Three Months to the Top

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I heard a lovely phrase recently, and I would like to start my session with this dedication to my MDRT family—and to all of you for investing your time with me today: "I'm in MDRT because of you. MDRT makes me the best I can be. I want to be the best me, for you." I think this really sums up the great organization the Million Dollar Round Table really is and why so many members are willing to give their time to help others. My hope today is that each one of you takes away something of value that will help you in your businesses.

Now, even though I have done this a few times, I still do get a little nervous when addressing successful individuals such as yourselves, and I am under extra pressure because I have been asked to motivate and inspire you today so that you can all reach Top of the Table and beyond in just three months *if* that level of success is something you are really serious about achieving. However, I have decided that in order to motivate and inspire you, I really need you to start today's presentation by motivating and inspiring me. Would that be okay? Great! So would you please turn to the person sitting next to you and repeat the words I am just about to give you. Are you ready? "This guy is gonna be good!" Great thanks!

I must say it is an honor to be invited to speak again at such a prestigious event, but I want to start by thanking you all for investing your time with me for a session that I hope makes a real difference to your businesses. It's nice to see so many faces I recognize, but so many new ones as well. Just by way of a show of hands, how many of you have heard me speak before? How many of you have not heard me speak before? And how many of you couldn't care less whether you've heard me speak before or not?

So, once again, please start by raising your hands and answering the following question: "Who here is really serious about success?" Now I should just say, I am not talking about quite serious or pretty serious; I am talking about really, really serious. The sort of serious that leads to the belief that you would be prepared to do anything to reach your financial, business, and life objectives. To start this presentation, there is one very important thing I want you to know: study after study—and quite a lot of the research I have done with my own high-net-worth clients—confirms that there is only one major differentiator between those who actually achieve high levels of success and those who merely aspire to achieve it. Really successful people are simply the ones who are prepared to do what most of the rest of us aren't prepared to do. In other words, they are prepared to do what others find uncomfortable and therefore don't sustain. If you want to reach Top of the Table in three months—and let me tell you that it is very possible—this is the first thing you need to both understand and accept. There is nothing else that makes a successful person any different from the next individual. It is not about personality, experience, length of time in the business, economic situation, political climate, general education, or family background; it's about the application of the key principles that I am going to tell you about today.

To be a peak performer you have to start with a solid belief system, particularly so when you get to work in the corporate and high-net-worth individual market. Why? Because there are three very clear and distinct things that differentiate successful people.

The first is psychological. All successful people have a positive belief system. They are driven, they are goal-oriented,

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and they are decisive. For many, these can be quite intimidating characteristics, but in actual fact, they are the kind of personality traits that you will soon wish all your clients offered. The second is that they have great listening and communication skills. Believe me, older people and businesspeople (or anyone who has achieved any kind of success, for that matter) develop the art of not just winning but winning people over. You have to prepare for success in this market by becoming every bit as good a communicator as those whom you want to deal with—but more of this later. The third (and probably most distinctive) thing that separates the successful people from the mediocre rest is that they have developed what appear to be natural persuasive skills, that is, the ability to move people to action. At the same time, they look to form relationships with people with similar characteristics, and when they find them, they naturally want to do business with them. So if you listen carefully to what I share with you today, make lots of notes, and practice and practice and practice until you are confident enough to take these new skills into an extremely exciting marketplace, you will undoubtedly reach your goals in a short space of time. By the way, when I talk about practice I am not suggesting that anyone needs to spend weeks, months, or even years learning by trial and error or even burying their head in a series of books in order to improve their knowledge. Success in the corporate market is about adopting exactly the same approach as you would with any other prospect but focusing on key concepts that will compel the individuals to take positive action. The ideas I give you today need practice. It is simply not enough to try something once or twice, decide that it didn't work in the way you expected, and then conclude that this market isn't for you after all. Practicing is about taking the ideas and running through them plenty of times so that they become a habit. Once you get to that point, you will present and communicate with such confidence that you will adopt the same characteristics your prospects display in abundance.

Before we go on to talk about where you can find a huge number of protection sales, let me just spend a moment focusing on three key words, words that should form a basis of your presentations, whether investment or protection based.

1. **Risk.** Most people in the corporate world base decisions upon a risk/reward analysis, and this needs to be a focal point at your initial meeting. Personally, I think you should stay away from mentioning risk as a low, medium, and high thing because an awful lot can be misinterpreted when you deal with risk in such broad terms. After all, "medium risk" to one person is not necessarily going to be "medium risk" to another. I prefer to use a simple scale of 0 to 10, with 0 being "under the mattress" and 10 being "red or black on the roulette wheel."
2. **Cost.** You'll come on to see how effective dealing with cost in percentage, rather than £/$ terms, can be—and remember that the true cost of insurance is actually 100 percent of the benefit—except that those clients who maintain premiums throughout the whole of their lives will always get substantial returns on the premiums paid. Another important point worth making is that high-net-worth individuals and business owners usually look at cost on the following basis: (a) What do you want? (b) Find out the cost. (c) Decide if you want to pay the price. It really is as simple as that—and I'll give you some examples of concept and products that will have your prospects wanting to pay whatever price it is that addresses the potential solution. The third is volatility, which goes back to the risk/reward analysis I mentioned earlier.
3. **Volatility.** Your prospects need to understand volatility. If you make sure they are comfortable with portfolio values rising and falling, or protection sums assured increasing or decreasing, depending on underlying performance, you'll prevent any problems for yourself in the future. It is important to explain the correlation between risk and reward—and what has to happen to achieve results. Manage client expectations, and you'll build relationships for life.

Okay, let's have a look at where we might get potential sales. I respectfully ask you not to overanalyze what I am about to say because if you follow the thought process as the action plan I am about to share, it really will end up being as simple as it sounds!

Existing clients: It doesn't surprise me when I hear advisors say, "But they don't work in the corporate market, so how can I find the opportunities within my existing contacts?" However, there is not a single person here today who does not have an unlimited supply of prospects from within an existing client bank; the chances are we haven't done enough to develop these opportunities in the past. The first thing to focus on is your fact find. What I call domestic clients will always have an employer, suppliers, or contacts that will help you to build corporate opportunities. So ask lots of questions! Perhaps the biggest mistake advisors make is not asking enough questions about the other professionals that your

clients work with, such as accountants (CPAs), solicitors (attorneys), mortgage advisors, general insurance brokers, bank managers, stock brokers, and sometimes even other financial advisors. I strongly encourage you to spend time finding out about the other people who advise your clients. Most clients have a will and a trust of some description, or at one point or another they will have purchased a house. All of these things were put together with the help of a lawyer, so ask them what they thought of the service provided. Once you get engaged in a conversation and gather a few simple facts, you have a great reason to call this professional. My entire business has been built on the backs of several key corporate relationships with professional firms who have introduced numerous clients, year after year, for as long as I can remember.

Here's why it works. I would like you to imagine you're a lawyer (attorney) and you receive a call from a financial advisor. The financial advisor happens to be me, and so I would like you to pretend that you are Mr. Lewis of Lewis & Partners, who specialize in a whole range of different legal services.

> Oh, hello, Mr. Lewis. My name is Sandro Forte of Forte Financial. I do apologize for calling you out of the blue like this; do you have a moment? The reason for my call is that I have recently had a meeting with a Mr. and Mrs. Davies, who I believe you have assisted in the past. Mr. and Mrs. Davies speak very highly of your firm, and the thought occurred to me that since I have a large number of clients looking for the kind of services you provide, perhaps I could take a half hour of your time, over coffee, sometime soon and discuss ways in which I might be able to introduce our clients to you.

Question: Is this individual likely to say *yes* or *no* to a suggestion of a meeting? The great news here is that when you get to the meeting, you are the interviewer and not the interviewee. You get to decide whether this individual/firm should receive client introductions from you or whether they shouldn't. Reasons that you might not wish to introduce might include the fact that they have an existing relationship with another financial advisor, they do not have the right type of clients, or you just get a sense they do not uphold the same levels of service and integrity that you have within your business. Ultimately you get the opportunity to either move things onto the next level (which I'll cover in a second) or reject them as a potential source of new business. Either way you win! As it turns out, you also have an opportunity to mention that you would also be happy to receive introductions from their firm as and when the situation arises. The principle of reciprocation states that if you introduce yourself to them, they will feel obliged to do the same. Put simply, why waste time and money searching for new clients when you have access to hundreds—and probably thousands—of well-qualified clients who are 70 percent more likely to do business with you because you have come referred from an existing, trusted advisor?

This leads me on to a Forte Financial proposition—a proposition that you might wish to adopt within your practice. I simply sell myself (and my firm) as a "one-stop shop." I should point out that this does not mean that I try to be all things to all people. I specialize in investments and the corporate and high-net-worth individual protection market. I simply act as the financial coordinator for all the other products and services that those individuals may require. I act as the liaison with their accountant (CPA), lawyer (attorney), and all the other people they might use. I can guarantee two things: First, no one has ever offered to coordinate everything in this way, and second, you are the individual they call every time they need the expertise of one of these advisors and because you are a person who puts yourself forward as the initial reference point. What this means is that as well as giving and receiving referrals, you can often direct those clients who would have been referred by, say, the attorney back to the same firm because you may discover that they have a need for another one of their services. In other words, you create a self-perpetuating new business line. Whenever you have some spare time in your office from now on, carry out to a "file audit." The file audit is simply a process of taking 10 files at a time and analyzing each one of them in detail, in turn. What you will find within almost every single file is that you missed numerous opportunities to discuss different areas of business with each of your clients—that will also give you plenty of reasons to revisit the individuals and talk through these various things as well as developing referral corporate contact opportunities.

Next let's talk about hooks. You need to have five or six comments or ideas that compel prospects to say, "Tell me more." In the corporate world, people are inclined to think they are bigger, better, faster, and stronger, and generally expect to have the best of everything, bearing in mind they usually spend more money! Here are just a few examples:

1. Wills. When talking about wills, do you find that the existing document contains the "right to insure" clause? Very few wills written more than five years ago will have made provision for the executors of the will to insure their personal possessions and property upon their death. Without this clause, the property no longer has a legal owner and therefore cannot be insured. If your clients don't have it (or don't know), I suggest that you refer them to one of your contacts who can ensure that they will be properly provisioned.
2. Are their loans self-cancelling? Most prospects will have no idea what you are talking about, so simply suggest to them that for a very small increase on the rate they pay on their corporate overdraft or loans, you can arrange it so that all the debts are repaid in the event of death or serious illness. You know and I know exactly what we are talking about here, but corporate clients certainly don't. Things don't need to be complicated—just sell the concept.
3. Eighty percent of the world's corporate population doesn't have income protection, so in theory, for every four in five people to whom you ask the question, you should get a "Tell me more." The reason you don't get many "Tell me mores" is you don't ask.
4. Make sure you have a really good elevator speech. Think of at least four or five different job titles to suit different situations. Put simply, you cannot be a life insurance salesman (however proud of it you might be) to a wealthy retiree. In conceptual terms, they simply don't need a financial advisor; they want a wealth preservation specialist. Business owners don't want a financial advisor either because to them financial advisors are all the same. But a business protection specialist is a different proposition altogether. Note that I always use the word *specialist*; would you go to a general practitioner or a specialist if you had a problem with your heart? The word *specialist* is a very powerful hook, particularly in the corporate world.
5. Here's an interesting one: How many of you know the claims record of the insurer (insurers) you tend to use the most? One of the insurance companies I work with has a 98 percent claims record in the UK, whereas other companies have claims records between 75 and 85 percent. So when I come to discuss premiums—even though one may be a little more expensive—I simply revert to the cost versus value comparison, and suddenly it becomes a very easy decision. I am not suggesting for a moment that you need to be technically proficient in all areas of your business, but you do need to know what makes you different and better than the competition. Discover that and you're four-fifths of the way to success in this market.

The extraordinary letter: Identify one high-net-worth individual each week, find out his or her details, and send that individual a letter. There are three parts to the letter: (a) the introduction, (b) a common link between the two of you, and (c) an invitation for the individual to contact you if he or she is interested in meeting.

Here's an idea that has made me and everyone I have shared it with more money in the corporate market than any other idea. Whether you have a lot of experience or are new to the market, it's an idea that, with practice, you can present in less than two minutes. I found the simplest approach is to contact anyone who runs a partnership, a family business, or a corporate entity (wherever there is more than one director) and simply ask for five minutes during which you would like to present a very simple idea that will be a tremendous benefit. If you also mention that there is no cost or obligation, you will find almost everyone you speak to will agree to a meeting.

Now on the screen in front you'll see a very simple diagram. [visual of two stick figures] It's simple for a reason: This is what you are going to draw on a piece of paper as you're using the words I am about to give you. Again, there is a full script available on the MDRT website, although I would encourage you to take some basic notes now if possible.

Let's set the scene by imagining you have partners in a business—let's call them Mr. A and Mr. B—who agree to a meeting. The only thing you need to establish before you start your presentation is to get a rough idea of the value of the business and an indication as to turnover or profit. For simplicity, let's also imagine Mr. A and Mr. B own the business equally.

So let's imagine the business is valued at approximately $5 million, and the turnover is $1 million.

> Thank you both very much for seeing me today. I am mindful that I promised I would not take up more than five or ten minutes of your time, and I do ensure that I keep my promise. Is that okay? Mr. A, can I ask if you are married? Yes? Could I therefore ask you if you know what

> would happen to your share of the business if you were to die? That's right, it would pass to your wife. Mr. B, are you married? Yes? Do you know what would happen to your share of the business if you were to die? That's right, it would pass to your wife. Mr. A, another question: If Mr. B were to die, would you really want to go into business with his wife? No. Mr. B, if Mr. A were to die, would you want to go into business with his wife? No. Mr. A, another question to you: If you were to die, do you think your wife would want to go into business with Mr. B? No. And, Mr. B, if you were to die, do you think your wife would want to go into business with Mr. A? No. Mr. A, if you were to die, what do you think your wife would want instead of the business? The money? Mr. B, if you were to die, what do you think your wife would want to have? The money.
>
> So at the moment we have a situation in which neither of your respective wives would want to go into business with the surviving business partner, and neither of you would want to go into business with the deceased person's spouse. In all likelihood the business would not have $2.5 million to buy out the deceased partner's spouse, so I am sure you will agree we have a problem. The good news is that I can solve the problem for you, but there is a catch. I bet you're wondering what the catch is, aren't you? Well, the good news is that there is a catch; there is always a catch. The catch is that in order to solve this problem so that either of you can assume 100 percent control of the business if the other were to die, and your respective spouses could be left financially secure, the business turnover would reduce by 0.3 percent. In order to solve this problem completely, would it be the end of the world if the turnover were to reduce by 0.3 percent?

What have I just done here? Apart from closing—at least conceptually—a shareholder protection arrangement, I have also gotten them to agree—again conceptually—to a $30,000 premium (0.3 percent of $1 million).

You could now rerun the presentation or simply ask whether the same implications exist if either of them were to become seriously ill or disabled.

A number of people ask me if the same presentation works regardless of the number of business owners, and the answer is simply *yes*. Even if there are multiple business owners and I keep the presentation simple by basing it on two people, the concept is exactly the same. You then introduce one of your lawyers (attornies) to help with the cross-option agreement, which needs to be put in place to ensure that the money passes to the right people at the right time.

If you only have one business owner, this previous presentation doesn't apply, but that does not stop you from talking about life and critical illness insurance given that it is almost inevitable that money would not be immediately available in the event of death or critical illness, for two reasons: (a) Most of the inherent value in a one-person business is in the form of goodwill, and (b) very few one-person businesses are cash rich and therefore able to draw on the necessary resources as and when they are required.

And don't forget to ask for referrals: It's the easiest kind of introduction to ask for given that it's simple in concept and valuable in terms of result.

Find 10 people each day to give your business card to, anyone who has provided a good level of service. If you are in a restaurant and the waiter has gone above and beyond, then it's easy to say, "I have been really impressed with the service you provided today. If ever I can provide a great service to you, then here's my card and please let me know." Give away 10 cards each day to anyone who has provided you with a good level of service. It's easy to have a conversation, and you will be amazed at the amount of business you can generate.

The client ladder: List your top 10 clients and invite each one of them for a brief meeting over coffee. Offer them an enhanced level of service in exchange for them to proactively look for clients, just like them, for you to meet. It will substantially increase the quality of your clients, reduce your workload, and substantially increase your sales income.

If you are now starting to fill your planner with good quality meetings, you need to be really concise and focused at the fact-finding meeting. The first rule to adopt when engaging with a corporate client is to fully respect their time. "How much time do we have today?" is a great question to start the meeting with; it shows that you understand the way the corporate market works and that you have a basic level of integrity and professionalism. Irrespective of what they say, work to time perimeters! So let's look at the questions. *Who* would be affected by

your death? *How* would they be affected? *What* would you want to happen in an ideal world? How important is that to you? *When* was the last time you reviewed the situation? Close with, "Does it make sense to do something about it?"

In case anyone is still wondering about the size of the opportunity here, let me just share a few key facts. First of all, the key person market worldwide is valued at around £400 billion ($670 billion). Over $300 billion of corporate debt—$460 billion in the shareholder protection market—is uninsured (£200 billion).

Before I go any further, I should just mention a simple idea that will help you to refocus on filling your diaries.

Let me just share with you a few thoughts on how you get past the corporate "gatekeeper." This is the secretary or receptionist working in the organization who is generally trained to get rid of all the time wasters.

There are four points to note here. The first is to plant the idea in the gatekeeper's mind that you know the prospect (the CEO, for example) better than the gatekeeper does. So you'll say, "Hello, could I speak to Mike—Mike Jones—please? Thank you." Using the prospect's first name, followed by his full name, embeds the thought that you know him well (because you're on first-name terms), and you use his full name for the gatekeeper's benefit, because the gatekeeper is not on a first-name basis.

The second is to make friends with the gatekeeper. If your prospect is out or busy, you say, "Oh, I see. Well, my name is Sandro, Sandro Forte. May I have yours? Thanks, Susan. When would be a good time to call Mike back? Okay, great. I'll call back then, and you can put me through." When you call back, you simply say, "Hi, Susan, it's Sandro. Can you put me through to Mike please?"

Point three is to sabotage their attempts at efficiency. The gatekeepers are trained to filter calls as quickly as possible, so your job is to wear them down. If they say, "Where are you from?" answer literally, "I'm from London." When they say, "No, I mean what company," simply abbreviate so that Forte Financial Ltd. becomes FF Ltd. At this point the phone is now ringing with another call; they can't afford to lose a potentially genuine prospect, supplier, or client, so in the absence of any other information, the gatekeeper will put you through.

Point four is, if the gatekeeper says, "Is he expecting your call?" say, "I do hope so."

Use every means at your disposal to take gatekeepers out of their comfort zone.

By the way, how many of you love objections? If you don't, may I suggest a way to handle objections? And I am talking about handling any objection, anytime, anywhere, and in any situation, regardless of the objection. Have you ever heard these objections: "I have no money." "My cousin works in the insurance business." "I want to compare the price with another company." We've heard them all, haven't we? Now, here's the trap that most financial advisors fall into when trying to handle an objection. What's the first thing we think when someone tells us something we don't agree with? We instinctively want to create conflict. In order to successfully handle any objection, this is absolutely the thing you must not do. So the first step to handling an objection successfully is to 100 percent welcome the objection. You can do this in two ways: "I am so glad you mentioned that" or "Thank you for being so honest." You then need to create empathy, which involves using words such as "If I were you, I would be thinking exactly the same way." And then, in order to get to a yes, you need to ask a logical question, and the way to do this is to depersonalize the next question you ask and also to make it logical. If I asked any one of you a logical question, the answer would always be *yes*. If I were to ask you a personal or emotional question, then I would have no control over the answer. When people buy, do they use their left brain (logical) or right brain (emotional)? The answer is actually both. That's the reason why people know they need life insurance but decide they don't want it or come up with a reason why they shouldn't buy it. So always end the next sentence with the words o*f value*. Let me give you an example. To handle the objection "I have no money," you would say, "I'm so glad you mentioned that. If I were you, I would be thinking exactly the same way, and if I could show you how I work with my other clients to create money they didn't think they had before—in other words to actually increase their wealth—would that be of value?" It's a logical question, and the answer will always be *yes*. Remember, you are looking for an opportunity to provide more detail because the objection was probably raised as a result of confusion or a lack of detail. You can visit the MDRT website for the full script, which you can download and learn, together with several suggestions to handling different kinds of objections.

Now let's look at the approach you need to adopt when making successful telephone calls. There are six steps. Before you start, you need to prevision—in other words, imagine the outcome.

There are six simple steps to a successful sales call:

1. The apology. Start with, "I'm so sorry for calling you

out of the blue like this; I don't know what you must be thinking." (Except you do: They are thinking, "Who is this?")

2. The introduction followed by the promise. "My name is Sandro Forte from Forte Financial. Do you have a moment? Your friend John Smith recently became a client. After I helped John in a number of ways, he suggested I call you. I promised him I would, and I'm keeping my promise—is that okay?"
3. The message. Is your normal message, What are you selling?
4. Objection handling (if applicable: that's the 100 E of value technique; 100 means 100 percent welcome the objection, E is for empathy, and "of value" are the words one uses to complete the logical question one needs to ask to get the prospect to say *yes*).
5. The hotel question: "Do you know the ABC Hotel? Why don't we meet there next Tuesday at 4 or Thursday at 2?"
6. Trivia/confirm the meeting, as you would normally do.

And your fallback question, if everything goes wrong is, "Just before I go, may I ask you a quick question? You do pay bills, don't do? Great. And if I could show you how I could substantially reduce the costs of bills for my other clients, would that be of value?"

Given that you now have lots of ideas for new business opportunity, you need to create a "yellow box planner system." Now, I would like you to look at this: This is my planner for next week. [visual] Question: How many meetings do I have in my planner for next week? The answer is actually zero. What you see are 10 yellow boxes and a red box, but that's all they are—boxes. Cast your mind back to the last time you finished a first meeting with a new prospective client and you came to arrange the second meeting in order to present a solution. You could see the prospect glancing at your empty planner, and you knew they were thinking, "He doesn't seem very busy," and then inevitably the prospect would create some reason as to why he or she couldn't see you again. Opening your planner at the beginning of the week only to find it empty is not exactly the most motivational of things, is it? Have any of you ever played bingo or lotto before? Right, so what's the first thing you want to do when you see boxes, just like the numbers in a game of bingo or lotto? You want to fill them! So decide at the beginning of each week (preferably a couple of weeks in advance) when you want to see your clients, because if you want to be a very successful financial advisor, you need to start running your business and not let your business run you. How many times have you allowed clients to dictate exactly when they will see you and you have compromised other arrangements just to accommodate a meeting? That's an unfulfilling job! On the other hand, when clients see a planner full of yellow boxes, they assume, just as you did, that you have lots of meetings already booked and as a busy—and therefore successful—individual, you must be someone they want to see for a second time. Now if, for example, prospects can't see you at a time you have allocated with a yellow box, then you have to negotiate to get them as close to one of your yellow box times as possible. So if you have a yellow box allocated at 9:00 a.m. and the client says 11:00 a.m., then you need to see how close you can get the client to your time slot of 9:00 a.m., so you might suggest 9:30 a.m. or 10:00 a.m. The moment you say to a client, "Yes, sure, I'll see you anytime you like," you destroy your credibility as a financial professional. Imagine contacting your doctor and asking for an appointment only to be told, "Yes, sure, come whenever you like." How much confidence would that give you? Not much!

You should now have enough ideas as how to fill the 10 yellow boxes with quality meetings—and by the way I am talking about first or second meetings; anything else does not directly produce income. Oh, let me just tell you about box number 11—the red box. In order to be motivated to constantly achieve positive outcomes, we need to reward ourselves, so box number 11 (the red box) comes with a rule. The rule is that if you fill the 10 yellow boxes (irrespective of the outcome), anything you earn from the red box is yours to spend exactly as you wish. Now, if that's not a more motivating and fulfilling planner system than you operate right now, then stick with what you currently do. But if it's not, then I strongly suggest that you adopt this system because it will get you focusing on time discipline, raising professional standards, and enjoying putting meetings in your planner.

Getting referrals in the corporate market is really easy if you stick to a simple approach that uses the same language as your prospects. Suddenly, in the middle of your presentation of the first meeting, say the following while fiddling with your watch, "Oh, just before I forget, I make it a professional business practice to work by personal introduction. The reason I get so many when I ask my new clients is I like to think that what I do is different from what other advisors do" (or for whatever reason you wish).

In meeting two, after transacting the business, say, "I'm not sure if I've mentioned this before, but I make it a professional business practice to work by personal introduction. In your case, whom would you like to recommend?" Some

people like to take their watch off at the beginning of the interview, and at the end of the first meeting, when they put their watch on, they do the technique.

Because the mind cannot take in two unconnected pieces of information at the same time, the attention goes on the watch (so fiddle in an unusual manner!) while the words go straight into the person's subconscious where it is stored without interference. Or you may use a tie clip. Ladies, use a handbag or a necklace.

The above is just the tip of the iceberg. The technique extends in other key areas to make the need for telephone prospecting sessions obsolete.

Finally, I would like to embed some of the messages from today in a little game. So I would like six volunteers.

Remember what I said at the beginning? In order to achieve a successful outcome—and to sustain that success—we need to do the things that are a little uncomfortable at times. Have the courage to do the things that other people around you are not doing, and you will differentiate yourself in a way that will have an absolutely massive impact on your productivity. I have had new industry joiners sell $60,000 cases within two or three months, starting with their new company, and other advisors break into the corporate market for the first time just because they had the courage to contact a celebrity or sports star. Don't think that just because someone is a multimillionaire he or she doesn't have the need for the services we provide.

I really do hope you have found benefit in this session today and that you take some of the ideas and put them into practice. If you do, I guarantee you success. I wish you every success.