you contacting the referral.

**Loyalty Ladder**

Everyone in society falls into one of five rungs of the Loyalty Ladder. At the bottom of the loyalty ladder we have suspects. There is a question mark with this group. We don’t know if they have a need or a want, or the money to act.

Though they match our profile, they don’t want to talk to us. We move up to prospects. These are people who will deal with us or somebody else. At the next level, our first revenue-generating group are our customers. They are dealing with you and two or three other advisors. They are practicing advisor diversification. Then clients, those who are dealing exclusively with you. On the very top is an advocate. This is someone who is dealing exclusively with you but who is also out there waving your flag. He becomes part of your sales force. You are in the business of attracting and acquiring clients, graduating your clients up the ladder. Your suspects graduate to prospects, your prospects to customers, your customers to clients, and finally, your clients to advocates.

Our best opportunity is with our customers, to graduate them to clients. Like oranges, we want to squeeze as much juice as we possibly can out of the orange or to generate as much revenue from each client as we can. Would you rather have 25 percent of the assets, 25 percent of the insurance sales, 25 percent of the revenue of 1,000 people or 50 percent of the possible revenue from 500 people or 100 percent from 250 clients? Which way are you going to be more successful? But also, which way are your clients ultimately going to be more successful?

**Georgetown**

Let’s talk about price for a moment. If you are like me and if you are like all of your clients, when you buy something, you
want the best product and the best service at the lowest possible price. The truth is we can't get all three. Which one do you want to give up on in order to maximize the other two? Tell me one product or one service in any industry anywhere in the world where you can get the best product at the cheapest price—just tell me one.

We all have clients who want the cheapest mutual fund with the lowest fee. It's just about price—price is everything. The cheapest term insurance. This person is very price sensitive, someone I call the “The Georgetown Investor.” The story of The Georgetown Investor is about a fellow who walks into Grand Central Station in New York and says, “Quick, quick, get me the cheapest ticket to Georgetown.” The attendant behind the counter asks, “Which Georgetown do you want to go to?” And he answers, “Whichever one is the cheapest.” Do you want to go to Georgetown, Alabama; Georgetown, Arizona, Colorado, California; Georgetown Connecticut, D.C., Delaware, Florida; Georgetown, Idaho, Illinois, Iowa, Georgia; Georgetown, Indiana, Kentucky, Kansas, Louisiana, Minnesota, Maine, Maryland, Massachusetts? Georgetown, New Jersey, Montana, Missouri, Mississippi, New York, Pennsylvania, Ohio, North Carolina, Rhode Island, South Carolina, Tennessee, Texas; Washington, Utah, Virginia, West Virginia; Georgetown, PE Island; Georgetown, Wisconsin? The cheapest ticket to Georgetown is only the right ticket when you are going to that Georgetown, or it is a waste of your time and money.

Like all of the “cheap products,” if it doesn't do what it was supposed to do, then it was a complete waste of money. Though we can't discount price, we have to remember it is only one of the many components that make up value.

**Laser Surgery**

Here we have Doctor Iris, who owns Expert Eye Surgery. She has been running a laser surgery company for years. She has a great business, loyal clients, and lots of referrals. Her fee is $5,000 for laser surgery. One day a new business opens up offering discount laser surgery. They put up a sign that says: “Laser Surgery $1,000.” Now Doctor Iris is in a difficult position. Does she drop her price or does she have to take less business? Instead she decides to paint a sign on her window: “We fix $1,000 eye jobs.”

So we can take the cheap route when it comes to purchasing incidentals such as paper, but for the important decisions, we need an expert. Price becomes secondary when it comes to significant decisions in your life. Who would spend $1,000 on laser surgery if the going rate is $5,000? I was talking about this with a friend of mine who actually had eye laser surgery. He paid $5,000 and he said, “You know what Mike? I use my eyes every day.”

**Client Retainer**

Clients are going to leave for all kinds of reasons—maybe they have passed away, moved away, or they may leave because of perceived nonperformance, or they have a friend in the business. But the number one reason, the dominant reason that people leave is ultimately lack of contact from their advisor. If you want to improve retention, improve your revenue stream, and improve your bottom line, you must contact your clients in a frequent and effective manner. As a result, you will see a significant change. Should you choose not to, a small leak will start, and a small leak can sink a large ship eventually. In our business we strive for 100 percent retention, and we can only achieve this by contacting clients regularly and effectively.

Let us focus on the power of retaining clients. For this example let's use a financial advisor who brings in $4 million a year of new money. This example relates to money products. He has an 8 percent rate of return and he retains 100 percent of his clients. In 15 years he has $116 million. Now let us imagine this same advisor lost 4 percent of his clients every year. Instead of having $116 million, he will have $84 million at the end of the 15 years; one third of the business is gone.

We have another advisor who brings in $4 million a year, and 8 percent of his clients leave each year. How much does he manage at the end of 15 years? Sixty million—half as much. Client retention is like gaining weight; everything counts. You can choose to have an extra dessert—you may not count it, but your body is going to count it.

**Summary So Far**

Let's review what we have talked about so far. We have talked a little bit about DNA, DNA of what a prospect is and the DNA of what will make you successful. We talked about your business activities, referrals, price, and value, and we talked about why people leave. Now that we have laid the groundwork, it is time to transform knowing into doing. I am going to give you innovative marketing campaigns.

**Marketing Investment/Expense**

Let us talk about marketing. When you look at marketing, do you look at it as being an investment or as being an expense? When a client asks you to sponsor his or her son's team at the cost of $500, and you get your company name on the back of the jerseys, you are happy to do it, but this is not marketing.
Marketing is an investment to protect your investment. Ultimately, what you have is the best pension plan that anybody can ever dream of. It is called, “Your Clients.” If you keep your clients happy, you will be able to work less and less and make more and more money by keeping these people happy. Marketing is an investment to protect your pension plan—your pension plan being your clients.

Marketing is part of your brand. You may feel that you don’t have a brand, but every single person in this room has a brand. Do you know an advisor who is always late getting to work or to an appointment? Unfortunately for him, being late becomes part of his brand. What is your brand with your clients? I want my brand to be that when you come to see me, we will pay attention to details. I want my clients to know and understand that every day I am fighting the fight on their behalf.

Marketing Questions
Before I design anything, I always stand back and forget that I’m in the financial services business. I try to think like my clients and ask myself what they would think if they received any particular marketing piece. First ask yourself, is it different and better? It must be both different and better than your competitors’. In addition, ask, is it going to have a long shelf life and a high impact? Is the information going to help establish me as a credible source in my client’s eyes? Most importantly, is it going to attract additional assets or revenue to help generate quality inbound referrals from my clients? Is it going to improve my client retention?

Again, the key things here are differentiation, high impact, long shelf life, credible source, attraction of additional assets or revenue or referrals, and improvement of my client retention. If my marketing piece is not going to do any of these things, why would I send it out? Let’s say, hypothetically, that on these different criteria I score myself from one to ten. I say to myself, is this going to differentiate me from everyone else? Maybe I’m going to get a low mark. Is it going to have a high impact? Perhaps I can get a high score on that. Is it going to help establish me as a credible source? Maybe I will get a high score on that. And I will end up with a little composite score that I make up in my head, which helps me come up with a decision on whether to send a marketing piece out as is or to improve it.

Drive for Show
There is a saying in the golf world, “You drive for show. You putt for dough.” For the average PGA golfer in 2010, 26 percent of the shots were putts—that is, for the best golfers in the world, the ones who actually earned their PGA card.

When you go to the golf course, where is everyone? Are they at the driving range, or they are practicing their putting? The answer is that everyone is at the driving range.

I actually have a client who’s a professional golfer on the European tour, and I said, “What’s the best way to improve my putting?” He said, “The best way to putt well is to get the ball as close to the hole as you possibly can.” I said, “So what’s the best way to do that?” His reply, “The best way to do that is to have a really, really good chip shot.” And I say, “What’s the best way to have a really good chip shot?” He replied, “Have a really good approach shot.” So naturally I ask, “How do I have a really good approach shot?” to which he replies, “Have a really, really good drive.” So I know that a one-foot putt actually started 300 yards back on the tee box where I used my driver. The marketing campaigns that I will be discussing—some are putts, some are chips, some are approach shots, and some are drives, but they’re all really important. And if you’re golfing and you get the ball an inch from the hole, it still counts as a stroke. When you get a referral, you create a need, you create a want, and you get an appointment. You’re already an inch away from the hole and you can’t close that person, how much money will you get paid?

Handwritten Card
So here is a putt. The question I get asked the most is, “If you were to suggest one strategy that I can add to my current system that will have an immediate and positive impact on my business, what would it be?” My answer, “Close your door for a half an hour each week and send out four high-quality handwritten cards or notes of appreciation.” When was the last time you received a handwritten card of appreciation? If you remember, it is because of the impact it had on you, the way it made you feel. I came here to help you grow your business. A handwritten card is going to grow your business. In my experience, the timeless handwritten note of appreciation is the most powerful business tool for financial advisors today. Doing this for new and existing clients will provide you with your biggest return of your energy. Buy a big box of cards that includes not only thank you cards, but sympathy and wedding cards, and even blank cards. I send thank you cards out on a regular basis. I send them out after a client meeting. I send them out when I get a new client. Sending out a card after a client appointment makes a big difference.
The mother of one of my clients passed away just last week. I went into the storage room in my office where I have about four baskets made up, and I put one on my desk. I reached in my drawer and grabbed a sympathy card. I filled it out and dropped both the basket and card off at my client’s home. If I didn’t have the baskets and the cards ready, I would have had to shop for the stuff for a basket, put it together, and look for a card. It wouldn’t have happened. This is easy to do, but activities that are easy to do are also easy not to do. You can use this template for cards for the rest of your career, whether you are dealing with rich people, poor people, male, female, young, old, investment, or insurance clients.

For New Clients
Dear David and Mary:

I wanted to send a brief note to let you both know how much I enjoyed our meeting. [Here you can add one or two sentences.] I look forward to the opportunity to work with you, and I appreciate your confidence.

For Existing Clients
Just change one or two sentences.

I really appreciate all the confidence that you have placed in me over the years. Please feel free to contact me anytime. All my best!

Easy to do or easy not to do? Things that are easy to do are easy not to do. I weighed 80 kilograms my entire life. Over the past five years I gained about 15 kilos. I have a friend who is a personal trainer. I asked him what I can do to make it easier to do up my pants. He said 20 situps every day. But you know what I found out? I found out that it’s actually easier to walk around all day with your pants too tight than it is to do 20 situps every day.

Retirement Business Card
If I were to ask you for your email address or phone number what would you do? Would you give me your business card, or would you write it down on a sheet of paper? Your clients would do the same thing. In fact, most of us spend our careers walking around giving out our business cards. Let’s jump ahead to retirement. What will you do then? What will your clients do? My solution is a one-of-a-kind campaign that is a perfect way to acknowledge a client’s retirement.

Deliver a box of 250 retirement business cards to your client. I want to draw your attention to the bottom of the card—Compliments of Joeadvisors. Your client will hand out these business cards, and your name will be shared with every person that he or she gives it to. Your website traffic will increase. You will generate referrals with this idea. This marketing idea can be done with every client.

Magic Santa
The following is a surefire way to spread your name instantly to all your client’s friends, colleagues, and family members. This campaign is as simple as emailing your clients a link—a link to an absolutely amazing website. Once there, it just takes a moment to upload a child’s photo, some personal facts, and an item from the child’s wish list. I did this with my daughter. I said, “Michaela, we just got an email from Santa.” We clicked on the picture and, all of a sudden, Santa is sitting in front of us, live video footage of Santa in his workshop, opening his book, and my daughter sees a picture of herself in Santa’s book. Santa says, “You’ve been a good girl, Michaela. You always go to bed on time. It says here in my book that you want a red velvet dress.” My daughter, Michaela, was so excited. The impact is huge. Not only will your clients appreciate your email, but they will forward it to everyone they know, and your name and contact information will be at the bottom of the email.

To save time, here is a sample email letter to send to your clients.

Dear Valued Client,

Either you have children or you know of someone who has children. I have discovered a Christmas website that is truly amazing! This site allows you to launch your child’s photo, and per-
sonalize the most magical video featuring Santa speaking directly to your child. Children are absolutely amazed when Santa knows exactly what they want for Christmas.

May the magic of Christmas be with you this season!

Sincerely,

[your signature and your referral tagline]

Quick Tips for Success

Ensure that you have a very professional signature at the bottom of your email. Include professional designations, company name, all contact information, and your website. Include a referral tag line such as, “We would like to thank all of our clients who demonstrated confidence in us by introducing their friends, colleagues, and family members to us over the past year.” This makes certain that when your clients forward the email to others, they will know exactly what you do and that you are open to new clients.

When they experience the wonder in their child’s eyes, they will think of you and your thoughtful email and will forward this incredible idea. Everyone will know that you are their financial advisor, as your signature will be at the bottom of the email.

Here are a few other terrific websites:

www.virtualsanta.org—Santa will answer the questions that your youngster wonders about every year. Santa live on web cam—watch Santa as he interacts with people in his own home.

www.noradsanta.org—track Santa’s journey—perfect on Christmas Eve. The site becomes active in mid-November. This incredibly good campaign is only good for the month of December.

Historic Newspaper

This is a campaign that works with real advisors, with real clients, in the real world, to generate results. To set this up I will share a story.

A Success Story

A financial advisor arrived with a newspaper at a retirement party of a client, but not just any newspaper. It was an authentic real newspaper from the day the client was born. Sound simple? It was. The result: He opened great, new accounts with targeted clients but, more importantly, he connected with everyone at the party on a very personal level that day. The advisor demonstrated extreme forethought and was seen by everyone as thoughtful and competent. Sound simple? It was.

The newspapers come with a certificate of authenticity. You can buy newspapers from all over the world. My suggestion would be to buy old newspapers of the New York Times, The Boston Globe, or The Globe and Mail. The business paper, The Wall Street Journal, will only have financial topics. It is more interesting to get a newspaper that has a little bit of everything. This is perfect for 50th birthdays, 65th birthdays, 75th birthdays, and retirements.

Next, buy 100 sheets of old-looking paper for about $6 and write a letter to your client relating to the newspaper. Be sure to include all kinds of interesting references in the letter. For instance, make mention of actors and actresses in their starring roles, product advertisements, and draw his or her attention to certain parts of the classified section.

I also suggest that you order your own historic newspaper from the day you were born. This tool will serve not only as a great office conversation piece, but more importantly, as a powerful example to illustrate what the markets have done over your lifetime. Your presentations will be much more compelling when you use this tool as an example of growth and compounding: The perfect meeting-room marketing piece.

Here are several websites that you can go to for more information:

• www.simplypersonalized.com
• www.anydate.com
• www.birthdayandanniversarygifts.com
• www.usedmagazines.com

Questions

So let’s review how these campaigns measure up to our marketing criteria. Are they different and better? Do they have high impact and long shelf life? Do they establish you as a credible source? Will they attract additional assets, generate referrals, improve your client retention, or demonstrate your value?

Client Binders

All of my clients receive client binders from me. They receive a three-inch binder with their name clearly on the front of the binder. Inside there are many tabs—Life Insurance, Investment, Mortgage, Wills. Inside the tabs I include an assortment of my financial concepts and product information sheets. Along with the binder, I give them a paper punch to make it easier for them to add their statements to the binder. I mail the binder to the client. I mail the binder because it adds to the impact of receiving the package. How do you feel when you receive a slip from the post office requesting
that you pick up a package? Everyone has a degree of excited anticipation. So it’s $7.00 for the binder, $7.00 for the paper punch, $7.00 for the content, and another $7.00 for postage—$28.00 for the lifetime value of the client.

Now what do people do with the binders? A third of the people would say, “Oh, that’s nice,” and they put it away, never to touch it again. The second third of the people have good intentions—they use it faithfully, and, somewhere along the way, they stop. The last third of the people come to every appointment with their binders. All of their statements are up-to-date and included in the binder. The appointments are far more effective, and I have the opportunity to squeeze the most juice out of this client with all of his statements in front of me.

**Calendars**

Everyone uses a calendar. The next marketing campaign that we are going to look at is calendars. However, these are not ordinary calendars that you get your company name stamped on. For these calendars, we use my financial concepts. I use my financial concepts because they communicate financial concepts in plain language. In addition, the financial concept pictures are interesting, thought provoking, and will spark conversation with anyone who looks at them. These calendars can be done in several ways. There is a 12-month, one-page, laminated version. I have a $2,000 color laser printer in my office, and it costs 11 cents per page to print in color. So, printing 100 calendars costs 11 dollars. Laminating is less than one dollar each. I place refrigerator magnets on the back of the calendars and send them out to my clients every year. The calendar then is attached to their refrigerator all year long. It has the interesting financial concept picture on it as well as my company logo. In addition to serving my client, the calendar provides an opportunity for him or her to talk about the concept picture and then for my name to come up.

**Sports Pools**

Do something like this for your clients for the Super Bowl or some other big sporting event. Start a sports pool. You clients will get an email every week during the season, updating them on their stats. You can send all your clients an email inviting them to be part of the pool and that they can invite one friend. The prize can be something simple like a sports jersey from the team of their choice. Think of how little the cost is compared to the fact that these people get an email from you every week.

**Meeting Mr. Big**

Does anyone have a prospect who you just know would make a big impact on your life and your career if you could just get in, but you never seem to be able to get in? Go out and buy a box of chocolates and send it to that person’s personal assistant.

Write a simple note saying, “I know that you and Mr. Big are both very busy. Would you please deliver this letter to Mr Big? Thank you very much and, for your effort, I have included a box of chocolates.”

**Ticket to Ride**

Here is another way to actually get in front of really successful people. If you call someone and they tell you that they are going to be leaving town, ask if you can buy a ticket on the same flight as him. Think about this for a moment. You can pick the client up at his house, spend at least an hour with him at the airport, and then the time on the flight. You can then just turn around and fly right back. How much does something that that actually cost? $400 or $500. Let me ask you this. If I came to you and told you that I could give you a two- or three-hour appointment with the most successful person in your town for a finder’s fee of $500, would you take that deal? I can almost guarantee you that almost everyone in this room makes more than $500 per appointment.

**Child Binder**

Here, go do this. Every time you sell insurance or some sort of a savings program on a child, give them a child binder. I have all of these poems and quotes that I’ve collected over the years. Then I put in a few illustrations showing the advantages of saving early. Put everything in a one-page binder and then get a picture of the parents with their child and put it on the cover.

**Kick the Bucket**

Here is an insurance door opener for you. I call it “Kick the Bucket.” Here is what happens with life insurance. When you die, you kick the bucket. We have all the bills flying around because if you don’t plan everything properly, your money may not go where you want it to go.

Let me ask you a quick question. Is it true that no matter what type of policy—be it from a stock company or a mutual company—when the person dies, the death benefit is paid out? Yes or no? Does it matter if it is whole life, term, or group insurance? Is the same thing true? Well, if that is the case, then the only difference between every policy in the world, if the above things are true, is only two things. Do you know what
those two things are? Neither does your client. If it is true that
the death benefit is paid out regardless of what type of policy
you have, then the only two differences are as follows:
   1. How long the policy will last.
   2. How you want to pay for it. Do you want increasing
      premiums, quick pay, or decreasing premiums?
Those are the only two differences.

So go and mail this concept page to your client telling him
that there are only two differences and saying that you want
to explain what those differences are. If you want to do some-
thing even better, get a bunch of small buckets, fill them with
peanuts, and drop them off during a big sporting event with
the concept pages and a letter. Just tell your client that you
thought he might want some peanuts to eat during the Super
Bowl or the World Cup and that next week you will call to
discuss the two differences. Then say, “You might find that
the premiums are peanuts compared to what you thought.”
Do you think that he will at least remember who you are?

Beatles
Are these ideas too simple? Think about this for a moment.
The Beatles—a rock and roll legend. Most Beatles songs were
three or four chords. So go out and have a three- or four-
chord marketing plan with three or four sales ideas, and put
these ideas to work for you.

Summary
So here is what we’ve covered. The DNA of your business
being a blueprint or code containing the instructions on how
to build and maintain a highly successful financial services
practice. We talked about the DNA of your success and the
DNA of a prospect.

You have about 10 really good ideas that you can pick
up, touch, hold, and feel, and use right away to help grow
your business and, more importantly, to help your clients
become more successful. But don’t ever forget the secret is to
transform knowing into doing.