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EXCLUSIVE
REPORT!

What are the industry's Top 5 Percenters Doing Different?

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We know what they're doing, and by reading this free report, you can as well. This is not an advertisement for a new marketing system or a sales pitch for a product. Rather, it's a simple guide to help you stop living Commission check to Commission check and teach you how you too can enjoy high Six-Figure residual incomes just like the Top 5 Percenters!

Have you ever wondered how some financial professionals seem to be living the dream, while the majority in our industry are failing miserably? Do you struggle to sleep at night, wondering where your next commission check will come from? Are you sick of reading articles in our trade magazines that highlight one of the top 5 percenters and their non-duplicatable formulas for success?

We hope that taking by 15 minutes to read this report, the information contained herein will change your life forever! You see, for the last 26 years we have been researching our industry, interviewing agents and advisors, and gathering real data to confirm our theories. In this short white paper, we will spell out five simple steps you can take right now to consistently increase business and ultimately find yourself in that coveted Top 5 Percent of financial professionals, enjoying residual income, referrals, and more business than you can handle.

Stay clear of non-duplicatable marketing strategies.

A few years ago, I personally attended a recruiting event with one of our industry's top advisors.

The hook that caught me was his promise to show how he fills dinner workshops on a \$500 budget. Too good to be true, I thought. And guess what...I was right.

In reality, here is what was going on behind the scenes. First, this advisor had been on radio in his market, doing a weekly one-hour show, for over 15 years. His name and reputation were a staple in the community. Second, he held his dinner workshops at a local Ruth Chris steakhouse at a cost of \$75 per plate. Third, he spent nearly \$10,000 to send out 15,000 mailers to each event. And finally, (here's where the \$500 budget comes in) he had employed a social media company to "amplify" his workshop attendance by spending \$500 to run Facebook and LinkedIn ads in a complement to the direct mail strategy.



Needless to say, I was angry. Angry for being misled, angry for wasting my time, and most of all angry at this advisor for building the hopes up with all of the agents and advisors who spent their hard-earned money to attend this deceptive event! There are some things that are NOT DUPLICATABLE for the average Joe, such as radio credibility, big dollars for fancy meals, and exorbitant direct mail costs. For the

average financial professional, this is NOT REALITY.

Unfortunately, our industry is ripe with these types of stories. I see them every day. So, if expensive non-duplicatable marketing strategies are not realistic for the majority of agents and advisors, what is? You are about to find out.

Five steps you can take today.

I've spent the majority of my last 26 years focused on learning what the Top 5 Percenters are doing to create wealth and recurring income. More importantly, however, I've boiled it down to a short list of five steps ANY financial professional can take TODAY!

Many agents know the feeling of living commission to commission and case to case. It's unsettling to lay awake wondering where that next client is coming from.

Until now.

What you're about to discover is a powerful, step by step process that will help you consistently sit in front of more qualified opportunities than ever before and give your family the lifestyle they deserve.

How would your outlook on life change if you knew that over the next 3 years, you could be making (conservatively) \$400,000 a year — and you could pick up enough business so that you could comfortably live out the rest of your career however you wanted? Let me explain what the Top 5 Percenters are doing, to accomplish that and more.

1. Have a Vision that is bigger than yourself - become an Educator

Simple people focus on themselves. Successful people focus on others...not just in words, but in actions. Top 5 Percenters don't worry about making the next sale to pay their mortgage. They worry about providing the absolute BEST solution to fit each client's needs. Having a vision that is bigger than yourself requires you to become an EDUCATOR, not just a financial planner or insurance agent. No one wants to be sold, but everyone wants to be educated. In fact, studies have shown that Americans are increasingly turned off by overused "sales tactics" such as dinner workshops or bait and switch seminars. They are looking for real educational experiences.



Take the focus off yourself and that "next sale" and cast a bigger vision. Dedicate your energy to the education of financially illiterate consumers who desperately need your non-biased information and expertise. By looking beyond yourself, to the individual, your credibility will skyrocket. Consumers will actually want to do business with you!

In summary, the Top 5 Percenters have a vision that is bigger than just themselves or their firm. They also align themselves with other top professionals who collectively can help make a significant impact on the clients

they serve. Look for an organization that will help you connect with other agents and advisors who have a similar vision of helping struggling Americans create a better life for themselves and their families.

2. Love Money

I love money.

Now I know what you are thinking...and before you judge, let me explain. I'm not talking about "the love of money", rather the love of learning how money works, how interest works, how tax minimization strategies work, how social security works. You get the point...I love working with money. In fact, my clients know that I am passionate about money and that is why they're my clients. My focus is to help them grow and safeguard their hard-earned dollars.

The Top 5 Percenters love money too, and that is why they've chosen this profession. They become students of money by learning about every type of investment solution available to consumers today. They understand the pros and cons of each solution and when it is appropriate to be used.



Too often, I meet agents and advisors who have stopped learning. Once they've attained a certain license, their passion about becoming a true expert in the financial realm fades. Here's the problem

with that. Today's consumers are savier than ever before. With boundless information at their fingertips, they can find answers to questions in a split second, or fact-check you instantly. If you aren't staying up to date on financial matters, your prospects may actually know more than you. When you stop bringing value to them, they will move on to someone else who does.

The good news is that there are hundreds of ways you can continually educate yourself. Dedicate just fifteen minutes per day to read articles, blogs or listen to podcasts, to enhance your knowledge of our industry.

To stand out from the crowd, Top 5 Percenters are constantly striving for real and relevant information that will benefit their clients. Every day, they spend time sharpening their swords to improve their understanding of money and how to help their clients with it. In fact, most of them take advantage of higher education opportunities and obtain designations which enhance their credibility with clients.

Here's a quick example I've shared in the past. Let's take a look at Tiger Woods. Do you think that Tiger loves golf? Absolutely he does! That is his profession and his passion. What do you think that Tiger is doing when he's not playing in a tournament? Do you think he is complaining about the shape of the course, or how unfair the rules of the game are? No. Tiger is constantly sharpening his sword through practice, education, learning and preparation. Can you imagine how your business would grow if you took the "game" of finance as seriously as Tiger takes the game of golf?

When you are passionate about becoming a Top 5 Percenter, you will spend your time focused on how to provide for the needs of hard-working Americans, helping them to make prudent financial decisions that will provide them and their family with the lifestyle they want and deserve.

Passion creates action, and action creates results. Spend your time becoming a student of money.

3. Marketing ONE to MANY rather than ONE to ONE

How many times have you heard people say, “there just aren’t enough hours in the day”? Most of us have experienced the frustration of running out of time and energy while trying to finish all of our daily tasks. No matter how we slice it, there are still only 24 hours in a day. While most struggle with this, the Top 5 Percenters have figured out how to maximize those 24 hours to achieve unbelievable success.

One way to make the most of your valuable time is by changing the way you market. Ask any Top 5 Percenter, and they will tell you to spend your time marketing One to Many, rather than marketing One to One. Think about it this way. If you could use the same amount of time to articulate your message to 25 prospects instead of just one prospect, wouldn’t that make logical sense? Don’t you think your odds of developing a new client would be much greater?

Years ago, I met one of our industry’s Top 5 Percenters, who allowed me to observe a workshop he was conducting in my town. The venue was a meeting room at a local hotel, where this agent offered water and coffee, no food. For 45 minutes he talked and joked with the crowd, throwing out dozens of financial concepts, but never getting detailed about any one of them. When he was done speaking, the ENTIRE audience clamored to line up and get on his calendar. It was one of the most incredible things I had ever seen.

After the event, I asked this agent about his methodology. I wanted to know how with that simple presentation, he was able to set appointments with 100% of the people in that room. This is what he told me.



At every workshop, seminar or educational class, your audience will be made up of consumers with different concerns, all coming from a different angle in life. Some will be worried about retirement income. Some will be worried about paying for their kid’s college or paying for Mom’s nursing home. Others will have just been laid off and may be contemplating taking Social Security early. The point is, everyone in attendance will have different “trigger points” or areas of concern that you must touch on in order to get their attention.

This Top 5 Percenter had identified 30 financial “hooks” that he would mention at



a high level in every workshop. In most cases, one of these hooks would hit a trigger point and that is what led to his tremendous success in booking appointments from his One to Many approach.

One presentation to Many prospects using dozens of hooks will greatly increase your chances of success and allow you to maximize the use of your valuable time.

4. Soar with Eagles

Have you ever had the opportunity to watch an eagle soaring through the air? It truly is a magnificent sight. Did you know that the bald eagle was chosen in 1782 as the official United States emblem because of its great strength, majestic looks and its representation of unlimited freedom?



In a similar vein, Top 5 Percenters embody such a spirit. They are afforded freedoms that most in our industry struggle for. Freedom from constant worry about making the next sale. Freedom from losing sleep at night over where your next prospect will come from. Top 5 percenters are positive people with optimistic outlooks on their business. They soar high above the tree-tops, seldom wasting time with lowly crows.

One of the best ways to better yourself in business is to stop hanging out with crows, and instead spend your time with eagles. Crows will constantly bring you down, complaining about our industry and its challenges. Their negativity will spread

quickly to anyone associating with them. Top 5 Percenters, on the other hand, are too busy having success to get wrapped up in the negative.

Take time today to identify who the “eagles” are in your life. Make it a point to spend time with them, learn from them and adopt their incredibly positive outlook on business. This optimism will quickly translate into more successes in your business.

Many financial organizations have groups that you can join, such as a “leader symposium” or “circle of excellence forum”. Take advantage of these weekly or monthly opportunities to associate with other Top 5 Percenters and listen to the advice they offer. Before long, you will be positioned as a leader in our industry just like them.

5. Position yourself to be able to draw income from multiple sources

Top 5 Percenters have learned a secret to greatly increasing the income derived from helping their clients. Instead of just offering one financial solution, they’ve positioned themselves to be able to generate fees and commissions from multiple sources. They don’t leave money on the table for another agent or advisor to pick up. Instead, they offer comprehensive solutions to their clients, and in doing so, realize income from several different angles. Often this income is residual, year after year.

Many agents I’ve met get comfortable working in their own little niche, and shy away from learning about other financial solutions that are available. This is a shame because it greatly reduces their ability to bring real value to their clients, and to realize the income that goes along with it. This is a

a shame because it greatly reduces their ability to bring real value to their clients, and to realize the income that goes along with it. This also keeps them from being able to create a regular stream of recurring income each year, income that doesn't require new sales every month.

Another problem is this. If a client has multiple financial professionals, each helping them with one small area of planning, do those agents and advisors ever talk? No. In fact, oftentimes they work against each other. Doesn't it make more sense to be in a position to handle every aspect of your client's financial plan?

In order to position yourself in such a manner may mean acquiring a new license or learning how other financial solutions work. If you are truly passionate about this business, and interested in a steady, reliable stream of income that will put you on a path to financial independence, it is worth it to position yourself to be able to draw income from multiple sources.



What now?

Now that you know what the Top 5 Percenters are doing differently, why not take these simple steps today to put yourself in this coveted position? Find a financial organization that you can latch on to, one that will give you guidance towards your goal of financial independence and residual income.

Look for a firm that:

- Has a vision that is much bigger than any one individual
- Will train you to become a true “educator”, not just a product pusher
- Offers ongoing training and opportunities for you to become a student of money
- Provides a simple and affordable path for you to market ONE to MANY
- Has a leader forum and gives you the ability to interact and learn from “eagles”
- Will help you be positioned to draw income from multiple sources

We are convinced that if you take action and begin to implement these five simple steps into your business today, you will soon be in that prestigious category of the Top 5 Percenters. This could put you and your family on the path to financial freedom, with less stress and a steady, reliable stream of income.