How many of you are golfers? How many of you wish you could take a few strokes off your score, especially when you play with clients? How many of you want to know how you can grow your business with less stress and work?

Even if you aren’t a golfer, you probably have some days that feel like this. [video] I’ll bet none of these golfers had the goal of showing up in a YouTube video of bad golf shots! They were all probably trying as hard as they could, and they probably went home pretty disappointed with their results, don’t you think? Especially the guy who managed to lose his shorts!

If you’ve been finding that today’s “new normal” has you working harder than ever for results that are off course, then I’m glad you are here today.

My name is Debbie Nixon, of Masterful Advisor, and many of my clients are successful financial professionals like you: smart self-starters who aren’t afraid of hard work. Most have built pretty successful practices, and many are also golfers. They are ready to move their business forward, but something is stopping them—they may even know what. They may have been trying to fix it themselves. The bottom line is, they are tired of waiting.

I’m going to show you three secrets my golf coach taught me that not only helped me avoid looking like the golfers we just watched (less often anyway), but also helped my clients take their business to the next level while taking strokes off their workload.

I was so excited about these three secrets and how they helped my clients that I wrote an e-book so that more advisors could benefit from the ideas. Today you are going to get the “Cliffs Notes” version of the book, with enough information that you will be able to put into practice if you want to help your business. If you want the full version, I will let you know how you can order it.

Before I get to the three secrets you are dying to hear about, I need to explain a few ways that golfers and business owners are similar. Even if you are not a golfer, you probably know at least one person who is a serious golfer. Here are some ways to know if someone is a serious golfer:

• They drive to the course at 4:00 a.m. to chase a golf ball for four hours, which seems to be a normal thing to them.
• They consider their golf glove as one of their must-have items to bring on any business trip.
• They have an Excel sheet of all the scores of their last 52 games, complete with graphs, charts, and SWOT analysis.

In some ways serious golfers are like the people in this room—competitive, hardworking, and often with a love-hate relationship with the game. And they care a great deal about numbers.

If you are not a golfer, one thing to understand is that it’s all about the score—and in the case of golf, the lower the score, the better golfer you are.

The holy grail of scores is the elusive number called “par.” Par is equal to 72, which is the score you’d get if you were able to complete a typical 18-hole course with no more than 72 strokes. Most golfers cannot score close to 72. If your boss rates you as under par, that’s a bad thing, but not in golf. Under par in golf would make you millions on the tour. In fact, according to the PGA, 90 percent of all golfers can’t score under 90, and there are many golfers who have...
a difficult time scoring 100. Since we know that an unattainable goal is “de-motivating,” golfers have devised more realistic ways of measuring performance. Golfers call these performance milestones “breaking 100, 90, or 80” on a consistent basis.

Like most business owners, golfers will invest a lot of money, time, and energy into tools that promise a quick fix to their performance problems. And similar to the business of running a financial practice, there are easy and hard ways to succeed that depend a lot on where you are on the learning curve. The problem is the sheer volume of tips, tools, and techniques that promise extraordinary results, which are overwhelming. While many of the ideas are excellent, it’s difficult to know what will work best for your situation. Should you buy the next greatest golf club, or do you need better lessons? As an advisor, should you buy a high-net-worth leads list, or do you need a better Internet marketing plan? The answer requires taking a step back, looking objectively at your specific needs, and making some strategic decisions that will be best for you.

Another way serious golfers and business owners are alike is that they tend to overuse a strength: self-reliance. Self-reliance, or a do-it-yourself mentality, is a big success factor in performance. However, that same strength can be a weakness when it stops people from asking for help when they are not getting the results they wanted.

In my case, I had been trying to break 100 for months. I’d go to the golf range to hit a bucket of balls. Friends told me to start with the easiest and shortest club (the 9 iron) and work backward to the driver (the longest and most difficult club).

Now, did I have the patience to do that? Not me! I wanted to hit my driver! Why? Because it’s more fun, that’s why! If you are a golfer, you know that there is a great temptation to hit the ball as far as possible, right? I kept hitting my full swing, over and over, in the hope that this time my ball would not wind up in the water, the sand, or the woods. Fat chance.

After losing an entire box of golf balls one day, I finally asked a golf instructor for help. My golf instructor looked me in the eye, and said, “Okay, here it is: If you want to break 100, learn to putt.” Really? I was flabbergasted. I had just bought the latest and greatest bigger-than-Dallas driver, which was supposed to give me yards and yards of distance. He explained that hitting a driver took a lot more skill than I had at that point (no kidding). However, learning to putt is one of the easiest and most ignored skills. Dave Pelz, author of Dave Pelz’s Short Game Bible, cites that 40 percent of golf strokes are putts, no matter what level you are at. That means that just by taking one stroke off each putt, I could take eight to ten strokes off my score and finally break 100. Wow—that advice was so simple, yet I never would have come up with that on my own.

Here are the other two golf secrets:

- If you want to break 90, learn to chip.
- If you want to break 80, learn to drive.

So you might wonder, What the heck does this have to do with my business? Here it is: There is a direct parallel between how to improve your golf score and how to improve your financial practice.

I’m going to tell you about three financial advisors, who, like the golfers in the above examples, are at three different stages in their financial practice. You will be able to relate to one or even more of these advisors, based on where you are in your business. I will share their business structures, their key business challenges, some hidden challenges or blind spots, and what solutions worked to improve their results.

First, let me tell you about Rick, who is what I like to call an “Early Go-Getter.” There may be some of you in the room who will relate to Rick.

Rick is 32 years old and engaged to be married. He has been promising his fiancée that he would set a date just as soon as he could find the time away from his financial practice. His fiancée is getting a little tired of waiting. She recently gave him an ultimatum since she would like to start a family and her biological clock is ticking!

Rick started his career about five years ago, after leaving his corporate job in telecom. He works for a large brokerage firm to gain product and sales training as well as office support. He currently has about 50 clients with assets under management of $5 million. His income last year was in the mid-50s. Rick’s dream goal is to start his own practice. His goal in the next 18 months is to double his income so that he can absorb the costs of going independent.

Rick thought that one of the most important things he needed to do was get more high-net-worth clients. So far, nothing he’s tried has worked. When he exhausted his personal list of potential warm referrals, he purchased a couple of high-net-worth leads lists, but he hasn’t generated enough income from these sources. He has joined a couple of country clubs in the hope of running into more high-net-worth prospects. So far, he hasn’t been able to generate any high-net-worth clients.

Rick also happens to be a golfer, and he would like to improve his golf game, as much for professional reasons as personal reasons. He frequently entertains clients on the
course and knows that breaking 100 would allow him to be more at ease playing with them.

Like me, when Rick did have a chance to practice (which is rarely), he spent all his time on his full swing. He figured his athletic skill as a ballplayer and his upper body strength would give him an edge on the course. However, breaking 100 is a goal that continued to elude him. He didn’t know yet about the secret of putting!

One of Rick’s buddies is a client of mine who suggested that Rick give me a call to see if I could help him with his business and maybe even his golf game. When Rick called me for a strategy session, he told me that his business felt a lot like his golf swing lately, meaning, he was working just as hard as he could, without much time or energy or success to show for it.

Since Rick was a little tired, I thought I’d lighten things up and start with the first golf secret. I explained the first secret, that to break 100, he just needed to learn to putt.

Although, like me, Rick was a bit skeptical that something as easy as putting would make much difference, he became a believer when I told him he could go from a three-putt to a two-putt average with just a little practice. Switching over to talk about his business, Rick told me about his frustration with his efforts to attract high-net-worth clients and his time management challenges.

He said he noticed that the high-net-worth investors he met seemed pretty skeptical of him. They were angry about the major losses they had suffered in their portfolios and blamed their financial advisor for letting them down. They also were reluctant to put their trust in a new advisor who seemed young and inexperienced. For those of you who are like Rick, how many of you have noticed that high-net-worth investors are more difficult to engage than before?

On the time management front, Rick told me that he used his car as his office unless he was at the main office for a weekly check-in with his sales manager. Although he knew he needed a better time management system, he hadn’t been able to find the time to pick one yet.

After spending more time understanding Rick’s goals and strengths, I worked with Rick to help him put some basic systems in place to save time, effort, and money—and increase his high-net-worth clientele in a more strategic way. Here are some of the ideas you might be interested in:

First, Rick realized that although his goal of doubling his income by increasing his high-net-worth clientele was a reasonable target, he was very vague about how he was going to accomplish that objective. With some brainstorming during our coaching sessions and some reflection on his part, Rick realized he could capitalize on his expertise and relationships in the cable and telecom industry to build his business around the needs of those high-net-worth executives.

Rick also saw that a business plan could help him save time and energy. By writing down his mission, values, and vision, Rick was able to get clear about what kind of business and personal life he wanted. By specifying his goals, identifying his target customer base, and choosing how he wanted to structure his financial budget, Rick was able to prioritize both his time and his money more efficiently.

To get more control over his time and create a flexible schedule, Rick used my Top Advisor 90-Day Schedule to create blocks of time to meet his most important business needs and most important personal needs. This gave Rick focus and peace of mind.

To better leverage existing client relationships, Rick decided to prioritize his current clients and implement a follow-up communication plan to retain his best clients. We also worked together to help him become a better listener and adjust his communication style to match his pace and tone to connect better with his clients.

Here are the specific strategies Rick and I worked on together:

- Wrote a one-page business plan identifying Rick’s vision, mission, strategy, target market, financial priorities, and key goals.
- Used a simple 90-day time management plan to structure time blocks for key work and personal activities.
- Identified a group of niche contacts to give him branding message feedback.
- Created a brief survey to interview some friendly contacts in the industry to hone in on his niche’s common investment issues and concerns.
- Crafted a unique benefit statement that would speak with both credibility and power to his target market. (For example, mine is: “Run a top practice that doesn’t run you.”)
- Created strategic alliances with centers of influence to create referrals within the telecom and cable industry (CPAs, attorneys, telecom associations).
- Withdrew from some of the groups that were draining his energy and weren’t a source of potential referrals.

Rick also improved his communication skills in one-on-one and group interactions with his target market. Rick learned how to adjust his words, mood, and body language to better communicate with his prospects. Everyone here is
probably familiar with how to read a person's body language. Has anyone here studied martial arts? If you have had experience with martial arts, then you know how your breath, your posture, and your focus can affect your results with an opponent. In fact, using the body is the fastest way to change your mood for a better outcome, better than just using positive self-talk. In our culture most of us are not familiar with this, so it is a technique I teach my clients to add to their communication tool kit.

Let's try one technique Rick learned that helped him to get ready for a potentially stressful prospect conversation. He practiced this on his own until he could switch into this position as needed. Everybody stand up. I promise, no role-playing or embarrassing moves. I want to share a technique I learned in my coaching work that has helped military leaders and others in responsible positions become more effective leaders and communicators. This is the work of Richard Strozzi-Heckler and others who are masters of how to apply body language to your professional life. This is just a snippet of work that can take years to master, and I am giving you something that you can apply quickly to help you get the best results from your client conversations. Okay? Imagine you are going to meet with a prospect who is extremely nervous, maybe even angry. This is an investor you know who is anxious and in crisis mode. When you have this person in your mind, raise your hand. Think about some of the self-talk going through your mind, and notice whether you feel tension anywhere in your own body as you prepare to meet with this person to discuss his or her financial needs. Without saying anything, think about where you might be feeling tension in your body. Notice how you are standing and what you are saying to yourself about this person and this upcoming conversation. Notice how you are breathing and where you are breathing from—is it high or low in your chest? How would you describe your emotional state? Now, keeping this person in mind, consciously adjust your feet so that you are standing with your feet balanced and your heels firmly planted on the floor, like you are a rock. Shake your arms to relax them and relax your neck and shoulders. Breathe through your nose, slowly to moderately and evenly paced. Your mouth is neutral, not smiling or frowning. Your eyes are open and slowly scanning the horizon, as if you can see all. This position projects a commitment to order, clarity, fairness, and setting boundaries. Examples of people who often project this: ER physicians, judges, and leaders.

Okay, you can sit down. You may or may not have felt a change to a more stable state of mind because we are in a group and you are not able to concentrate. However, I wanted to give you this exercise and assure you that with practice, you can learn use this technique to instantly increase your composure and calm others. You can practice it for a few moments each day and see what happens. I know this works not only from my own experience, but from masters of martial arts such as Strozzi-Heckler. Rick learned this and other body-language methods to help him connect with prospects and clients.

So after all this work, what was the result 18 months after working together with Rick?

- He doubled his net income to plus $100,000.
- He has a solid plan to open his own RIA firm within the next 12 months.
- He enjoys more personal time to spend with his wife, Anne, and his new son, born just last month!
- He even joked recently that his golf game has gotten better. He’s now breaking 100 on a regular basis when he hosts clients, a boost to his confidence on and off the course.

These ideas may work for you even if your business is at a more advanced stage than Rick’s. However, there are some other strategies that may be even more helpful to you if your practice is more mature or larger than Rick’s. If you are in a mid-career position, you may find Teri’s story very helpful.

Teri is 48 years old and happily married to her husband, Marco. Teri has been taking golf lessons recently so that she can start breaking 90 on a consistent basis, a goal she hopes to achieve next year. Teri has been building her practice steadily over the past eight years. She has approximately $20 million in assets under management and would like to transition from her current brokerage firm to become an independent RIA. In order to do this, Teri needs to execute the target marketing plan she developed last year and also invest in a CMS to communicate more effectively with a larger client base.

Teri has identified a target market of dentists and orthodontists. She has always had an interest in this group because they have specific financial risk management needs that she knows she can serve well.

Teri enjoys the many groups she serves and would like to expand her ability to connect with her existing client base. She has been considering a number of ideas for client management systems. She knows they will help her reduce her workload and improve her ability to generate referral business.

However, she hasn’t committed to a client management system yet—a pattern similar to her reluctance to commit
to her marketing plans. Teri came to me because she wanted to see how she could increase her revenues for the year. She felt that she had taken her business about as far as she could. And although she was quite comfortable, she also knew that she was missing great opportunities to grow her financial practice.

While I spoke with Teri about what was getting in her way, she told me of her reluctance to spend time on administration. She wished someone would just pick the system and buy it for her. She saw herself as a people person, not a paper pusher.

As for her target marketing, Teri thought it was needed but was concerned about losing potential business not in her niche. She thought that her existing clients who weren’t in her niche would leave her if she narrowed her marketing. Therefore, Teri has been procrastinating in making the switch to target marketing.

I noticed that Teri had a tendency to focus on obstacles in her desire to both choose a CMS system and move to a targeted market. This focus on what might be lost is a common mental blind spot for experienced business owners and golfers because they are getting okay results and don’t want to go backward. A blind spot is a set of opinions we have that we don’t know we have and that cause us to be stuck or go off course, even with the best of intentions. Most of us will never be able to detect our own blind spots or do anything about them without getting some feedback from outside ourselves.

I thought Teri could relate to this idea by referring to the second golf secret, which was her current goal of learning how to chip. I reminded her of how uncomfortable it was for her to hold the club and stand in a different position than she was used to with regular shots. Teri acknowledged that once she stopped worrying about what she might forget, she was able to learn how to chip. This took five strokes off her game and allowed her to break 90, which was a personal best for her.

Teri realized that she had a similar blind spot in her business: a focus on what she did not want to lose. By shifting her mindset away from what she did not want (to lose business and be overwhelmed with paperwork) toward what she did want (more connection with her ideal clients), Teri was able to make the changes she had been avoiding.

A second, related, blind spot was revealed in my work with Teri. She realized that she had been ignoring her golf instructor’s advice to practice her chip shots because he was her cousin. This blind spot is called “not giving permission to a teacher.” Many experienced business owners and golfers become jaded over time because of the number of scams they see and their own reluctance to change. While healthy skepticism is a good thing, it can also be a weakness if it closes the door on getting the right kind of help.

Teri realized she was falling into this second blind spot of not giving permission to be taught by not asking for help from more experienced peers. She identified a couple of colleagues who had put new CMS and target marketing in place and who would probably be willing to help her.

Over the next six months, we worked to develop her target marketing plan and choose the right CMS that would keep her in front of her ideal clients on a regular basis. Here are highlights of what Teri implemented to grow her practice:

• Identified limiting ideas that kept her from moving forward in her business.
• Learned to practice openness by asking for help.
• Identified credible peers and mentors who can help her choose systems and develop a targeted marketing strategy to reach ideal clients.
• Developed an effective marketing campaign for her selected target market.
• Purchased a CMS system to increase her contact with key clients and prospects to 12 to 15 times per year.
• Reprioritized expenses to afford administrative support so that she can focus on building her client base more quickly and efficiently.
• Researched various business models to select the structure that will best allow her to become an independent RIA.

Fast-forward 18 months. Teri is now:

• Head of her own RIA firm, with assets under management of $30 million.
• At double last year’s net income (now that she has her own RIA). She has systems in place that allow her to work wisely and a solid marketing strategy with her chosen client base.
• The provider of choice for the dental and endodontic community. She serves on the boards of three professional associations and writes a popular e-newsletter targeted to her client base.
• Proud she has achieved a career best plus a hole-in-one in several golf tournaments.

My last story is for those of you who are considered “Advanced Advisors”—you’ve got a mature, successful practice that has experienced some attrition, or you are looking to leverage your expertise to play a bigger game.
Let me introduce you to Bill. Bill and his wife, Candace, like to combine their love of golf and travel by playing beautiful courses such as Pebble Beach and Hilton Head. Bill’s short game is solid, and he regularly breaks 90. He has set his sights on breaking 80 this year, and he knows that working on his drive shot will make the difference. He recently began private golf lessons with GolfTEC, a golf training company that offers video swing diagnosis and PGA golf pro support.

Bill is a successful wealth advisor who has achieved top financial status and an enviable lifestyle. He has built a thriving practice with a solid client base of software development executives. In his mid-50s, Bill is an RIA with a full-service practice and assets under management of $50 million. Most of his clients have investment portfolios of $500,000 and up. Bill’s net income exceeds $200,000.

Most of Bill’s clients are savvy investors who are focused on preserving retirement income. Of course, the havoc most portfolios have experienced has caused a few key clients to end their relationship with his firm. In addition, his practice has experienced more attrition than he had anticipated due to deaths and clients’ retiring.

Bill mentors young advisors and wants to write a book about trusted advisor ethics. Bill has a lot to give and wants to create a legacy business with a high multiple that he can easily sell one day.

Bill’s time is spent on analysis, quarterly reports to his top clients, responding to client portfolio questions, and referrals from long-term clients. He hasn’t had to actively market in years. Bill uses a sophisticated client management system that allows him to provide highly customized communication and service to his existing client base.

Because he has a thriving practice and has cultivated an excellent target niche of clients, Bill wants to retain the solid book of business that he has worked so hard to build over the years. He has a solid business plan, efficient operation systems, and a consultative sales style. Bill had come to the conclusion that he needed an objective sounding board to help him think strategically about his financial practice. He heard from several of his contacts in the industry who said I might be able to help him.

Bill expressed his frustration about losing a couple of key clients because of so much market volatility. After years of having a successful business, he found himself having to rebuild, and it wasn’t as easy as he thought it would be. I knew Bill was an excellent golfer, so I asked him about his drive. I was about to lay secret number 3 on him! Bill told me what I already knew; that is, while he was regularly breaking 90 (a great accomplishment), he had certain bad habits that were keeping him from breaking 80. He knew he needed a fresh approach to his full swing but was a little reluctant to unlearn such ingrained ways that had gotten him to where he was today. On the other hand, he probably wasn’t going to get any better unless he made some adjustments. The thing about being at Bill’s level in golf or business is that the improvements you make are much more subtle, much more nuanced, than when you are at earlier skill levels. In fact, sometimes it’s hard to detect what the changes are because they seem so slight. However, a small shift in one’s position can make an enormous difference in results. For example, in golf, a 10-degree shift in shoulder rotation at the top of your swing can mean the difference between hitting 200 yards onto the fairway or 180 yards into the woods.

Because you know that there is a parallel between golf and business, you won’t be surprised to find that Bill could get huge results by making some slight changes to his approach with clients.

After further discussion, we confirmed what Bill had suspected: He just wasn’t having the kind of conversations his clients wanted him to have with them. This kind of blind spot is particularly crucial to remove when the economic conditions are as challenging as they are in today’s climate. I assured Bill that he wasn’t the only wealth advisor facing this particular challenge.

I told Bill about another seasoned advisor who had lost a long-time high-net-worth client because he had made the wrong assumption about what the client needed. This advisor was shocked to discover that his ex-client left, not because his portfolio dropped 50 percent, but because the client did not feel the advisor had listened to him. The client had wanted to cash out some of his portfolio before the market crashed. The advisor applied his historical and Monte Carlo algorithms that suggested the client should stay the course. The client believed that if the advisor had really listened, he would have learned why the client was worried and perhaps factored that into his recommendations instead of taking such an analytical approach.

Bill could see the similarity to his own tendency to rely on statistics and rational analysis. Had he been better able to see the world through his clients’ eyes, he could have talked through some of his clients’ fears and offered some other options. At the same time, Bill did not want to fail his clients by getting caught up in their emotions and then giving what he thought would be bad advice. We agreed that it would be
worth Bill’s time to learn how to adjust his approach with clients to have the right conversation, just like he would adjust his golf club selection and position to hit better drives. We worked on some techniques to help him notice when his gut was telling him to shift his approach. They included custom-designed verbal and physical routines to help Bill fine-tune his already-solid communication skills. Bill also learned some physical and verbal ways to handle emotional conversations outside his comfort zone.

The second change Bill wanted to make dealt with his desire to modernize his marketing approach. Given that he had not had to market actively in years, Bill realized he was leaving opportunity on the table with his laid-back approach.

Again, relating to Bill’s golf game, we talked about how often golfers stand at the same spot on the tee box, no matter how many ruts there are from previous foursomes. This usually does not result in the best drive shot! In fact, most golf pros will stand two feet behind the mess, knowing that a new spot of turf will give a much better chance to hit the fairway. It’s about recognizing that old habits die hard and consciously changing to meet new conditions.

Bill realized that he needed to make some changes to his marketing activities, to adjust to the “new normal” conditions of today’s modern Internet marketing. He also realized that with a few minor changes, he could get a lot more out of his very robust client management system.

One idea Bill had on the back burner was that he had always wanted to write a book for his niche clients. Bill realized that he could utilize the Internet to publish an e-book that would generate qualified referrals and create a passive stream of revenue within his niche.

Here is a summary of the strategies we developed for Bill’s practice:

- Implemented a custom strategy to help Bill more comfortably engage in the conversations his clients wanted to have with him.
- Practiced new communication techniques to help Bill address the new conditions clients were presenting to him because of their unprecedented emotional turmoil and extreme financial fear.
- Practiced specific methods designed to help Bill become more skilled at moving outside his natural comfort zone.
- Implemented an evaluation process to help him measure his behavioral changes.
- Wrote a series of financial advisory articles addressing the specific interests of his large group of software and IT industry clients.
- Used his top-of-the-line client management system to increase the frequency and quality of his communications with his top-tier clients.
- Increased his visibility with his niche clients through public speaking, writing, and select VIP events.
- Dusted off his notes and started writing that book he had always wanted to write with the goal of e-publishing it in the next 12 months.

In the past 18 months, Bill has achieved the following milestones:

- Increased his client referrals within his target client group by 20 percent.
- Generated $100,000 in product revenues and new client assets from the sale of his e-series on IT business wealth preservation and risk management.
- Added $5 million in assets under management via referrals from the VIP Masters event he hosted for his top clients.
- Published his e-book and is under contract with a prestigious financial advisor’s association to publish an exclusive guide for mid-career wealth advisors, something Bill has wanted to do for a long time and never dreamed he’d be paid to do.
- Generated $5 million (so far) in new revenues by appearing as a regular financial advisor on a blog radio station popular among younger software listeners.
- Developed a systematic referral generation campaign that is producing 10 solid niche high-net-worth referrals per month.
- Finally broke 80 by learning to adjust his swing, his club selection, and his tee-box position!

Now that you have heard each story, which advisor most fits where you are with your practice?

Are you like Rick, the early go-getter in the process of building your practice? Or are you more like Teri, at mid-career and getting ready to jump to the next level? Or are you an advanced advisor like Bill who wants to refine your strategies to address an aging client base and the new financial game your clients are finding themselves playing?

Perhaps you can relate to all three of our advisors in one way or another. There is always some overlap. Or it might be hard to remember who was who! Here is a chart summarizing the three advisors—their golf and wealth advisor game blind spots and focus areas. We’ll look at the business side of the equation. (Fig. 1, next page)

Of course, your business may be somewhere in between the three advisors. Chances are, you can relate more with
one of the stages than the others. The point is, to make more revenue with less effort, choose the easiest path based on your level of play, so to speak. And to see the easiest path, you may want to first take a look to see whether you might have some blind spots in your line of sight that are making it harder to change direction in your way of operating, even if you know which direction you want to take.

I know we have covered a lot of information today. I have tried to give you some actionable ideas you can apply immediately to help make growing revenues easier for you. And if you are a golfer, maybe you even got some useful tips to improve your swing. The tips I shared really are from experienced golf pros and not made up by me. I promise! To use a golf metaphor, may all your “drives” land on the GREEN!

<table>
<thead>
<tr>
<th>Advisor</th>
<th>Goal</th>
<th>Blind Spot</th>
<th>Focus</th>
<th>Stage</th>
<th>Blind Spot</th>
<th>Focus</th>
</tr>
</thead>
<tbody>
<tr>
<td>RICK</td>
<td>Breaking 100</td>
<td>Swings for distance</td>
<td>Putting</td>
<td>Early go-getter</td>
<td>Works too hard</td>
<td>Work smarter with basic systems</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Scattered focus</td>
<td>Choose a specific target</td>
</tr>
<tr>
<td>TERI</td>
<td>Breaking 90</td>
<td>Fear of failure</td>
<td>Chipping</td>
<td>Mid-career pro</td>
<td>Fixed focus</td>
<td>Refocus on possibilities</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Doesn’t ask for help</td>
<td>Get the right kind of help</td>
</tr>
<tr>
<td>BILL</td>
<td>Breaking 80</td>
<td>Old swing habits</td>
<td>Driving</td>
<td>Advanced advisor</td>
<td>Old conversations</td>
<td>Conversational club selection</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Marketing rut</td>
<td>Reposition for greatness</td>
</tr>
</tbody>
</table>