

Lamp - Hong Kong

Edward G Deutschlander



LAMP

ASIA

Powered by GAMA INTERNATIONAL

COLLABORATE. ELEVATE. INNOVATE.



Recruiting U

Culture Builder/Culture Keeper

- Firm Culture, Philosophies
- Recruiting
- Selecting
- Fast Start launch
- Practice Development/Accountability/Coaching
- Tools to develop leaders

North Star SNAPSHOT

Growing Leaders

MDRT MEMBERS = 76

COURT OF TABLE = 11

TOP OF TABLE = 13

Est. Revenue \$55,000,000

Life Premium in 2014 = \$21,800,000

Annuities 4.5M

Disability Income Premium \$4,450,000 in 2014

Total assets under management \$6,000,000,000+

Team members-142; Advisors 159

Fees \$1,525,000

Offices = 41 in 18 states; GDC = \$26,700,000 est.

MDRT

Qualifiers

11x MDRT	2
10x MDRT	1
9x MDRT	1
8x MDRT	2
7x MDRT	2
5x MDRT	3
4x MDRT	6
Court (3x MDRT)	13
2x MDRT	22
MDRT Qualified	23
Aspirant	1
TOTAL	76

GROWTH

SERVICE

GRATITUDE

RESPONSIBILITY

INTEGRITY

FAITH

Success: Drivers— *Whatever you teach day one, that is what gets done*

- Hard to easy vs. Easy to Hard (High activity learned first/100 cases)
- Billable Hours
- MDRT Culture
- Miracle of Life Insurance- repeat! Self completing
- Introductions/recommendation/Referral-- Culture
- Cop, Coach, Consultant, Community/ **MEMBERS**
- “Win or Lose today”-critical numbers
- Goals- What, How and WHY
- Human Life Value
- Fostering Business Owner/CEO mentality
- Strangest Secret & Common Denominator of Success
- Deserve victory mentality-hardest working team in the industry
- Servant Leadership
- Everyone needs someone to expect greatest from them

Changing Lives, Forever

	2015
Total client engagements	119,127
Face Amounts	\$ 34,042,654,906
Cash Values	\$ 1,579,402,232
AUM	\$ 3,934,991,632
DI	\$ 4,489,800,000
Grand Total	\$ 44,046,848,770

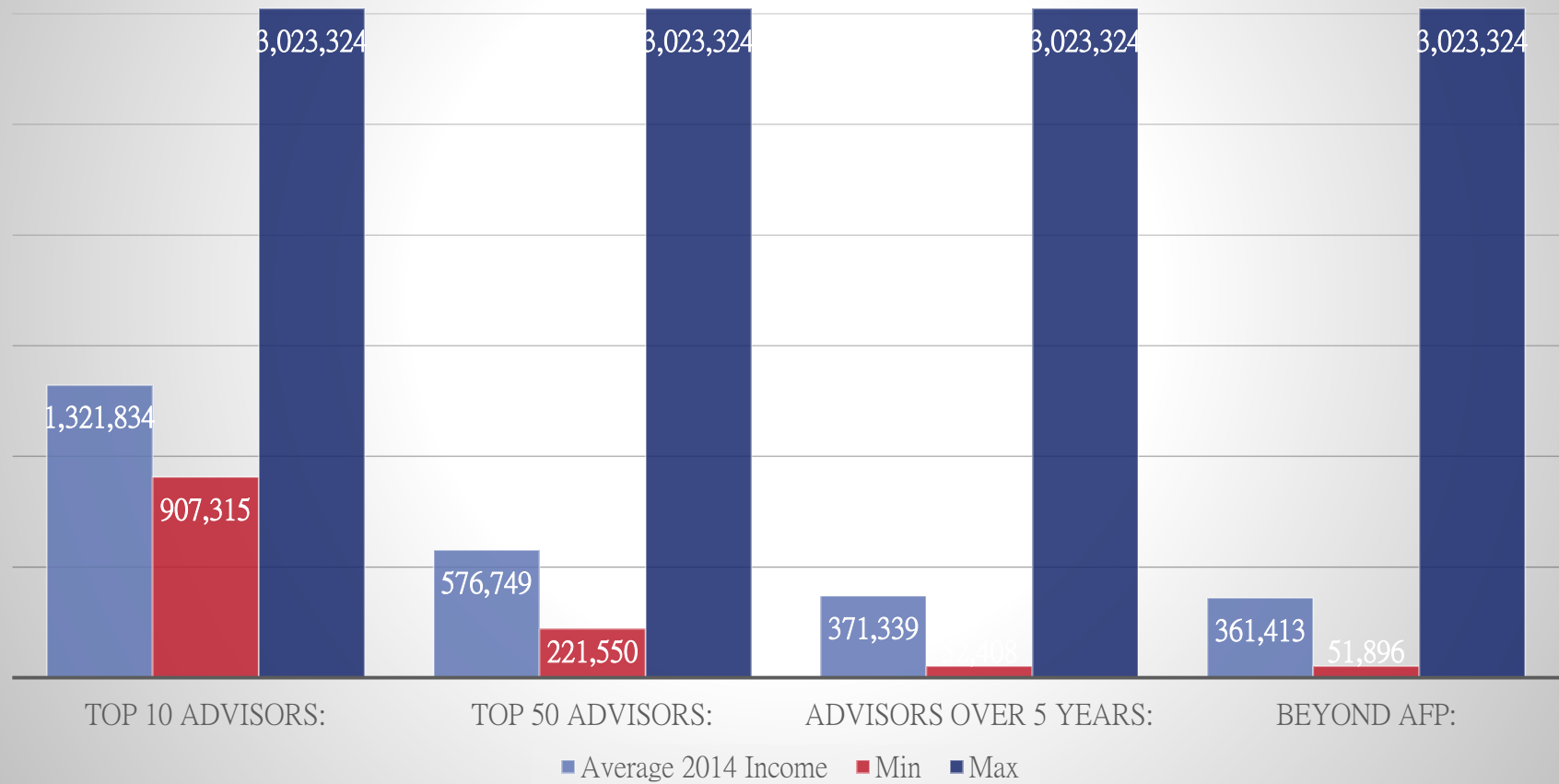
January 2014	June 2014	January 2015
41,518,699,362	43,228,407,469	44,046,848,770

Demographic Production Breakdown

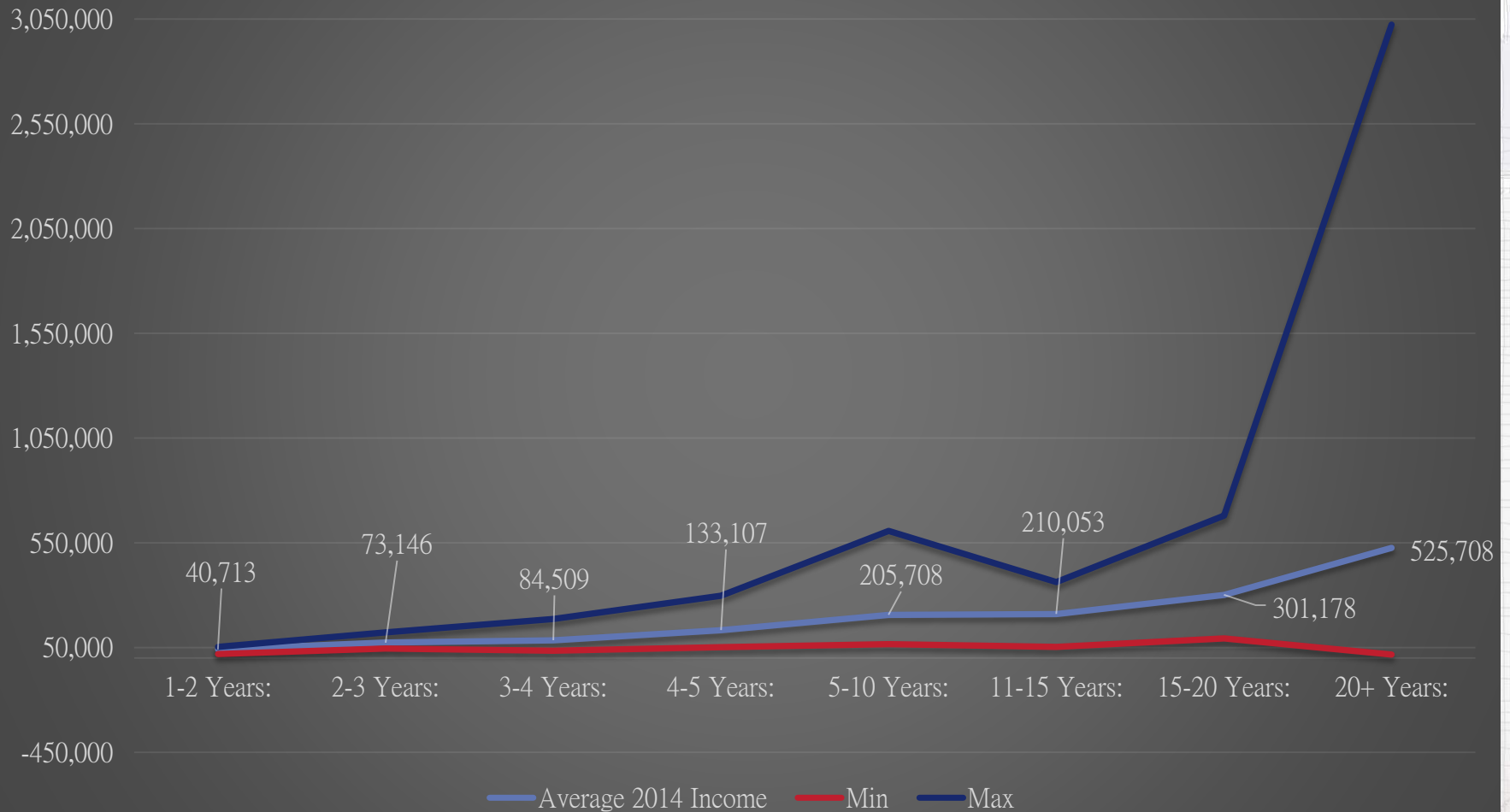
As of 12/31/13

Age	Count	TTM GR	TTM SBCs
<=34	61	6,986,052	5,879,290
35-44	33	11,227,962	6,364,983
45-54	16	11,612,580	5,068,168
55-64	21	11,237,154	5,211,288
>=65	17	2,104,217	886,794
	148	43,167,964	23,410,523

2014 Average Advisor Earnings All Sources



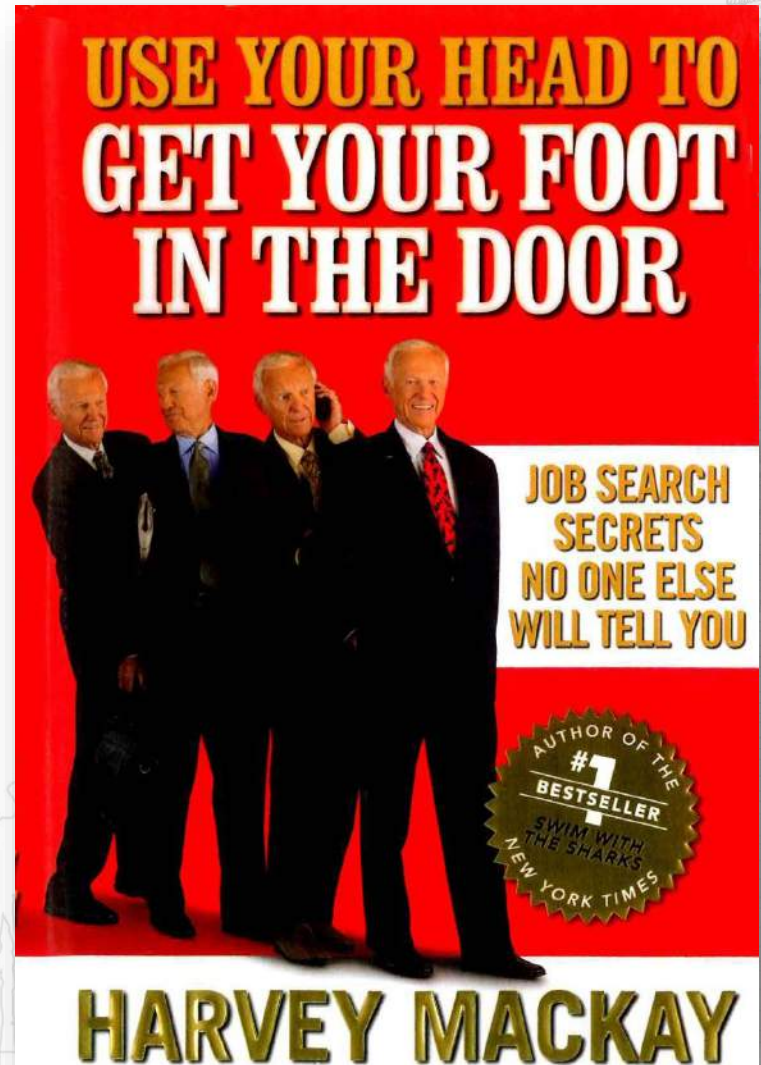
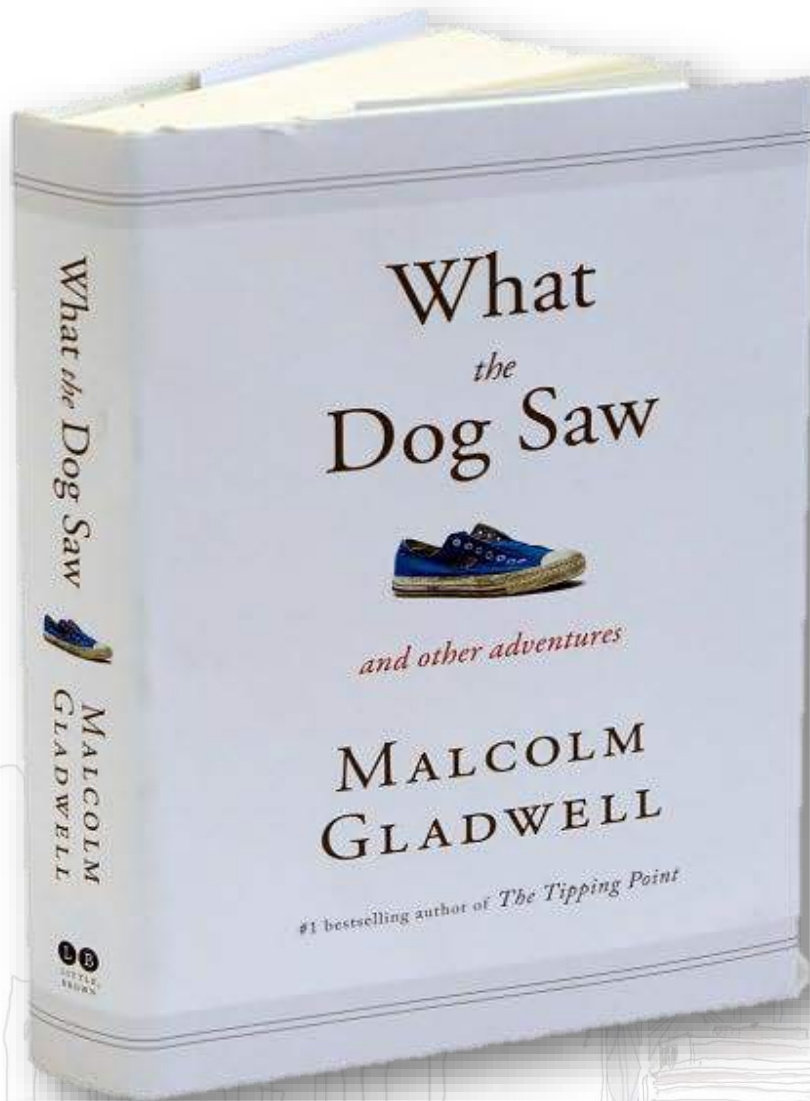
2014 Average Advsiior Earnings by Duration





RECRUITING & SELECTION

Everyone is Seed Corn!



North Star Advisor Training Program Featured in Two Best Sellers!

Malcolm Gladwell

“Teachers should be judged after they have started their jobs, not before. That means the profession needs to start the equivalent of Ed Deuschlander’s training camp. It needs an apprentice system that allows candidates to be rigorously evaluated.”

Retention: Factors Contributing to High Results

High Retention Agencies/Firms attribute their success to:

1. A highly structured 6-10 step **selection process**—finding achievers vs survivors
2. A unique (compelling) **culture** of the Agency/Firm.
3. Initial **training** that focus on sales skills/process
4. **Habits** that are fundamental for success are clearly defined, inspected and monitored
5. Client-building **skills** measured quickly, impact vs performer.
6. Peer **Accountability**
7. **Support:** the availability of product, technical, marketing, practice management and joint work support
8. **Post Selection:**
 - Is this the right train for you?
 - Manage the “can-do” to “want-to” transition point.
 - Achievers display a passion for the efficacy of “thank-less” work. (Advocacy)

Do
well
by doing
good

do well
by doing good

Should I Become an Advisor
in the Financial Services Industry?



Do Well By Doing Good

- Key Questions everyone needs to answer
- 1) Why do you want to become a financial advisor?
- 2) Are you ready to be a business owner?
- 3) How will you build a clientele and network within your community?
- 4) Do you believe in what financial advisors do?

Questions to ask Candidate

- Read Do Well by Doing Good
- Highlight what is resonating with you
- Highlight what concerns you
- Great way to identify which of the three “I’s”- Impact, Independence, and Income is most meaningful to them
- Great way to find out what areas you need to dig deeper in terms of concerns- call reluctance, commission driven financial etc...

R.E.P.S- We can learn a lot from what we already know!

Recruiting Emulates the Process of Selling MDRT

- Activity- *telling your GREAT STORY to as many people as possible*
- Target Marketing- *being somebody or something to someone*
- Recommendations- **system of asking, receiving, following - up and thanking**
- Business Plan- **steps, procedures, scripts and strategies to reach ones goals and objectives-driven by a VISION**

Executive Summary

Why would someone choose you?!

Specifically your ideal/target candidate

R.E.P.S. *“This is What makes you Great”*

- Distinguish yourself by “how” you do it, not by “what” you do.
 - McDonald’s – *“I’m loving it!”*
 - Burger King - *“Have it your way”*
 - Pitino- *“The hardest working team in America!”*
- This is “how” we do it here
 - Vision
 - Values
 - Culture

WHICH ADVISOR WOULD YOU SELECT?

ME

**Administrative
Assistant**

**Senior
Planner**

WHICH ADVISOR WOULD YOU SELECT?

ME

Advanced Life Specialist

LTC Specialist

DI Specialist

Tax Specialist

Employee Benefits Specialist

Estate Planning Specialist

Retirement Planning Specialist

College Education Specialist

Financial Planning Specialist

Business Succession Specialist

Gifford Comprehensive Financial Solutions

Senior Planner

Marshall W. Gifford
CLU, ChFC, CLTC

Associate Planner

Justin Dering
Andrew Gifford

Administrative Team

Michelle Muthiani
612 617 6041

Michelle.Huffman@northstarfinancial.com

Kelly Krabbenhoft

Kelly.Krabbenhoft@northstarfinancial.com

Business Processing

Therese Nett
Jennifer Willey

- **Financial Planning Services**
- **Wealth Accumulation**
- **Risk Management**
 - Life, Disability, Health
- **Debt Management**
- **Investment Planning**
 - IRA's, 529's, Mutual Funds, ETF's, Stocks and fee based asset management

Administrative Team

Jenna Blass
612 617 6143

Jenna.Blass@northstarfinancial.com

Compliance & Supervision

Jay Pugh
Marianne Nippert

Chris Sitek,
CLU, ChFC,
CLTC

**Long Term
Health Care
Planning**

Chris.Sitek@
northstarfinancial.
com

Scott Gislason,
JD, CPA, CLU,
ChFC

- Estate Planning
- Wealth management & distribution
- Risk Management

Scott.Gislason@
northstarfinancial.com

**Carrie
Hancock**

**Fee for
Service
Financial
Plan Design**

Jeff Landt,
CFA

**Investment
Specialist**

**Cheryl & Tim
Marks**

- Employee Benefits
- Group health, life and disability

Ann Elliott, CPA

- Tax returns
- Tax planning
- Tax projections

Robert Kaufer, JD

- Wills and Trusts
- Asset protection
- Contracts
- Practice Transitions

North Star Resource Group is proud to welcome **Jim Ries** to the Minneapolis Office.



Jim Ries
Marketing Representative

Rick Schultenover
Financial Advisor



North Star Resource Group

Serving Successful Individuals & Businesses Since 1908

2701 University Avenue S.E.
Minneapolis, MN 55414

office 612.617.6000

fax 612.617.6001

website

www.northstarfinancial.com

North Star Consultants, Inc.
Insurance Products and Services

CRS Securities, LLC
Securities & Investment
Investment Advisory Services

Securian Financial Services, Inc.
Variable Products and Securities
Investment Advisory Services

North Star Resource Group offers securities and investment advisory services through CRS Securities, LLC and Securian Financial Services, Inc. Member FINRA/SIPC. CRS Securities, LLC is affiliated with Securian Financial Services, Inc. 2536 DDFL 07-07

Brett and the North Star team of experts look forward to providing you a full array of professional services.



Jo H. Landt, CEP®
Director, Investment Services

Cheryl L. Marks, RHU
Director, Employee Benefits Division

Christopher M. Soble
CLU, ChFC, RHU, REBC, ChSL, CLTC
Manager, Long Term Care Planning

Scott H. Gustafson, CLU, ChFC
Estate, Business and Family Wealth Planning Counsel

North Van Delt
Director, Client Advisory

Tom Ross, Director
Brokerage Services

Fred Bozway
Director, Advisor Services

Nancy Kirchoff
Manager, Marketing Communications

Tracie LaRue
Senior Professional Development Coordinator

Dieme M. Yohn, CLU, RHU, FLMI, CLF
Senior VP, Insurance Strategist

Carrie Hancock
Director, Financial Planning

Ann Elliot, CPA
Tax Preparation Services

Our Vision is to be an unwavering client advocate, committed to building irreplaceable relationships for life.

We Specialize in You -People don't join companies, they join people and causes!

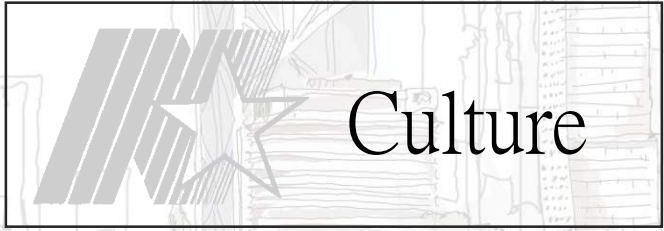


The Few and the Proud/protect

+

Membership has its Privileges

=



High Performance / No Excuse Culture.



Work Hard Play Hard

Recruiting Mission

We specialize in helping the 21-25 year old that wants to be in business for themselves — *not by* themselves — build a successful Financial Advising Practice!

We Specialize in YOU!

Our Philosophy...

- *The winners at 45.....
are not very accessible*
- *The winners at 35.....
are more accessible*
- *The winners at 25 & 22.....
are VERY accessible*

Only Hire PH.D.'s

We like the college campus because we only hire PH.D.'s.

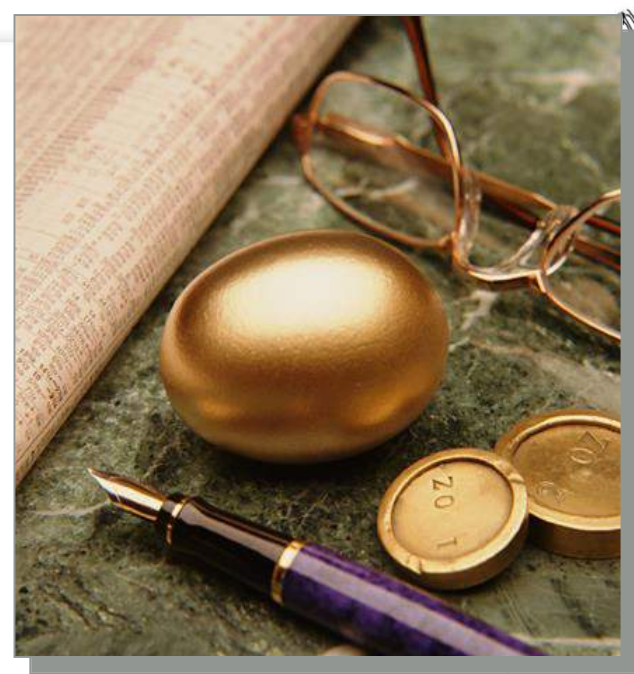
> Persistent

> Hungry

> Driven

Midas Touch

- Business Owner Mentality/ Entrepreneur
- Grade Point Average of:
- 2.5 (C+) or better / 100% earned
- 3.0 (B) or better / 50% earned
- “Desired Position” Must Be Sales
- Business Owner Mentality/Earned Better Than 50% of College Expenses
- Previous Sales Experience/Internship
- Extracurricular Activities Indicating Leadership & Competitiveness
 - Give to School = Give to Agency
 - Networking = Popularity = Rainmaker



The 5 E's of Hiring

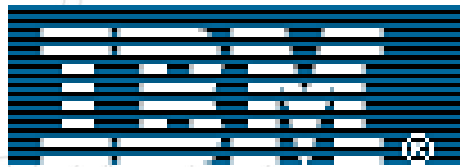
- **Energy**
- **Ethics**
- **Enthusiasm**
- **Work “Ethic”**
- **Effort & Attitude**

Question: How do you find and retain the right person?

Answer: By telling the GREAT story of your business to as many people as humanly possible!!

You can't become great unless you have a great vision!-You don't have to be great to tell a great story. Strangest Secret!

- There isn't a great business in the world that didn't have a *GREAT STORY* from the beginning, and the story is the vision of the leaders in the business.



The Big Idea

Companies and the goals that express what they stand for

- Walt Disney: To make people happy
- Marriott: To make people comfortable when they're away from home.

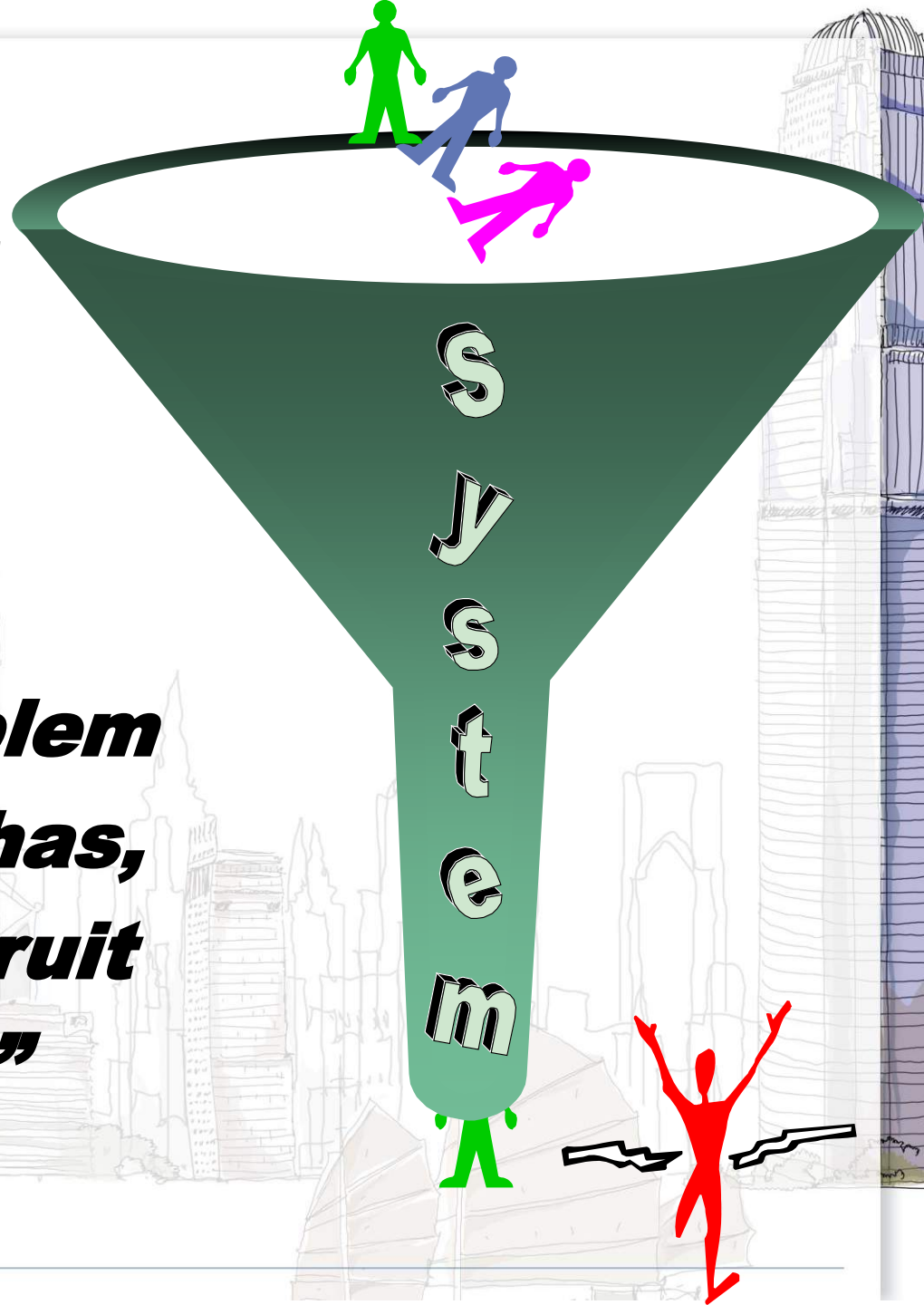
North Star Resource Group:

Specializing in You

	Investment	Risk	Return
Advisor/ Representative	Low	Low-med	High
Small Business	High	High	High
Franchise	High	Med-High	Med-High
Employee	Low	Low-Med	Low-Med

Selection Starts with an
“A”-Activity Solves All
Problems

***“There isn’t a problem
your agency now has,
that you can’t recruit
yourself out of.”***



High
Activity

Better Selection

Greater
Retention

Strong Recommendation/
Referral • Recruiting
Culture

S
y
s
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m

R.E.P.S.

“Selling is much like a play. The climax is very carefully planned. Everything leads up to it. The close is your climax.”

—*Brian Tracy*

“Recruiting is much like a play. The climax is very carefully planned. Everything leads up to it. The offer is your climax.”



MIDWEST / SOUTHWEST

ARIZONA – Phoenix
 Mark Bonnett
 Ali Rizvi

CALIFORNIA – SAN DIEGO
 Stephanie Tsang

COLORADO – DENVER
 Clarisa Hernandez

IOWA
 Bill Montag

MINNESOTA
 Minneapolis
 Jeff Hughes
 Jim Ries
 Kristin Brandli
 Wes Sharp
 Kyle Larsen

St. Cloud
 Andy Jacobs

St. Paul
 Steve Kafitz
 Tom Zirbes
 Paul Archambeau

NORTH CAROLINA – DURHAM
 Damon Lichtenberger

OREGON – PORTLAND
 Annie Book
 Devon Pilney
 Justin Berry

LONE STAR

TEXAS
 Austin
 Marcus Stone

Dallas
 Craig Molldrem
 Mark Miller

Houston
 Laura Vaughn

MISSOURI – St. Louis
 Michael Jost

PENNSYLVANIA – Philadelphia
 Michael Paulus

MARYLAND – Baltimore
 James Jaderborg

MASSACHUSETTS – Boston
 Craig Molldrem

2015 Selection Process

Midwest • Southwest • Lone Star Division

STEP 1: SOURCING

- Social Media • LinkedIn • North Star Career Web page
- University Job Post – Resume Books
- Contact of Interest (COI's)
- Referrals • College Athletes • Finance Groups and Clubs

STEP 2: RESUME REVIEW

- Review Job Experiences • Volunteer or Club Members
- Legally Authorized to Work in the U.S. (Required by the Law of FINRA) – North Star does not offer sponsorships
- GPA 3.0+ • Location • Graduation Date (Only Hire Juniors and Seniors)

STEP 3: INITIAL CONTACT AND PERSONALITY SURVEY ASSIGNED

- Ask Additional Questions Not Included on Resume
- North Star Requires to Meet 3 of the 7 Traits to Move into Recruiter Interview

STEP 4: RECRUITER INTERVIEWS

- Additional Screening Through Interview
- Collect Information About Experiences, Knowledge, Goals, and Skills
- Share North Star Story • Overview of Internship Program • Benefits of Internship as a New Advisor
If candidate meets expectations, he/she will be assigned to watch a North Star video and write a one page summary for advisor interview

STEP 5: FINAL INTERVIEWS

- **MIDWEST INTERVIEWS (one day process)**
 1. First 30 Minutes with Director in Intern Development – North Star Video Summary • Q&A
 2. Second 30 Minutes with a Selected Young Advisor (Residency) – North Star Video Summary • Q&A
- **SOUTHWEST INTERVIEWS (1-2 week process)**
 1. Initial Interview with Advisor / Mentor – North Star Video Summary • Q&A
 2. Second Interview Southwest Vice President / Partner – North Star Video Summary • Q&A
 3. Final Interview with Advisor / Mentor – Present Business Plan
- **LONE STAR INTERVIEWS (1-2 week process)**
 1. Initial Interview with Advisor – North Star Video Summary • Q&A
 2. Second Interview with a Selected Young Advisor – North Star Video Summary • Q&A
 3. Final Interview with Lone Star Vice President – North Star Video Summary • Q&A

STEP 6: OFFER MADE

- Candidate Receives Official Email and Mail Offer Letter
- Make Sure Candidate has Completed Background Book
- Update Recruit Board Status – Attach all Documents – Change Candidate Status to Hire

STEP 7: OFFER ACCEPTED

- Send North Star New Hire Notification | CC All Advisors Involved with New Intern
- Send Brian Kennedy Background Book
- Intern Receives Paperwork • Finger Printing • IT Process
- Send Intern North Star Folder with Internship Information • Offer Letter • Ed Deutschlander's Book to Intern and Parents

2015 Selection Process

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2015 Selection Process

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2015 Critical Number

Goal = 72 Hires/year	Numbers needed to hit 2015 hiring goal		2014 Rates
Resumes Collect		1776	90%
Assessments Sent		1598	65%
Assessments Completed		1039	38%
Assessments Passed		395	100%
1st Interviews		395	40%
2nd Interviews		158	76%
3rd Interviews		120	77%
Final Interviews		92	93%
Offers Extended		86	84%

395 Recruiter Interviews/Yr @ 40 Weeks/Yr = **10** Recruiter Interviews/Week

We have 2 Recruiters = Minimum of **5** Interviews Each/Week



New Advisor Launch Program

North Star Resource Group

ESTIMATED TIME OF COMPLETION: 8-9 MONTHS

Internship

Duration: 1-2 months
\$12/hour + \$100 bonus/unit
[paid biweekly]

- Must complete Life/Health license to graduate onto Pre-Apprenticeship
- Must complete 10 units to graduate onto Pre-Apprenticeship

Pre-Apprenticeship

Duration: 2-3 months
\$1,000/monthly stipend

Checkpoint 1:

(2 months from start)

- 10 dinner attendees or first meetings (within target market)
- 2 fact finders
- Pass Series 7 exam (1st sitting covered by North Star)
- 5 COIs

Checkpoint 2:

(3 months from start)

- 20 dinner attendees or first meetings (within target market, cumulative)
- 5 fact finders (cumulative)
- Pass Series 66 exam (1st sitting covered by North Star)
- 10 COIs (cumulative)

\$1,000 scholarship for completing within 3 months

Apprenticeship

Duration: 6 months maximum
\$1,500 monthly stipend

Checkpoint 1:

(2 months from Apprenticeship start)

- 15 fact finders needed to proceed to checkpoint 2 and continue stipend (cumulative)

Checkpoint 2:

(4 months from Apprenticeship start)

- 25 total fact finders needed to proceed to checkpoint 3 and continue stipend (cumulative)

Graduation Requirements:

(6 months from Apprenticeship start)

- 35 total fact finders needed to graduate and move to Residency (cumulative)
- 10 client commitments
- \$5,000 grid revenue = \$2,250 in commissions

\$1,000 scholarship for graduation

TOTAL IN STIPENDS & SCHOLARSHIPS: \$14,000 During Pre-Apprenticeship and Apprenticeship

First Series 7 and Series 66 sittings covered by North Star with opportunities for additional commission & compensation

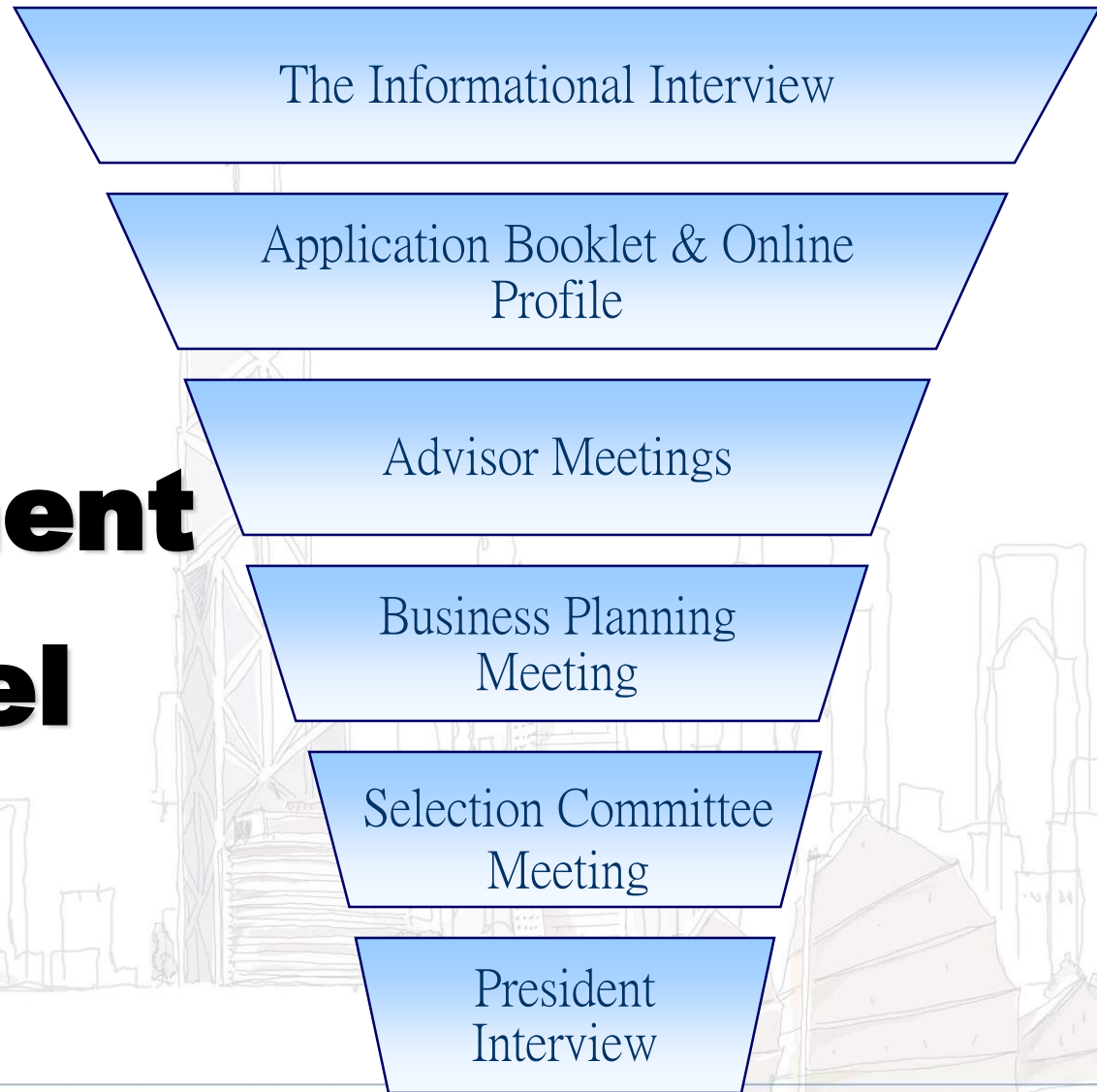
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662629 / 05-2013

Planning/Preparation

The Recruitment Funnel



Our Selection Process- People Change...

but not much!! **

1st Half

Technician-chef

1. Info Interview
2. Testing/In-depth Interview
3. Advisor Meetings

2nd Half

Market Builder-owner

4. Business Planning Meeting
5. Selection Committee
6. Final Meeting

The BIG Four

- 1 Would I buy something from this person?
- 2 Would I be proud to introduce this person in our agency as our newest associate and our star of the future?
- 3 Would I be proud to take this person to my home to introduce to my family?
- 4 Would I give this person an offer if I had 20 more candidates outside my door to interview?

4

The BIG 5!

- Should/will we invest \$250,000 in this person?

Second interview Starting Questions

- What was it about the first meeting that you heard that made you come back?
- What contribution could you make to the vision we shared with you?
- Identify for me one thing you have done in your past that would lead me to believe you could be extremely successful in this career (explain again how tough it is /retention).

Candidate “Medical School” Questions

Learning “CPR”

Commissions
Prospecting
Rejection

- Why did you go into this career?
- You had many job offers, why did you choose this firm?
- What is the toughest day you ever had?
- What would you do differently if you were to start over?
- Would you start over again?
- What advice would you give me coming into this business right out of college?

Business Planning Meeting Questions

- Why do you think you will be great/excel at this business?
- Why do you think people fail in this career?
- If you were to start tomorrow how would you begin building your client base?
- If you could only ask one person to refer you to others, who would it be? Top 20
- Reference checks!! Would you introduce this person to others?

What is your backup plan?

- Probably the most revealing question you can ask a finalist!
- Dean of admissions for Harvard Medical School: What answer are you looking for?
- How important is it to you?
- What are you willing to sacrifice?
- THESE QUESTIONS SEND THE RIGHT MESSAGE TO ***MANAGE EXPECTATIONS!***

What stands out...

- Mentoring
- Selective
- Retention rate
- “Specialize in me” culture
- Financial planning
- Honesty (video)
- Push –Pull
- Relationship manager

- Investing in me - ***letter of commitment***
- In-office appointments (culture/coat-tie)
- Meeting the New Advisors
- Enthusiasm

FAST START/LAUNCH

The Creed

Our “Pygmalion Culture”-
Demand and Expect Excellence

“If I accept you as you are, I will make you worse; however, if I treat you as though you are what you are capable of becoming, I help you become that.”

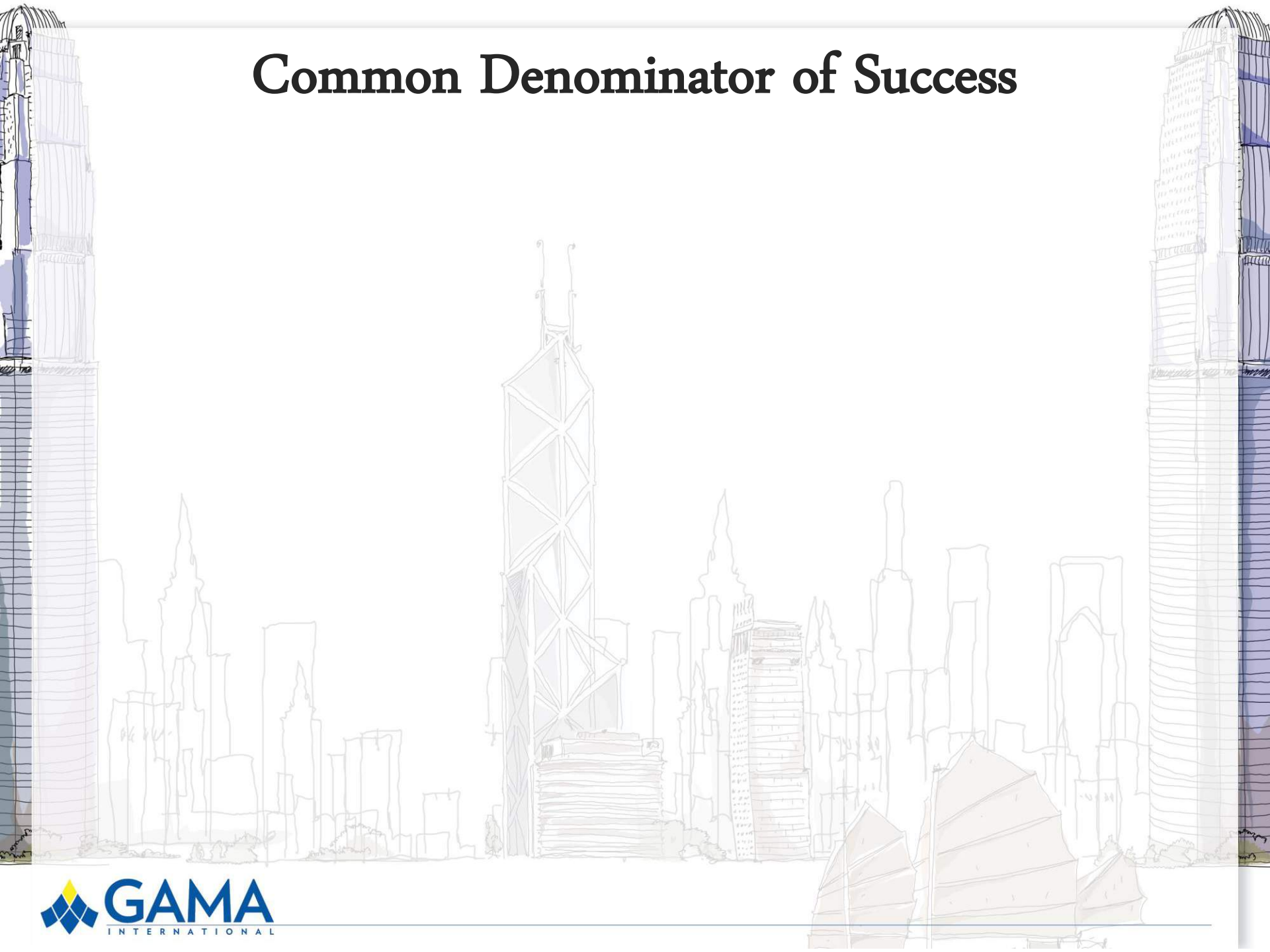
—Johann Goethe

German Novelist/Playwright/Poet

HABITS

- Every single qualification for success is acquired through habit
- People form habits and habits form futures!!
- What are the habits of top advisors?

Common Denominator of Success



2014 Fall Internship Tasks for Independent Contractor Agreement

Here are the tasks that you must complete for your internship this fall to be considered successful.

- Attend a weekly Internship planning meeting with your mentor.
- Attend Intern Training classes for exposure to Financial Advising Career.
- Review a video each week and submit a recap.
- Complete both case studies and present them to advisor panel.

2014 Fall Internship Tasks for Independent Contractor Agreement

Here are the specific minimum tasks that your mentor (Kristin Brandli) will require you to complete to be considered a successful intern.

- ✓ Obtain 10-15 Attendees to the dinner seminar
- ✓ 500 emails to prospects per week
- ✓ 300 dials per week
- ✓ 50 per day on Monday and Wednesday
- ✓ 100 per day on Tuesday and Thursday
- ✓ E-mail to your mentor noting when you have arrived.
- ✓ Daily recap email of activities accomplished each day.

2014 Fall Internship Tasks for Independent Contractor Agreement

Signature: _____

(Intern)

Date: _____

Signature: _____

(Financial Advisor)

Date: _____

Signature: _____

(National Director of Professional Development)

Date: _____

Key Habits

- Prospecting/Activity solves all problems-Nick Murray*
- Critical Number-"Did I win or lose today?"
- I am a business owner-investment/hours/commitment-ALL IN!
- If I can measure it, I can manage it-what get measured gets improved*-e-scoreboard
- What did I learn today?-constant evaluation and refinement
- Rehearse it until you love the sound of it
- Priority Management-not time management/Billable hours

The Game Of Numbers

- NOT GUIDELINES OR SUGGESTIONS!
- THEY ARE RULES!!!
- 80%-YEARS 1 & 2
- 70%- YEAR 3
- 60%- YEAR 4
- 50%- YEAR 5
- Double your business in 5 years-2 hours every single day-ideally at the same time

Cold Call Motivation

Of my top 12 clients (who represent over 130k PER YEAR of recurring revenue - and about 400,000 of first year revenue) 7 of those 12 were straight up phone call cold rizzies -NONE were email! The other 5 were referrals from 3 of those 7 cold people.

There is a Reason we have you go through this pain. There is a reason we have you pick up the PHONE..two years of leaving it all on the field in cold calling and you're DONE. Are you tough enough to do this and are you willing to invest the sweat equity in your practice???

P. Shaun McDuffee

In 2011 (my rookie year) I had \$81,120 of total FYC and \$44,391 came from 3 working doc cases that came from straight up cold calls. So over 50%. Keep calling friends!

Laura Vaughn, Securian Rookie of the Year 2011

Cold Calling Motivation

With the end of the NSTAR year I decided to take a little time and work "on" my practice, instead of "in" it for a day. One of the items that I wanted to get metrics on was how much revenue my activities in Baltimore have generated (my portion) now that we have had the office open for 10 months. From going through this exercise I stumbled on a metric that I wanted to share with you guys who are in the trenches taking grenades. Here are the numbers:

- My portion of FYC from Baltimore leads: **\$45,636.68**
- This FYC is from **28 people** who have paid us (or checks are currently being processed) for insurance, investments, and fee plans...
- **\$21,493.75 of this FYC has come from TWO CLIENTS (Both Cold Calls)**

The reason we put such an emphasis on cold calling is to give you the opportunity to close cases on the whales with your mentor doing the heavy lifting (Shaun made these cases happen). Almost half of my commission down there has come from two working clients...and these two clients have combined for a grand total of 9 meetings (around 7:30 hours of time actually in front of the clients). Not a bad dollar per hour if you ask me! The resident activity is great to build your bread and butter practice for the future, but the working docs are what will generate well over half of your income TODAY!

Anyways...keep picking up the phones, and don't lose faith when it takes months just to get someone in for a meeting. Your busiest clients and the hardest ones to set (or RSVP) tend to make the most \$\$\$.

Michael Paulus

Simple to Understand – Hard to do

New Advisor Trouble Shooting List

1. Do I prospect for a minimum of two hours per day?
2. Do I track and what are my average weekly billable hours?
3. Do I have a daily activity goal/critical number established?
4. Do I meet weekly with my Division Leader to go over all activity performed for the week?
5. Do I have a quarterly goal established and a daily goal that supports the quarterly goal?
6. Do I participate in a regular Sales Builder/Peer Accountability meeting?
7. Do I send a daily e-mail to my Mentor and Division Leaders, recapping the key activities I accomplish each day?
8. Do I track all of my sales activity and record them into E-scoreboard and review it on a monthly basis to determine my practice ratios?
9. Are 50% of my meetings joint work with my Mentor and other firm specialists?
10. Do I attend all professional development opportunities provided for me? I.e. weekly Blocking and Tackling meeting, monthly North Star University meeting?

Simple to Understand – Hard to do

New Advisor Trouble Shooting List (continued)

11. How many hours per week am I working?
12. Do I have any established office hours on the weekend? Example, Saturday morning from 9:00 to 12:00 to do paperwork or set appointments as needed.
13. Do I hold/conduct at least three new opener meetings per week? A minimum of 12 on a monthly basis (20 plus is ideal).
14. Do I have a Marketing Plan established to identify how to build my practice short-term as well as identify the longer term marketing opportunities?
15. Have I been adopted? (has my work ethic, drive, attitude, and determination allowed me the opportunity that a Senior Advisor asks me to work with his or her practice or work in their target market).
16. Have I role-played my referral presentation to my Mentor and Division Leader and received a grade of “A”?
17. Do I have a place in my process where I ask for referrals consistently? If so, when?
18. Do I supply prompting lists when I ask for referrals?
19. Am I sending a monthly progress report to my Mentor, Division Leader and firm’s Managing Partner?
20. Have I created a Board of Directors?
21. Have I videotaped my opening North Star story, referral/recommendation talk, educational meetings, recorded my phone script etc. and had it reviewed for quality and input?

The Relationship is Clear*

Face to Face Time

Hours Worked

MDRT	Time 19%	58 Hours
Court	Time 48%	54 Hours
Top of Table	Time 53%	51 Hours

“It’s Not About Working Harder, It’s About Working Smarter”

Elements of Strong Retention

- High Performance/no excuse culture
- Everyone is “seed corn”
- Activity solves all problems
- Being something to somebody- problem solvers
- Fostering Business owners/practice managers
- Strangest Secret-Common Denominator of Success
- Critical numbers-How am I going to win today?
- “Teaching Hospital”
- “Rehearse it until you love the sound of it”
- Marines and American Ex
- If you can measure it you can manage it

Leadership Track Division Leader Expectation Agreement

- Weekly One on One meeting with year one CDP's
- Bi-weekly One on One meetings with year two CDP's
- Monthly One on One meetings with year three CDP's
- Monthly to quarterly One on One with all advisors in one's division
- Video recorded client sales process that CDP's have access to and review on regular basis
- Review CDP's weekly activity recorded in E-scoreboard
- Check with company controller on monthly basis on status of CDP's monthly validation
- Have CDP's attend formal/structured weekly call session
- Have CDP's attend formal/structured role playing session
- Hold monthly Sales Builder meetings for division
- Hold monthly division meetings
- Attend annual LAMP conference
- Have CDP's attend monthly Sales Builder meetings
- Have all advisors in their division complete an annual plan which is reviewed quarterly
- Complete an annual plan for division which is reviewed quarterly with Co-President
- Hold weekly office hours for CDP's
- Have division expectation agreement and on-boarding manual/procedures for CDP's
- Host quarterly division team/culture building events
- Connect with recruiter at least once per month on progress on recruiting strategy done in conjunction with recruiting team
- Have positive division growth, both production and net number of advisors annually
- Meet weekly with those serving as mentors in one's division
- Attend annual leadership track retreat
- Must be in good standing on a full-time basis with Securian
- Compliance records must be in good standing
- Hold orientation meeting for new hires that outlines division's philosophy, sales process and marketing methods

Attitude/Success Quadrant

Coach or Coax?

Our Way

Making it

Our Way

Not Making it

Their Way

Making it

Their Way

Not Making it



Practice “X-RAY” Questions

- What am I great at?
- What am I lousy at?
- What is going well/right?
- What is not going well/right?
- What do I need to start doing?
- What do I need to stop doing?
- What are my billable hours?
- If I were to write a book about FP what would the executive summary say? One message!
- How much money is entrusted to me?
- What is the fairy tale?
- 3 words you want your clients to associate with you/describe you.

Quarterly Review

- Key goal
- Critical number
- Ahead or behind—how much?
- Do you want to adjust your goal?
- What activity will you change to alter result?
- What did you set out to do last 90 days?
- If not accomplished—WHY?
- What is your Why?
- What was income last year? Satisfied?

PURPOSE Drives Goals

- Successful people have a purpose strong enough to make them form the habit of doing things they don't like to do in order to accomplish the purpose they so desire

Purpose Identification and Goal setting...

Art or Science?

- What is the goal?- focus on feeling vs. \$/ material-the “why”
- Why is it important to you? must connect and capture!
- How are you going to get there? Be as specific as possible!
- What are you going to do differently? Specifically
- Goal= Enthusiasm Objective=realism
- Who will hold you accountable?
- When will it be reached? Need a deadline!
- What is the consequence and/or reward?
- How can we create a greater sense of urgency?

Goal vs. Vision

- Run a Marathon

**Crossing the finish line
Feeling of accomplishment,
discipline, etc...**

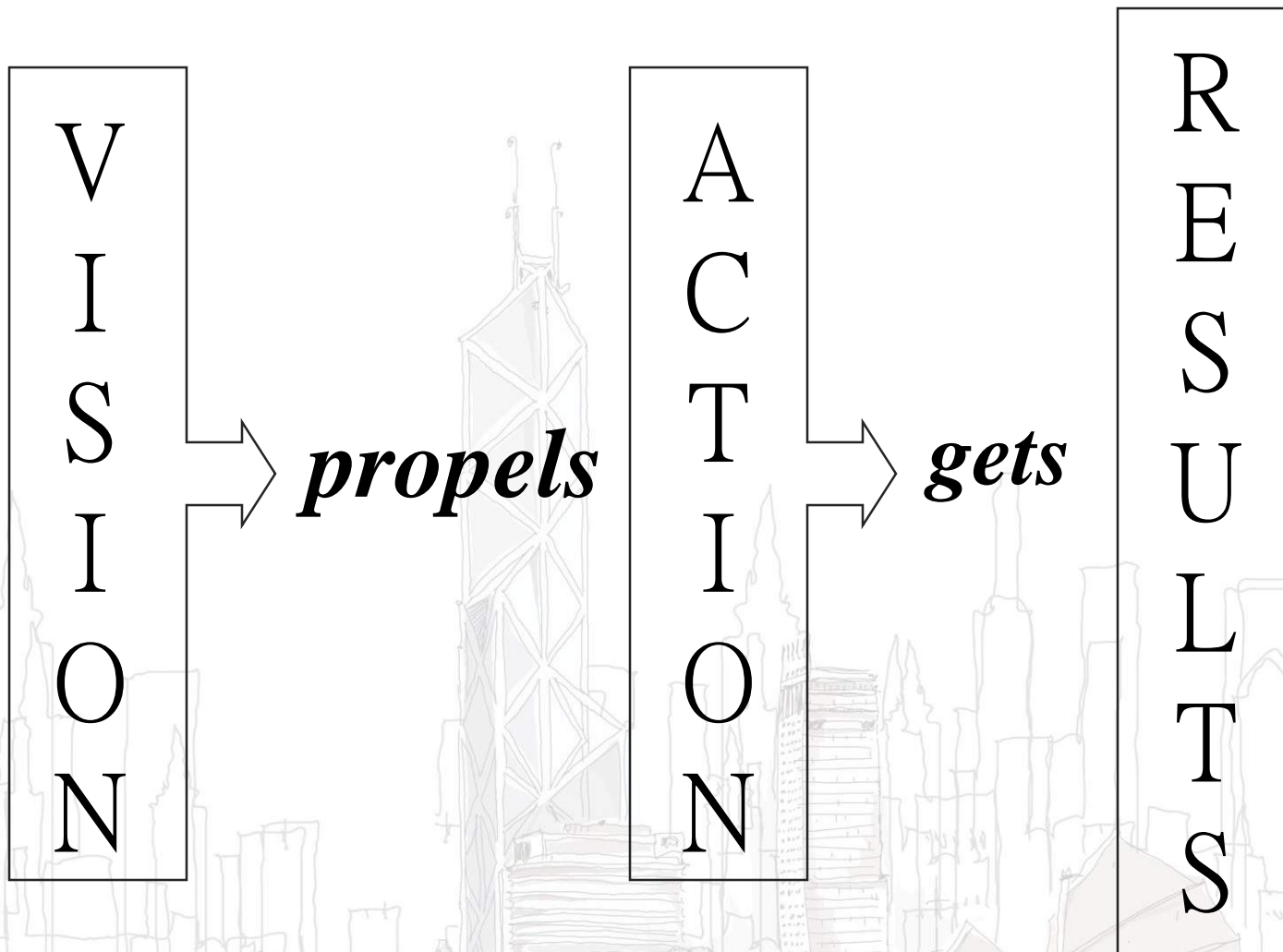
- Earn \$500,000 a year

- **House**
- **Auto**
- **College graduation**
- **Wedding**
- **Charity**

Goal is the “WHAT”

Vision is the “WHY”

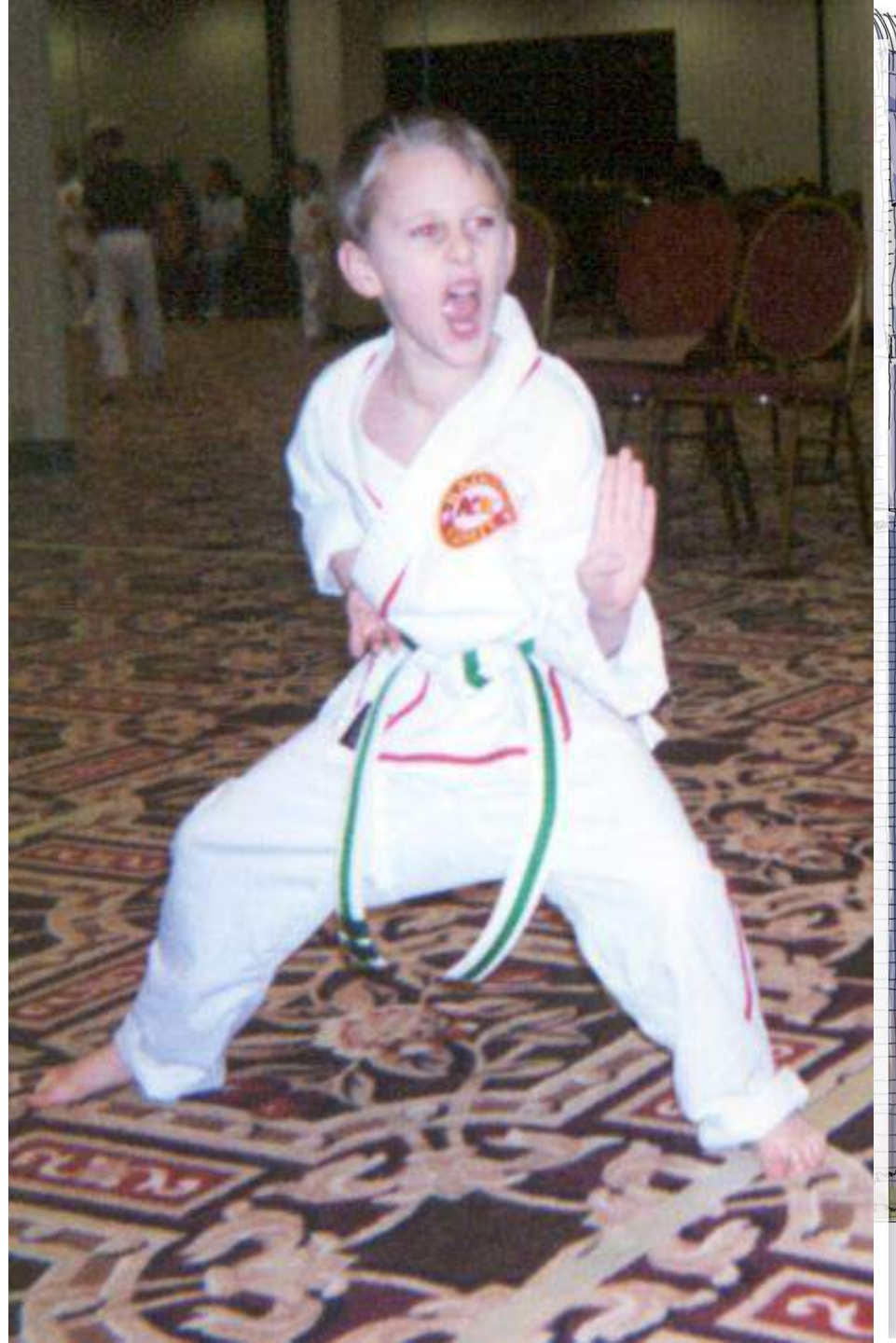
Story of your Business (*Business Plan*)



“Big Trophy Day”

“Big Trophy Day”

9:00 a.m.



“Big Trophy Day”

2:00 p.m.



Big Trophy Day

Part II









“Big Trophy Day”

- Do you have a “Big Trophy Day”?
- What is your vision? - *Crystal Clear! AIM HIGH!!*
- If you want people to join your cause you better tell them where you are going and the part they play!!
- You become what you think about



WHY will you absolutely accomplish your goals?

- The WHY is different for everyone. It must be personal and significant. Facts...
- “I don’t want to leave this career”
- “I want to have my spouse quit working”
- “I want the respect of my peers/managers”
- “I want to make a significant contribution to my church”
- “I want to help parents retire (or buy them a house)”
- “I want to pay for my child/family’s schooling”
- “I want a house”
- “I want to be debt free”
- “I want to be rich”
- “I want to make a difference”
- “I want to pay for my sister’s degree”

From: Howard J Elias [mailto:HElias@wagroupllc.com]

Sent: Saturday, January 10, 2009 8:25 AM

To: Deutschlander, Ed

Cc: Condrey, R. Michael (Mike); Hughes, Jeff

Ed

On March 17th, 2008 (at our Board Meeting last year), You asked everyone to write down an important goal, to seal it in an envelope, and have someone that we designate other than ourselves open it after January 1st of 2009. You asked each of us to keep it on our desk in order to remind us that we had something important to accomplish that year. After coming off a very difficult year (2007) which included the departure of two managers with eight good producers, the outlook for 2008 was bleak. My future depended on our ability as a firm to turn things around by recruiting new Management and Associates.

Alan Press opened the envelope on Monday January 5th (The day after I returned from vacation). My SMART Goal was as follows: "By December 31st 2008, I will have recruited 16 new Associates to build my agency." I am happy to report that we did just that, we added 16 new associates of which two are in management, grew the organization by a net 20%, and increased our life production by 8% over 2007. We are stronger now than we were before that group left. Thank you for helping me stay focused on the basics, the most important thing we need to do each day. Thank you.

Sincerely,

Howard Elias

Chairman/CEO

Wealth Advisory Group LLC

355 Lexington Avenue, 9 Fl.

New York, NY 10017

Recruiter's Creed

Nothing happens until someone recruits somebody. An organization stands still, there is no culture, no vision, no opportunity, no future. An organization builds upon people or it builds on nothing at all. With every new candidate comes potential, with every new recruit comes hope, with every additional person comes a new perspective, a new mind, a new heart. What happens when you recruit someone? You give them an opportunity, a future, a reason to live life to the fullest each and every day. A chance to do something very few can do in life, to truly make a difference in touching the lives of others. We are fishers of people; we are making a difference.