

THE WORLD'S LEADING ENTREPRENEURS AND PROFESSIONALS REVEAL
THEIR SECRETS FOR ACHIEVING MASTERY IN BUSINESS AND LIFE.

MASTERING THE ART *of* SUCCESS



JACK CANFIELD, CHRIS JARVIS
AND OTHER EXPERTS FROM AROUND THE WORLD.

CHAPTER 6

INCREASING SALES WITHOUT EVER SELLING

—BE THE GIRAFFE !

BY CHRIS JARVIS, MBA, CFP®

“Sales” is the fuel that powers a business. When sales are up, the office is a fun place for everyone. Investors are happy. Managers are hands-off and flexible. Employees feel appreciated, are free to do their jobs without much supervision, and are well compensated. When sales are down, things look very different. Previously passive owners start to take an interest in daily operations. Micromanagement becomes the new culture. Raises and bonuses are on hold. People are tense, fearing their jobs are in jeopardy.

Given that ‘sales’ have such a direct impact on every employee, why does the negative stereotype of a “salesperson” and “selling” in general persist in our culture?

The simple answer is that we don’t trust salespeople! It’s not that salespeople get paid commissions. The issue is that we don’t believe that salespeople put our needs ahead of their own financial interest. As a result, many people think that the only thing worse than having to deal with a salesperson is being CALLED a salesperson.

This leaves professionals in a precarious position. By professionals, I mean highly trained people including accountants, attorneys, architects, investment advisors, insurance agents, and physicians. Professionals can be more broadly described as individuals who could financially benefit from a client, customer or patient choosing to consult or work with them or their companies. The precarious position is that professionals have

a duty to their clients, customers and patients. Often, there is a very valuable piece of advice that they need to hear and act upon. However, the professionals often worry that a strongly-worded suggestion may come across as self-serving (“sales-y”). The key question is, “How do you help your clients and prospects see the wisdom of your advice without coming across as a ‘salesperson’ in the process?”

In this chapter, I will share my selling secrets that have successfully worked for over two decades. My strategy works when your buyers are intelligent or well-informed consumers. My system works especially well for intelligent professionals and highly technical experts whose stomachs turn at the thought of the sales mantra, “A-B-C. Always Be Closing,” (*Glengarry Glen Ross*). If you truly want to help your clients do the right thing, but refuse to resort to high-pressure sales tactics, then this chapter will provide the missing piece to your sales puzzle.

Who am I? I am a mathematician by education and an actuary by training. I have been called a bean counter, math geek and quant jock. Though all of those labels may be true, you are probably more interested in what I’ve done: I have earned more than one million dollars in annual life insurance commission income multiple times. I have earned sales recognition awards from five different insurance companies and wholesale organizations. I have even been the top salesperson (out of 22,000 licensed and appointed agents) at a mutual insurance company. And, before you lump me in with other successful salespeople who may or may not be of the highest moral character, you should be aware that I accomplished this feat while selling insurance part-time. Until last year, when I sold my company, my full-time job was running a multi-million-dollar risk management consulting firm.

According to the Bureau of Labor Statistics, the average life insurance agent earns \$50,000 per year, and the average income for a more seasoned financial advisor with a life insurance agent’s license is closer to \$105,000 per year. What allows one person to earn 10-20 times the average income in his field... while working part time?

The good news is that I have a three-part system that any professional or firm can successfully implement at little or no cost. The better news is that Jack Canfield and Nick Nanton have convinced me to share my secret with you in *Mastering the Art of Success*. The best news is what the secret is NOT.

The secret does not involve miraculously turning everyone in the organization into an expert closer. There is no magic pixie dust that you can sprinkle to make someone a more effective rainmaker. This chapter will offer neither motivational speeches nor sales incentives ideas to build or recruit the best salespeople in the world. I know that there is no way to inspire your current staff to make a thousand cold calls or to schedule two hundred appointments. I know that you can't hire away the best salespeople in your industry without overpaying them, so I won't waste your time focusing on adding costly staff. I will not suggest spending a single dollar on direct marketing, online advertisements, expensive sales or contact management systems, or on an inflatable gorilla. For decades, sales training has focused on the salesperson and the products or services being sold. In this chapter, I am going to concentrate on three ways to increase sales by focusing on things that are not typically associated with "sales."

*When you change the way you look at things,
the things you look at change.*

~ Wayne Dyer

My highly effective system is the result of behavior we refer to as "Being the Giraffe." Why a giraffe? Giraffes obviously have very long necks. This unique characteristic gives the giraffe an elevated perspective – allowing it to see things other animals can't. The neck also allows the giraffe to reach things other animals cannot. Wouldn't you like to see a better path to reaching your sales goals?

We started by reviewing our intake forms from clients. We ask prospects to share the characteristics of their most valuable and least favorite professional advisors. By discussing both the positive and negative of their past experiences, we can better understand what works well, and more importantly, what doesn't work well for those prospects in an advisor-client relationship.

We then did a review of our most successful clients. This is indeed an impressive group, including: multiple billionaires, \$100 million healthcare operations, family offices, Big Four accounting firms, multinational law firms, and franchisors with thousands of locations. We found that the most successful clients reached those levels by seizing an opportunity others didn't. Some purchased real estate in undeveloped

areas while others created entirely new markets for services. A few overhauled processes for manufacturing and distribution. They saw a better path, stuck their necks out (figuratively and financially), and ultimately reached levels of financial success only one in ten thousand Americans ever will.

You can reach similar levels of success if you embrace the “Be the Giraffe” mantra. Dare to be different and increase your sales with a three-part system:

1. Give Away Your Secrets
2. Turn Prospects into Partners
3. Leverage Your Limitations

How much easier would business be if you didn’t waste time (or money) worrying about protecting trade secrets, convincing potential clients of your motives, or trying to cover up for inefficiencies?

In this chapter, you will learn how each one of these secrets significantly increased my income and the income of my partners. Then, you will learn how the combination of all three secrets helped me make more than \$1 million in two different businesses in the same year!

1. Give Away Your Secrets

Knowledge is Power.

~ Francis Bacon

While earning my MBA from The Anderson School at UCLA in the mid to late 1990s, I entered the business plan competition for a physician-focused financial services firm based on education-based marketing. Though I made it to the finals, I did not win. The judges said, “Your business model is based on a flawed premise – you believe you will be able to reach physicians. They have tons of people knocking on their doors every day. You’ll never reach them. It’s an implausible concept.” Twelve years later, I had written 10 books for doctors, published more than 100 articles, and held more than 100 seminars. Most importantly, fifteen thousand (15,000) physicians had called or emailed me directly asking for assistance.

You might find it interesting that everything I shared in my educational materials was nonproprietary. Attorneys, accountants, insurance agents or investment advisors could legally handle every idea I shared. If millions of professionals want to work with doctors and those same advisors can implement my ideas, why did so many doctors contact me instead of working with local people? Like most success stories, it was a combination of good strategy and blind luck.

I knew smart people would rather research financial strategies and products than lean on a salesperson's advice. What I didn't foresee was the internet changing education and research forever. People started looking for everything online. Those advisors who already had a library of content were uniquely prepared to educate their future clients. While other companies were using one-on-one sales interactions to generate prospects, we could publish articles that would generate hundreds, if not thousands, of book orders or newsletter registrations. People would read our materials, self-diagnose, and then make decisions about working with us before we ever met them.

2. Turn Prospects into Partners

*If you want to go fast, go alone.
If you want to go far, go together.*
~ African proverb

Our customers' concerns about the financial services industry are consistent with those expressed in other polls. The biggest one is "conflict of interest." How can a client trust a recommendation from an advisor when the advisor is being paid for selling that product? Our answer is to disclose commissions.

When you disclose commissions to clients who purchase insurance products, you eliminate the uncertainty of your motivation. There has been strong resistance from the insurance industry to allow this disclosure to be mandatory. Maybe insurance agents feel they are being paid too much? Personally, I would urge the industry to reconsider its position. It looks like the industry is trying to hide something. As an anecdote, I recently shared the impact of a strategy involving life insurance to a client. The client's family would benefit by \$10,000,000 and I would

earn \$400,000. When I told the client, the response was “Good for you!” This strategy eliminates the appearance of impropriety.

Additionally, we have worked with corporate clients to create their own insurance companies. When corporations are large enough (having \$10,000,000 or more of gross revenues), they are likely to have some risk that is not adequately covered by commercial insurance. This could be litigation risk, regulatory or legislative risk, cyber risk, or product or service warranties. By creating and managing insurance companies for our clients, we align our goals. When the risk management measures are effective, we both make money. This is very different from a traditional model where commissions are based on premiums – and the broker actually makes more when the clients pay higher premiums. By partnering with your best clients, your retention rate is higher and you receive an endless stream of referrals from your happy customers.

3. Leverage Your Limitations

Strive not to be a Success, but rather to be of value.

~ Albert Einstein

Another common complaint from wealthy clients is the “Yes” phenomenon. Clients get frustrated when an advisor says he can do something, then either doesn’t do it or spends a lot of time (and money) learning how to do it. Clients are willing to accept people saying “no” to requests. They don’t expect advisors to know how to do everything.

A mentor of mine, Hank Frazee, once taught me a valuable lesson. He encouraged me to spend a great deal of time with “other” advisors, learning what they do well. He taught me to ask questions like:

- What is the most profitable transaction (service) you offer?
- What types of clients are most difficult for you?
- What is your ideal client and why is that so?
- What is your favorite type of problem to solve?
- Who is your most valuable referral source, and why?

We try to connect with these professionals annually for another reason. Our goal is to make 100 referrals to other advisors each year. We refer our clients to service providers, clients to other clients, and professionals

to other professionals. It is not important for us to be paid for these introductions. What is important is that we show our clients and strategic partners that we are interested in their continued success.

Before you dismiss this practice as wasteful, consider that we have received *handwritten* thank you notes for recommending advisors. On the other hand, we have never received a ‘thank you’ note for successfully handling a multimillion dollar transaction. People really appreciate your thoughtfulness, especially when there is no financial incentive for doing so.

Though it may be hard to put a price on good karma, consider this one example. In 2014, I sent two clients to an attorney at a national firm. Total billings were approximately \$100,000. Both clients mentioned this introduction in their holiday cards. By 2017, we had earned more than \$2,000,000 from their referrals.

Summary: More Sales, Less Selling

Help others achieve their dreams and you will achieve yours.
~ Les Brown

In this chapter, you learned that there is a better path to success. By changing your focus from sales to education, you become valuable. By focusing on the needs of your clients, rather than on your products or services, you build trust. By going out of your way to help others in your field and in your community, you show that you care.

Rather than looking at customer service and the supply chain as threats to your profitability, you see these valuable interactions as invaluable opportunities to show them who you are and what is important to you.

When your potential customers and colleagues see you as valuable, trustworthy and caring, you will never have to sell anything ever again. Elevate your perspective. See a better path.

Be the Giraffe!

A handwritten signature in black ink that reads "Chris Jones". The signature is written in a cursive, flowing style. The first name "Chris" is written in a larger, more prominent script, and "Jones" is written in a smaller, more compact script. The signature is positioned below the text "Be the Giraffe!".



About Best-selling Author Chris Jarvis

Chris Jarvis is an applied mathematician and former actuary. He has spent 25 years solving complex financial problems for multinational corporations, professional service firms, entrepreneurs, and family offices. This experience helped Chris discover the solution to successfully working with high net worth

and highly-educated clients.

Chris is the author of twelve books, including *Wealth Secrets of the Affluent* and *Wealth Protection: Build and Preserve Your Financial Fortress* (both by John Wiley), *The Physician's Money Manual* and *Managing Risk: A Guide for Physicians and Practices*. Post Hill Press will publish his next book, *6 Secrets to Leveraging Success: A Guide for Entrepreneurs, Family Offices and Their Trusted Advisors*.

In addition, Chris has been quoted in *The Wall Street Journal* and the *Los Angeles Business Journal* and appeared on Bloomberg Television's *Personal Finance*. Chris has over 100 articles in publication in various professional periodicals, including *California CPA* and *Physician's Money Digest*.

As a facilitator and public speaker, Chris has delivered over 100 continuing education seminars to doctors and hospitals. A partial list includes: American Association of Neurological Surgeons (AANS), International College of Surgeons (ICS), American College of Mohs Surgeons, American Association of Physicians of Indian Origin (AAPI), American Society of Plastic Surgeons (ASPS) and dozens of educational programs to Tenet Healthcare and Kaiser Permanente hospitals.

Chris acts as an advisor and consultant on healthcare industry trends. He has presented to the American Association of Medical Society Executives (AAMSE) and National CPA Health Care Advisors Association.

Chris is widely acknowledged as a subject matter expert and thought leader in the insurance industry. During his actuarial career, he created two captive insurance companies for one of the world's largest automobile manufacturers. He has provided risk management, captive consulting, risk pooling and insurance brokerage services to more than 250 businesses and insurance companies nationwide.

Chris has won sales honors from multiple companies and has qualified for Million Dollar Round Table's Top of the Table numerous times. Chris has delivered sales, marketing and motivational seminars to national insurance companies and brokerage organizations.

Chris focused on entrepreneurial studies and finance while earning his MBA from The Anderson School at UCLA – where he was awarded the Young President's Organization's (YPO) Ken Kennedy Fellowship for his entrepreneurial achievement. He has spent over five years as a member of Vistage International's Chief Executive Group.

He graduated from the Honors Program at the University of Rhode Island with a B.S. in applied mathematics — where he was awarded the Order of Omega Man of the Year award for his philanthropic and community service.

Chris proudly serves on the Board of Directors for Angel City Sports in Los Angeles, California. Chris also holds a seat on the Board of Governors for the Sigma Phi Epsilon Educational Foundation.

Chris currently lives in Southlake, Texas with his wife Heather and their three children, Chloe, Kierstin and Tyler.

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