

The 12-Day Turnaround

COMPANION WORKBOOK

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www.TheChrisJarvis.com

This workbook contains the “12-Day Turnaround” exercises worksheets that accompany the online course.

All these worksheets will also be sent via email to all registrants.

If you have not registered your workbook, please contact:
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Thank You!

Chris Jarvis

TO GAIN THE MOST FROM THIS COURSE

The 12-Day Turnaround is designed to help you change your career. If you feel like you have to work harder and harder each year, this program is for you. If you feel like your career is so demanding that it is having a negative impact on your health, relationships, or happiness, the 12-Day Turnaround will help you make a dozen adjustments that will add up to a world of difference for you.

Each weekday you'll receive a short teaching video, instructions for the day's exercise, and a link to the PDF for "Today's Turnaround."

This booklet contains the PDFs that will be referenced in the daily teaching lessons. Please feel free to write directly in the booklet. Only you can decide which items should be written in pencil (so they can be changed later) and which should be written in pen (or blood) to make the point more concrete.

Some of the Turnaround exercises may only require 15 minutes of your time. Others will take more, but are still manageable.

Stay with the program — even if you get a day or three behind! You will have weekends to catch up, if needed.

Please don't share the program email or these copywriter forms. If you'd like me to send a discount code to a colleague, just ask.

Thank you for investing in this course - and for investing in yourself!

A handwritten signature in black ink that reads "Chris James". The signature is written in a cursive style with a long, sweeping underline that extends upwards and to the right, ending in a small arrowhead.

3. Family & Relationships

- _____ How do you feel about your relationships with your partner/spouse?
- _____ How do you feel about your relationships with kids and/or parents?
- _____ How do you feel about your relationships with clients and colleagues?
- _____ How do you feel about your relationships with your friends?
- _____ Total (should be between 4 and 20)

4. Career

- _____ How fulfilled do you feel about your recent performance and income?
- _____ How do you feel about your progress relative to your colleagues?
- _____ How do you feel about your progress and expected progress?
- _____ How happy are you with the legacy you have created thus far?
- _____ Total (should be between 4 and 20)

5. Fun

- _____ How do you feel about the people you spend time with? Do they lift you up (happy) or bring you down (unhappy)?
- _____ How do you feel about the amount of time you have to relax?
- _____ The amount of fun and excitement you had this past year?
- _____ How would people who know you categorize your mood recently?
- _____ Total (should be between 4 and 20)

Totals from Above

- _____ Finances
- _____ Health
- _____ Relationships
- _____ Career
- _____ Fun
- _____ Total

_____ Subtract total from 100 (if you got a 60, 100-60= 40 in this box)

This is your shortfall/opportunity to improve!

Look at the scores above. Circle or highlight the two areas with the lowest score.

On the previous page, what are your two lowest areas?

Lowest: _____ (Finance, Health, Relationships, Career, Fun)

How does work contribute to this area having such a low score?

In a perfect world, what magical things would need to happen in your career to make this score higher?

2nd Lowest _____ (Finance, health, Relationships, Career, Fun)

How does work contribute to this area having such a low score?

In a perfect world, what magical things would need to happen in your career to make this score higher?

My Great Ideas

There is no perfect industry, perfect process or perfect product. EVERYTHING can be better in some way—especially this form.

For now, please think about the different elements of your business and the insurance industry. First, rate yourself on how well you do each of the areas.

1 2 3 4 5 6 7 8 9 10

I am awful at this

I'm ok, but could improve

I'm a master!

My Honest Sales Self Assessment

How well do you do in the ten (10) main areas of sales?	Score (1 to 10)
1. How easily do you identify new prospects WITHOUT paying for those leads?	
2. How easy is it to get meetings, have meaningful discussions, and collect all pertinent information from these prospects?	
3. How well do you Identify needs (that your clients verbally acknowledge as important) from your intake process?	
4. How well do you find unique and interesting solutions to prospects needs?	
5. How difficult do you find it to create a presentation that clearly points out the benefits, costs, and implementation steps for your solution?	
6. How do you and your clients feel about the time and energy needs to complete the application and underwriting process?	
7. How well do you “close the deal” with new prospects? Your % of cases closed vs. clients pitched should be your score (60%=6, 40% = 4, etc.)	
8. How well do you service your clients? Do you have an administrative person doing this for you? Do you review annually and secure referrals and/or new opportunities?	
9. How well do you secure referrals and receive introductions to them from your clients on a favorable basis?	
10. Identifying new opportunities with existing clients	
TOTAL (out of 100)	
Subtract the number above from 100 (if 80, then 100-80 = 20)	
The number above is your room to grow. 50%, 20%, 90%	

Second, give yourself permission to dream about major improvements and even perceived perfection in each area. Do not worry about criticism or plausibility. Disregard costs of implementation. After each area, write down some ideas you have that would make life better for the clients, the insurance industry, agents, and you! (It’s okay if this is wish list. You must first think about it before it can happen.)

To Hell with the Genie, I Have TEN Wishes

What would make each of these steps so much easier for you?
1. What would help you meet countless new prospects?
2. What do you think you need to get more meetings and collect all pertinent information from prospects so you can do your job better?
3. How could you make better connections with clients and identify their needs faster?
4. What do you need to create and offer interesting and unique solutions?
5. What would make the presentation process more effective? Easier?
6. What would make the application or underwriting process easier? Faster?
7. What would help you close more cases? Close bigger cases?
8. What would make the review and service process easier? Cheaper? Profitable?
9. What would you need to be able to secure referrals and introductions from all clients?
10. What could help you identify new opportunities with all existing clients?

DAY 2

Client Feedback

The most valuable feedback you can get is from people you have worked with in the past. A very powerful question to ask someone is,

“On a scale of 1 to 10, how would you rate my contribution to our relationship over the last 30, 60 90 days?”

If you have the courage to ask that question (of your spouse, employees, partners, and clients) you will receive very valuable feedback.

The sample text below can be copied and pasted into your own materials. Feel free to use these with your existing clients AND prospects who did not go through with your implementation.

Dear _____

I am honored to have had the opportunity to work with you recently. I understand that you could work with any advisor, but you chose to work with me. It is important to me to provide the highest level of service possible.

To help me do a better job in the future, and to help me provide valuable customer feedback to my insurance industry committees and organizations, I would like to ask you a few quick questions. Your responses will be very valuable, but your name or personal information will never be shared with anyone in any of my study groups or focus groups.

Though I am primarily focused on our interactions, feel free to share thoughts and comments about interactions you have had with other advisors. These will help my committees that are offering valuable feedback to the industry.

<p>1. How easy was it for you to schedule a meeting/discussion with me in the first place? How would you have liked to be contacted initially?</p>
<p>2. What would have made the interview and data collection process more efficient or effective?</p>
<p>3. What part of the process made you trust me with your planning? Is there a better way I could have gotten to know you and your family better?</p>
<p>4. How would you have preferred to have learned about options and alternative solutions to your concerns? Written papers, visuals, in person presentations, other?</p>
<p>5. What would make my presentation more effective? Easier for you to follow?</p>
<p>6. On a scale of 1 to 10, how did you feel about the application and underwriting processes? Did it take too long or was it just right?</p>
<p>7. How would you like me to help you communicate with you on an ongoing basis? Email? Letters? Text?</p>
<p>8. Who else do you know who could benefit from my services?</p>
<p>9. How can I help you introduce me to those who need my help? Do you need a biography, a brochure, a website link, or something else? Would it be best for the three of us to have coffee (my treat) to see if I can be of value?</p>
<p>10. How often would you like me to review your current situation to see what else we can do to help you?</p>

DAY 3

Practice Assessment Form

(Please open the spreadsheet you received via email, so the formulas will work for *your* numbers.)

We can't help you assess how best to improve your career until we know what you do, how well you do it, and whom you are doing it for in your current model.

The workbook below has two worksheets. The first one is a summary sheet. The second is a more detailed income sheet that breaks down your income by product and by the number of clients you sold.

The other side of this analysis is to figure out how much time you are wasting on inefficient marketing, selling to people who don't buy, and unproductive overhead. All of that will be available later for those who want to invest in further analysis to improve that side of the ledger.

For, now please start with the second tab, "Income." Input how many sales you have had in each category (for each of the last three years). If you were not in the business in a previous year, or you didn't sell a certain line of coverage, just leave it blank.

You will also input how much you earned from each category in each year. Once you do this, you will have an idea of your average case size by product for each of the last few years.

What do you notice? Are the sizes and numbers of your cases steadily growing in each category or are the numbers bouncing around all over the place from year to year?

What do you notice and how do you explain the shifts? Is this luck or part of a master plan that is coming along nicely? Is it proof that you have been willing to write anything that you can without any focus or niche?

Use the space below to write down what you notice about your business, how you explain it, and what you would like to see change for 2018 and 2019?

Observations about My Income Assessment

1. How has your mix of business (products sold) changed from 2015 to 2017? Why?

2. Are you selling more or fewer total policies each year? Why has this changed?

3. Is your average case size staying the same or getting bigger or smaller? Why?

4. What new lines of business have you added? Why did you add them?

5. How much time have you spent on these new products? Is it worth the time?

6. Are you working less or more than before? Making less, more the same? Why?

7. What are your goals for income and policies for 2018? 2019? 2020?

8. Are you on track to meet these goals?

9. What do you need most (up to 3 things) to help you reach your goals ?

10. What is the biggest threat that could derail you from meeting your goals?

DAY 4

Know thy Self Personality Tests & Personal GPS

We can't help you best leverage your amazing individual skills and attributes until we know WHO YOU ARE.

This was the single most important part of my professional development. I always felt like I was driving uphill with the emergency brake engaged. I could never break free.. until I understood who I was and where I was great. Once I realized that, I stopped second guessing those areas of my life and started trusting that I knew was I was doing in those areas. Conversely, I also understood where I wasn't very strong. I looked to others to help me with those and I didn't second guess their suggestions. This was an awesome exercise in building trust in myself AND in "addition by subtraction." Once I embraced all of this, I took off. My income skyrocketed. My fulfillment exploded. My happiness blossomed. It's really, really cool to be where I am now. I want you to join me on the other end of the rainbow.

Here's how you are going to do it. First, you are going to take some of the personality tests

Gallup Strength Finder: \$19.99

I love this one. It taught me the most about myself. There is a book that goes with the assessment. If you buy the book here, you also get a code to do your own assessment: (Please check your email for these links - and more bonus materials when you register your workbook.)

<https://www.gallupstrengthscenter.com/product/en-us/10385/strengthsfinder-2-0-hardcover?category=books>

If you are in a hurry, don't want to read the book, and just want to pay the \$19.99 and buy the assessment.

<https://www.gallupstrengthscenter.com/product/en-us/10108/top-5-cliftonstrengths-access?category=assessments>

Myers Briggs Test: FREE

This one helped me avoid a very costly mistake in business school. It also changed over 20 years! Take this one again.

<https://www.16personalities.com/free-personality-test>

DISC: FREE

This one is also very valuable for sales people. There are many different ways to sell effectively. Knowing your DISC is very valuable.

<https://www.tonyrobbins.com/disc/>

<https://www.onlinepersonalitytests.org/disc>

What do you notice from taking the three tests and reading the responses?

Use the space below to write down what you notice about yourself and how those observations explain the answers you put in your initial assessment. Remember telling me how happy you were with your income, career, health, relationships, and fun?

Personal GPS Form

Strength Finder – Top Strengths

1. .
2. .
3. .
4. .
5. .

Which one are you most surprised with on this list? Why?

Think about your typical week OUTSIDE OF WORK. How do you spend your time?

_____ % of time is spent utilizing my top 5 strengths

_____ % of time is spent not utilizing my top 5 strengths.

(must add up to 100%)

How could you be using your top strengths to improve your (two ways for each)

Amount of Fun _____

Physical Health _____

Emotional Health _____

Relationships with Family _____

Relationships with Friends _____

What kind of activities or hobbies would require each of your top 5 strengths. List as many as you like.

1. .
2. .
3. .
4. .
5. .

How many of those above do you participate in today? Circle all of the ones you'd like to try or take up again.

Myers Briggs

Your score is _____

Extrovert _____%	Introvert _____%
Intuitive _____%	Sensing _____%
Thinking _____%	Feeling _____%
Perceiving _____%	Judging _____%

How does this personality test explain some of your biggest challenges in life?

What traits do you friends and family admire most about you?

Think of a time when you had to be much more of something that you weren't. (Perhaps extraverted at a cocktail party and you are an introvert. Maybe you felt so deeply that you couldn't think about something logically)

Which situations in life are most difficult for you because they don't come naturally?

Your DISC score:

Dominance _____ %

Influence _____ %

Stability _____ %

Compliance _____ %

How does this result explain your successful relationships you have had?

How does this result explain some of your most significant challenges in life?

Which trait, of the four, do you think is most important to your family? friends?

Which trait do you wish you had MORE of? Why?

Describe a time when you had to utilize your greatest DISC strength.

How did you feel when that situation was over.

Which tasks or hobbies, that you currently don't do, would seem to fit your personality?

What would you need to do to afford yourself the opportunity to do more of the things that come naturally to you?

The results above show your natural abilities. Each of us has a different set of skills. The happiest people seem to just stroll through life with little anxiety and stress. They seem to find activities that utilize their primary skills. They also find ways to avoid situations that will be very stressful for them.

With all of this in mind, and after looking at the way you answered the questions in the Personal GPS above, what three things would be the most valuable for you to do now (not related to your career)?

1. I need to be doing a lot more

2. I need to be doing a lot less

3. To allow me to eliminate #2 and do more of #1, I must do the following things

a. I need to _____

b. And I want to _____

c. And I should also _____

DAY 5

Career GPS

We are making great progress. You now have a better understanding of who you really are. You should see why you have done well with certain tasks and roles in the past and why you haven't been as productive with others.

Note: Please invest the time in yourself and complete these Turnaround Worksheets. If you want to revisit or redo these exercises in the future, you can print out the PDF from the email.

Yesterday, you also did an assessment of your existing practice. You have an idea of what you do and how well you are doing it. You likely have seen a few trends from looking at data over a few years.

Here comes the interesting part of the analysis. Is your current career, role and set of responsibilities utilizing your strengths and NOT relying on you to work through your weaknesses?

I once owned a company that managed insurance companies for dozens of businesses. This was a heavily regulated, detail-orientated business. Though it was profitable, it was killing me because it forced me to be organized, follow a routine, stick to consistency, and offered very little room for creativity. I was making money but dying inside. I had to sell this company to save my soul. Luckily, I did. The rest, as they say, is history.

For you, we want to answer the questions below honestly to see if we need to make some subtle, or not-so-subtle, changes to your business or career to align your professional goals with your personality.

Don't be afraid. This exercise may encourage you to make some big changes, but they will only be big changes because your business is currently not working for you. It will be time to do a "big turnaround" and start going in the right direction.

This is fun—and very important. Let's get to it.

Career GPS Form

Strength Finder – Top Strengths

1. .
2. .
3. .
4. .
5. .

How do you use strength #1 every day in your career?

Think about your typical week in the office. How would allocate your time spent?

_____ % of time is spent utilizing my top 5 skills

_____ % of time is spent not utilizing my strengths.

(must add up to 100%)

How could you be using your top strengths to improve your (two ways for each)

Lead generation _____

Case design _____

Improve operations _____

Build better Relationships with clients _____

Generate referrals _____

Are you using your main strengths to drive your career or is your career requiring you to use primarily other skills than your top ones?

Myers Briggs

Your score is _____

Extrovert _____ % Introvert _____ %

Intuitive _____ % Sensing _____ %

Thinking _____ % Feeling _____ %

Perceiving _____ % Judging _____ %

How does this personality test explain some of your biggest challenges in your career?

What do you believe is the perfect Myers Briggs profile for a sales person? Why?

Which trait makes you most valuable to your clients? Why?

Which tasks or roles are most difficult for you because they don't come naturally?

What could you do to remove those tasks that are so difficult or frustrating to you?

What tasks, that you aren't currently doing, would appear to come naturally to you now?

Your DISC score:

Dominance _____%

Influence _____%

Stability _____%

Compliance _____%

How does this result explain your successes in your current or previous career?

How does this result explain some of your most significant challenges in your career?

Which trait, of the four, do you think is most important to clients? Why?

Which trait do you wish you had MORE of? Why?

Which important tasks in your career require you to utilize your two lowest scores?

How could you remove those/get them off YOUR to do list?

Which tasks, that you currently don't do, would seem to fit your personality?

What would you need to do to afford yourself the opportunity to do more of the things that come naturally to you?

The results above show your natural abilities. Each of us has a different set of skills. The most successful people spend create roles that utilize their primary skills. They also find ways to eliminate the things that are most difficult for them. With all of this in mind, and after looking at the way you answered the questions in the Career GPS above, what three things would be the most valuable for you to do now?

1. I need to be doing a lot more

2. I need to be doing a lot less

3. To allows me to eliminate #2 and do more of #1, I must do the following things
 - a. I need to _____
 - b. And I want to _____
 - c. And I should also _____

DAY 6

Client Compass

You have analyzed your self and your practice. You have looked at the financials over the past few years. You have a pretty good idea of “Who You Are” and you know “What You’ve Done” so far.

What you don’t know is “HOW” you were able to do it. More specifically, you don’t know WHY clients have hired you.

It is not uncommon, when going through this analysis, for agents to find out what they thought was most important to clients was not the case. Why is this important? If you are spending a lot of time on things that are not important to your clients, this exercise could help you find loads of free time. I have never met anyone in our business who didn’t need or want more time. Since you can’t buy time, this could be the single most important exercise you do in your career.

To “Sales Differently,” we want to start by asking questions of the most important parties in our transactions – our clients.

Send this sample letter to your clients and tabulate all the responses. You have my permission to copy and paste THE LETTER ON THE NEXT PAGE.

You may also choose to send it through www.surveymonkey.com if you are more tech savvy or you want to compile the responses in a more organized fashion.

Dear (client):

I greatly appreciate the opportunity to work with you. I may not have shared it in so many words, but I have admired your success for some time. For that reason, I would like to ask you for some help. This should only take you 10 minutes and how you respond may be invaluable to my growth and success.

As I grow my business, I want to find more clients like you. I am not asking for any referrals or introductions (though I would graciously accept them). I am asking for some help in understanding why you chose to work with me. The better I understand how my clients perceive me and my value proposition, the easier it will be for me to attract and connect with people who will appreciate what I bring to the table.

Please answer the following questions as briefly or as in depth as you like. I will read every word and seriously consider each suggestion you offer.

Thank you again for your help.

Quick questions about YOUR NAME HERE

1. What were your experiences like with other financial advisors and insurance agents before you met me?
2. Why did you decide to take a meeting with me in the first place? Was it something I said or something someone else said?
3. Did I say or do anything different in our first meeting?
4. Do you work with me because of the products I offer?
5. Do you work with me because of the services I provide?
6. Do you work with me because of my credentials?
7. Is there something about the process I use?
8. Is there something about me as a person that is important to you?

DAY 7

Career Cocoon

You have done a lot in the first half of this 12-Day Turnaround. You have analyzed your practice, looked at your personality traits, considered what you like to do and don't like to do, and have confirmed where you provide value to your clients.

Now, as you have a better understanding of who you are of who your clients like you to be, it is highly possible that you would like your career to go in another direction.

This was certainly the case for me. In some cases, the changes are subtle. In most cases, the changes can be rather significant. Think about a caterpillar. It is grey or brown. It crawls slowly on the ground. When it goes into its cocoon, a very significant transformation takes place. I imagine it to be painful, but I have no confirmation of such. What emerges is a beautiful butterfly.

You can do the same thing. Grab a blank sheet of paper and get started.

There are three parts to this exercise in the bonus video. First, there is where you are. You don't need to do more than outline elements of where you are now. The third column is where you want to be. Write down what you want to be like at the end of your transformation.

The second column is your cocoon. These are the things that you believe need to happen get you there. I have offered you mine below so you can see what I did over the last few years to get to where I am.

Once you have this done, you will have a visual you can print out and put on your wall. You should look at it regularly. The visualization will be a valuable tool in your journey.

DAY 8

Goal Setting

Please print the goal setting worksheet you received via email. This interactive PDF is a map to “Your Better Path” to success.

You should review the front page regularly to review what you want to do and why you want to do it.

The second page gives you a 3-year, 1-year, and quarterly goals to keep you on task.

When you complete this and start looking at it regularly for guidance, you will be well on your way to having the life that you want, need and deserve.

DAY 9

Part 1 – Boarding Announcement

Think about the last time you took a flight. You had to pack. You went to the airport. You made it through security (uneventfully, I hope). You may have had time for a meal or perhaps you stopped to pick up a magazine or a bottle of water.

Then, you waited. And waited. And waited.

This is the hardest part. You know where you want to go. You know how to get there. You are going to take a plane – which is more than 10 times faster than driving a car.

BEFORE you get on that plane, what do you hear from the gate agent? You hear the boarding announcement. There is one (or more) for every flight. The boarding announcement confirms where the plane is going, when the plane will board and take off, and in what order the passengers will enter the plane. This boarding announcement helps manage everyone's expectations, which ultimately makes the entire process go more smoothly for everyone.

Wouldn't you like that for your career? Wouldn't you like that for your life?

Here is your chance. We want to craft YOUR boarding announcement. The clearer and more concise you are with your message, the more likely you are to:

1. Attract the types of people whom you can help
2. Attract the types of people who need services you love to provide
3. Attract the types of people who will appreciate how you help them
4. Build a practice that will contribute TO your life, legacy and happiness.

This Boarding Announcement is not something you will perfect in an hour. This may take you days, or weeks to really nail. You may still be tweaking it in months or even next year. But, it is key to get started if you want to reach the highest levels of success.

Look at the exercise below. Answer each question. Then, at the end, you will put them all together to build your Boarding Announcement.

You should be very, very excited. Your career is about to take off!

I'll see you at baggage claim as you grab your suitcase full of cash.

Assembling YOUR Boarding Announcement

1. What unique abilities did you realize that you have after you did your personality tests AND spoke with your clients?
2. What types of clients do you find most enjoyable to work with and most appreciative of what you offer?
3. What kinds of problems do these clients have that you have a wonderful knack for helping them solve?
4. What benefits do your clients get when they work with you to address the issues in #3 above?
5. What do you hope to get out of your career? Think about the target at the end of your goal setting and Career Cocoon.

6. Assemble all of this below.

I will use my _____ and
_____ (From #1) to help _____ and
_____ (#2) to address their _____ and _____ (#3)
so they can _____ and _____ (#4).

My goal is to _____ (#5).

Sample: My first attempt went like this.

I will use my experience and ability to connect with entrepreneurs and salespeople to help them overcome their self limited financial beliefs so they can achieve greater success and become more fulfilled with their lives.

My goal is to help 1,000,000 families while being a role model to my own.

Part 2 – Social Media Supercharge

Now that you have your Boarding Announcement, you have to do something with it. How do they give you the boarding announcement in the airport?

Right, they use the microphone and broadcast it through speakers in the airport.

If you want people to actually hear the message you have for them, you have to do the same thing. We aren't going to stand in the middle of the town square or on a corner with a bullhorn – that's for crazy people.

We are going to do something much louder, more impactful, and less likely to get you arrested. We are going to use social media.

There are three parts to your social media supercharge program.

1. Update your social media handles/pages with your new message.

LinkedIn: This is the single most important place for businesses and professionals to transact business. You want to update your profile to tell people what you do. This can be done on your profile home page. You can also customize your page to be consistent with the imagery and branding you have on your website. This is an easy way to stand out. Feel free to connect with me to see what I do. <https://www.linkedin.com/in/chrisjarvis/>

Facebook: If you are going to conduct business with Facebook, create a separate page for your business. I have my personal page AND I have a branded page for my business: <https://www.facebook.com/ChrisJarvisBlog>. If you “like” my page and you will see how I use Facebook for my business.

Click here to see how to create a separate page for your business: <https://www.facebook.com/business/learn/set-up-facebook-page>

Make sure you customize your Facebook work page to include your boarding announcement. You will want to make the imagery consistent with your other materials.

Twitter: I made the decision that Twitter would be a business account for me. Twitter offers you a handle. It also offers you a home page. You want to promote your boarding announcement on your home page and in your short description – so people can know who you are and what you do right away. You can see how I handle this: <https://twitter.com/jarvischris>

Instagram: I have made this more about branding and my brand words. You push out visuals (pics and vids) that support your branding on Instagram. Advertising and marketing on Instagram has really taken off in the last year. I am seeing a lot of activity and am starting to use this more and more. Follow me at <https://www.instagram.com/ChrisRayJarvis/> to see what I do.

Snapchat: You can see how I am using this by connecting with me at ChrisRayJarvis on Instagram. Feel free to try to do this for work. I have not mastered this yet, but I can tell you that the ad rates and returns on Snapchat and Instagram are really attractive – relative to Google and Facebook. This is a growing area that I will continue to explore.

2. Be active, not annoying.

LinkedIn:

I don't just post images on LinkedIn. I participate in fifty (50) LinkedIn groups. By paying attention to what is going on in the groups – some are colleagues, others are potential clients – I get to learn what others need and want. I participate and offer advice so I'm seen as a valuable member of the group. Then, I share some offers from time to time – but always am careful to do it in a way that is not overly self-serving.

<https://www.linkedin.com/in/chrisjarvis/>

For more advanced ideas on how to use LinkedIn to supercharge your lead generation and reputation building, download my LinkedIn Tips (only \$9.99).

Facebook:

I have a personal and a corporate page. I save pics of my family, comments about my schools and organizations, and non-work messages for my personal page. I focus on POSITIVE messages about the things that matter to my clients in my corporate page. Sometimes, I promote something from my work page on my personal page so that my personal friends can see what I am doing professional. Follow me at <https://www.facebook.com/ChrisJarvisBlog> to see what I do.

Twitter

I don't tweet about many personal things. I invite people to follow me for work, so I do try very hard to keep things positive and aimed at my target audience. Keep your branding and target audience in mind as you tweet and retweet. By forwarding others' tweets, mentioning people (@jarvischris) or categorizing your tweets (#entrepreneurs), you will bring more attention to your messages.

Instagram

Instagram is all about images, but weak on web links. This is a great platform to post photos of you helping clients (with their permission) and highlight causes you support in your community.

IMPORTANT: Even though you may have separate personal and professional accounts, you must assume that once you invite people to follow you on your professional accounts, they will find a way to see your personal posts. It is impossible to completely separate the two. Keep this in mind as you post in your personal accounts, and set privacy settings accordingly. .

3. Be Consistent Consistent Consistent with Your Voice

Making every post consistent with you, your message, and your brand words is of more value than I can emphasize in this short piece. Understanding those elements is a very important part of your journey to know thy self. (I also offer a more advanced self-discovery process for a stronger identity. Contact us to learn about the next online or live session.)

DAY 10

Big Case Studies

Large cases are really exciting. They pay a lot of bills and pay for a lot of nice things, too! Big cases get the attention of home office executives – which is always a good thing. You also earn cool recognition trips. I’ve earned trips to multiple countries in Europe and to Australia, South America, and the Caribbean. It’s fun.

There are two things that are more important and more valuable than the size the case. Everybody asks me how I meet the big clients I have. You will want to understand the origin of the case – how did it start?

You have to understand something about the second important point about big cases. There are more “big fish that got away” stories in the insurance world than there are in fishing circles. You really need to understand the dynamics of the case – what happened in the process and how did it ultimately close?

These are equally important because without a big client, there is no big case to close. More often than not, agents meet wealthy prospects and can’t seem to close the case. I hope today’s homework will help you with this invaluable skill.

There are three parts to your social media supercharge program.

Big Case Studies

1. The Bankers, the Lawyers, and Me

Background: An investment advisor for a large bank had the chairman of a very profitable boutique law firm as a client. Chairman had significant business interests and illiquid wealth. Chairman also had personal attorney who oversaw his planning.

Problem client had: Client wanted to build an executive benefit plan, utilizing life insurance, to create tax efficient and creditor protected retirement income.

Challenges to overcome: Though client earned over \$20M per year, he was very illiquid. Client wanted to continue to leverage his wealth to build outside business interests and to continue to invest in real estate. Any programs created through his practice or businesses would require the approval of his partners and co-owners. Bankers wanted to maintain current assets under management.

Who had more to gain: In this case, there were many potential roadblocks who needed to be converted to beneficiaries. They included: his partners in the law firm, the COO and CFO of his companies, the HR directors, his investment advisors, his lawyer, and his CPA.

How we helped: We built a premium financed executive benefit plan, funded with life insurance. To get the program approved, we created a plan for other highly compensated owners and partners. We structured the program where the death benefit could also serve as key man and buy sell coverage. To satisfy the COO, CFO and Human Resources professionals, we also secured very high limit (\$50,000 per month) group disability coverage through Lloyd's of London.

End result of case: Over \$4,000,000 of annual premium is funded into the program for the participants, projecting to generate tens of millions of dollars of tax-free retirement dollars for the participants.

The investment advisors at the bank decided to handle the financing. They did not participate in the commissions. By helping us create such an attractive plan, the bankers and the lawyer were introduced to eight other high income clients — who became new clients. The advisors secured millions of dollars of additional investment assets and millions of personal loans.

I built valuable relationships with advisors at one of the biggest accounting firms in the world, with advisors at a large bank, and with partners at one of the most prestigious insurance-focused law firms.

The law firm has referred me to multiple new clients since the case was implemented.

2. The Billionaire's Secret: Don't Judge a Book by its Cover

Background: When I owned a captive management firm, I was introduced to a billionaire family. This introduction was made by a local life insurance agent who had worked with the family for almost 20 years. Like most very affluent families, they know the value of a second opinion. They had an existing insurance company that they wanted me to review for them.

Problem client had: Clients were concerned that their company may not be operating as efficiently as it could. They were also interested to get my opinion on how the company might want to change in light of new regulations.

Challenges to overcome: Client had internal and external lawyers, multiple accountants, a family office staff of over 200 people, and a patriarch who felt the need to control every aspect of the planning. Family had an overwhelmingly complicated structure that included hundreds of legal entities and significant assets in various countries. There were some very significant liquidity challenges facing the companies that were insured by the captive. This did not present itself until much later.

Who had more to gain: In this case, the head of his family office, and the surviving family members, had the most to gain. She was interested in preserving wealth for the family — because the patriarch was in declining health, but unwilling to share too much about the family holdings with his heirs. She knew that there would be a need for liquidity when the family leader passed away. Because of his age and poor health, no additional life insurance could be secured.

How we helped: During the assessment we did for the insurance company, we asked many questions about the companies it insured. We also asked a lot of questions (like the ones we gave you in earlier assignments in this program). These questions revealed much bigger concerns than what we were asked to solve. When we heard stranger answers, we kept asking more questions. This helped us make valuable recommendations for their insurance company and helped us identify much bigger opportunities for other insurance solutions.

End result of case: We completed the engagement we were hired to do. This resulted in a new insurance management for my firm — which is still being managed by the firm I sold and generating income for the buyers. Family decided to implement over \$40 million of life insurance on the next generation to make sure that the heirs wouldn't have similar problems when the next generation passes away. This case was split with the referring agent.

This coverage will also have a secondary benefit of providing collateral for other business dealings. Lastly, the coverage will also allow them to overfund the policies and generate tax free access to funds through policy loans — if they need tax-free access to funds.

3. Don't Believe What You Hear – the Love /Hate Relationship

Background: A physician client of mine introduced me to a husband and wife who were partners in his medical practice. They told me that they had worked with an agent for 25 years and that they had a lot of insurance policies. The husband had also dealt with a very serious form of cancer. Normally, the existence of so much coverage and health challenges would make agents move on to other opportunities. That's what makes this story special.

Problem client had: Clients wanted to build another significant business opportunity for their non-physician children. This would require millions of dollars of cash over the next few years. The clients had more than a dozen policies, including multiple whole life policies and quite a bit of disability coverage. These policies had significant ongoing premiums totaling hundreds of thousands of dollars - which could be used to invest elsewhere.

Challenges to overcome: Existing agent was not interested in cooperating. If options with the existing policies were not attractive, a 1035 exchange to another carrier could prove challenging with the previous health issues.

Who had more to gain: In this case, the clients really wanted relief from the annual premiums required of so many whole life contracts. They had their hearts set on building something for their heirs. The dream of a family business and a possibly legacy was much more exciting to them than growing cash values or future death benefits.

How we helped: We directed the office of the existing agent to secure in force ledgers in an attempt to find a solution for the clients. We considered withdrawals, policy loans, face reductions, and internal exchanges.. There were no acceptable options by keeping the existing policies in force. In addition, the existing agent's reluctance to "hear" what the clients wanted and insistence on keeping the existing coverage caused the clients to fire the agent. At that time, they told me that they felt the agent always SOLD THEM, but seldom listened to what they wanted. We then engaged an outside underwriter (Dan Stanley) - NOT the underwriting department of the insurance companies — to review and prepare the file, submit informal applications, and negotiate with carriers.

End result of case: We secured very favorable underwriting offers with National Life Group. We replaced their multitude of policies with three new ones. This made life much easier for the clients' advisors — who were very pleased with the idea of only asking for 3 annual policy reviews. Clients secured slightly less death benefit, had more projected lifetime withdrawals. under current assumptions, and reduced their annual premiums by over \$400,000. It was the largest commission in the company's history, so it was obviously very profitable for my company. But, the big winner was the family who now has a very significant asset that is NOT the parents' medical practice. Clients then referred us to another partner of theirs who had similar problems with the same agent— this case led to over \$100,000 of additional revenue from the referral.

Day 10 – Part b – Winner’s Circle

Who Will Join You in YOUR Winner’s Circle

Attorneys

1. What are the biggest problems facing their clients?
2. How can you help the clients?
3. What will the Attorneys get out of it?

Accountants

1. What are the biggest problems facing their clients?
2. How can you help the clients?
3. What will the Accountants get out of it?

Bankers & Mortgage Brokers

4. What are the biggest problems facing their clients?
5. How can you help the clients?
6. What will the Attorneys get out of it?

Private Equity Firms

7. What are the biggest problems facing their clients?
8. How can you help the clients?
9. What will the Attorneys get out of it?

Chief Financial Officers

10. What are the biggest problems facing their clients?
11. How can you help their companies?
12. What will he/she get out of it?

Entrepreneurs and CEOs

13. What are the biggest problems facing their clients?
14. How can you help the clients?
15. What will he/she get out of it?

Property Casualty Insurance Brokers

16. What are the biggest problems facing their clients?
17. How can you help the clients?
18. What will the broker get out of it?

Once you have compelling answers to the three questions in any one of these boxes, you will have identified the next person to join you in the Winner’s Circle.

DAY 11

Giraffe Assessment Tool

How to use these tools:

Every prospect is going to ask three questions of themselves before hiring you.

1. Is he/she capable of handling my situation?
2. Do I believe he/she understands my situation, my concerns, my goals, and my worries enough to give me a solution that will work for me?
3. Do I trust him/her? (Will he/she put my interests above his own? Do I believe he/she will follow through?)

The answer to the first question may come from your education, your credentials, or your experience. These aspects give prospects a belief that you should be able to handle certain kinds of scenarios. If you don't have a specific education, credential, or impressive amount of experience, that's okay. The more powerful way to prove you can do something is to have someone you have helped be able to tell a story.

Unsure that a testimonial is more powerful than credentials?

The last time you were looking for a restaurant in a new town, what did you do? Did you read the local restaurants' websites to see what they said about themselves? If you are like most Americans, you went to Yelp or Urban Spoon or Open Table and read what other people (just like you) said about the restaurant.

Question 1 will take care of itself if you secure valuable testimonials. If you don't have any, then offer to help someone for free. Get some experience by piggy backing on someone else's experience. (That's what I did – a story for another day.)

The second question illustrates that they need to believe you understand them. How do you do this? I ask a lot of questions. I start with questions about them. I ask questions about their family, their childhood, their parents. I ask questions about their goals and problems. I ask them why this problem is bothering them. I ask what would happen if they didn't address this problem. I ask what they would like to accomplish from addressing it now.

It is very important to ask them about their experiences with agents, brokers, accountants and attorneys. Ask which ones were great, and why. Ask which were not so great, and why. This information will tell you what they want from you, what they don't want from you, how they want it, and how they don't want it. This is invaluable because it shows that you want to know about them – not just about sales opportunities.

The third question is about trust. You have to earn trust. You can't make someone trust you, but you can give them reasons to want to trust you. I do this three ways:

1. I share information, good and bad, about everything the client should consider. This will include things that I may be able to do for them and things that I will have to refer out for them. I leave information with them so they can see that I want them to discover the solution on their own.
2. I am overly sensitive to self-promotion. I share that there are some things that I am discussing that may result in a commission for me. I over-disclose the commission potential, along with size of the commission. I do this so that they see I am not hiding anything.
3. I offer to speak with any and all of their other advisors. I want to make sure that anything I do fits with everything else they are doing – or considering doing. I also suggest that they may feel more comfortable with the decision to work with me if their other advisors recommend me as well.
4. I offer to work for a fee, instead of commissions. I tell them that it is more important that I be invited to join their inner circle of advisors than it is to make a commission. If they would rather have an unbiased advisor who has no vested interest in any particular product, I am happy to play that role.

You may be a relatively new agent. You might be a seasoned agent, but you have focused on product sales your whole career. Transitioning to solutions-based selling may seem weird, uncomfortable. or even scary.

To help you overcome this, I have created a 60-question assessment form. You can walk through this with prospects or clients. You can also send it to them to complete prior to meeting with you. The good news is that these are all YES / NO answers, so clients can get through it very quickly.

More importantly than offering you the questionnaire, I have also offered you the “teacher’s guide.” When they send you back their answers, you will be able to check it against the teacher’s guide and bring up important discussion topics. This tool will not only help you start a meaningful dialogue with new prospects, but it will also help you identify countless new opportunities with your existing clients.

The next two documents are the questionnaire for your prospects and the “teacher’s guide” that will help you initiate discussions with clients.

If you like how well this is going and want to supercharge this by automating it, we can help you customize an electronic version of this survey for your clients. If you want to help clients learn for themselves and have them decide to buy products as part of their own self-discovery (and save you the time of having to explain every possible product), we can also help you create custom books (from excerpts of previous bestselling books) for your clients that describe every tool that is recommended from this assessment. Contact us at www.TheChrisJarvis.com for more information.

20 Questions to send to Clients

The key to success in insurance is to solve the client's most pressing concerns. The shortest path to identifying their biggest problem is to ask great questions.

I have two options to help you streamline this process. The first option is completely free, can be tailored to your practice, and is something you may enjoy using for the next 10-20 years. It is my gift to you for being part of this program. Below is a link to download my "20 Questions to Simplify Your Planning" form. Feel free to copy and paste it onto a form with your letterhead or logo, then send this free form to your clients and prospects.

When you get the form back from your clients or prospects, you can refer to Part C of this lesson. Part C is a "Teacher's Guide" that walks you through each question and what you should do with their answers to stimulate additional discussion. These discussions will help identify important areas for the clients and will help you build rapport and develop greater trust as you focus on the clients' needs.

20 Questions that Will Help Me to Help You

#	Question	YES	NO
1	Are you and your spouse/partner salaried employees?		
2	Do you or your spouse own your own business/practice?		
3	Do you receive investment income from investments or rental income from any real estate that you own?		
4	Do you believe you are paying a fair amount of income tax?		
5	Does your CPA give you new tax-saving ideas every year?		
6	Have you had another accountant or tax attorney give you a second opinion on your tax planning in the last 2 years?		
7	Do you have a charity or educational institution you would like to help — if it were tax efficient for you?		
8	Do you have an investment advisor you like and trust?		
9	Are you concerned that the stock market may drop soon?		
10	Are you afraid of being sued by tenants, clients, partners, or because of actions of your spouse, partner or children?		
11	Do you own assets in your own name, in a living trust, jointly with a spouse (or anyone else), or in a partnership?		
12	Are you or your spouse/partner in a high risk profession (e.g., medicine, real estate, architecture, construction, etc.)?		
13	Do you have an umbrella liability policy for \$2M or more?		
14	Would it bother you if you left an inheritance to your children or grandchildren and half of it were lost to divorce?		
15	Does your family have life insurance?		
16	Do you have enough monthly disability income insurance to replace your income and cover all of your expenses?		
17	Do you parents and in-laws have enough saved to pay for the \$300/day cost of a nursing home?		
18	Are you sure that you are on track saving for retirement?		
19	Would you be interested in guaranteed retirement income or principal protected investments for your retirement funds?		
20	Will you be financially responsible for your parents, in-laws, any siblings, or special needs children now or in retirement?		
21	Is there something bothering you that I failed to ask?		

Please return to _____

Teacher's Guide to Help You Stimulate Discussions and Identify New Opportunities

How to Interpret Your Clients' Answers

I made this simple yes or no question for your clients so you could gain valuable information quickly and easily. For your clients' answers to each and every question, I will offer you a combination of:

1. **Follow up questions designed to stimulate additional discussion.** These will be of greater value than you might think. During the interview and data gathering stage, you will want to take every opportunity to ask follow up questions. The greater the number of topics you discuss with prospects and clients, the stronger the bond you will develop. The better clients feel you understand their situation, the more likely they are to hire you to help them.
2. **Product and planning recommendations.** Clients aren't expecting you to be an expert in every possible area of planning. However, they are looking for you to give them ideas AND introduce them to valuable resources. These could be introductions to experts or the next item.
3. **Information to pass along to clients for their review.** Today, clients are more interested in learning how products and planning strategies work. To help you provide added value, and to save you valuable time, I have provided some additional reading you can pass along to clients to help them better understand the new concepts or products. In the sales process, the value of third party information about a product or strategy is always more credible and impactful than something written, or created by, the party that offers or sells it.

The recommendations are somewhat generic and they are based on common fact patterns. The clients may have some unusual circumstances that cannot be contemplated without a much more comprehensive process. The purpose of this "quick assessment" **is not** to replace a comprehensive financial plan, legal review, and accounting second opinion. The purpose of this assessment **IS** to help you generate greater discussion with prospects.

These additional discussions will help you better understand what the clients and prospects worry about, care about, and want to accomplish. You have heard "knowledge is power," and this is invaluable true in any sales role.

Good news: You don't have to spend an extensive amount of time addressing every single question and dissecting every one of your clients' answers. To successfully make a new sale to a new or existing client, you need only identify one significant concern or answer one unanswered question. Think of this assessment as a giant net that you get to use to catch a fish or two. Over time, you will learn how to use this one questionnaire to drive years of planning for each client.

20 Questions that Will Help Me Better Serve You

#	Question	YES	NO
1	Are you and your spouse/partner salaried employees?	1a	1b
2	Do you or your spouse own your own business/practice?	2a	2b
3	Do you receive investment income from investments or rental income from any real estate that you own?	3a	3b
4	Do you believe you are paying a fair amount of income tax?	4a	4b
5	Does your CPA give you new tax-saving ideas every year?	5a	5b
6	Have you had another accountant or tax attorney give you a second opinion on your tax planning in the last 2 years?	6a	6b
7	Do you have a charity or educational institution you would like to help — if it were tax efficient for you?	7a	7b
8	Do you have an investment advisor you like and trust?	8a	8b
9	Are you concerned that the stock market may drop soon?	9a	9b
10	Are you afraid of being sued by tenants, clients, partners, or because of actions of your spouse, partner or children?	10a	10b
11	Do you own assets in your own name, in a living trust, jointly with a spouse (or anyone else), or in a partnership?	11a	11b
12	Are you or your spouse/partner in a high-risk profession (e.g., medicine, real estate, architecture, construction, etc.)?	12a	12b
13	Do you have an umbrella liability policy for \$2M or more?	13a	13b
14	Would it bother you if you left an inheritance to your children or grandchildren and half of it were lost to divorce?	14a	14b
15	Does your family have life insurance?	15a	15b
16	Do you have enough monthly disability income insurance to replace your income and cover all of your expenses?	16a	16b
17	Do you parents and in-laws have enough saved to pay for the \$300/day cost of a nursing home?	17a	17b
18	Are you sure that you are on track saving for retirement?	18a	18b
19	Would you be interested in guaranteed retirement income or principal protected investments for your retirement funds?	19a	19b
20	Will you be financially responsible for your parents, in-laws, any siblings, or special needs children now or in retirement?	20a	20b
21	Is there something bothering you that I failed to ask?	21a	21b

THE QUICK HIT: I realize that new clients will want to find opportunities and generate results right away. These questions above, and the ideas on the following pages, are designed to help you get some quick hits. If you send this form to all your clients and prospects, I guarantee that you will have more activity than you can imagine.

THE MASTERS COURSE: When you are ready to get even more out of your fact-finding and data collection, I have a more comprehensive form for you. I have spent the last 20 years building and refining my “Full Perspective Form.” This 3-page form has been the basis for my planning with over 1,000 clients. I have taught it to dozens of agents you have also had great success with it. You can purchase the form and customize it with your logo and contact info. You also get access to my video training where I personally take you through the entire form, showing you how to gather invaluable information and plant seeds for future sales. [Click here for more information.](#)

What to do with your clients’ answers to the “20 Questions”

1. Are you and your spouse/partner salaried employees?
 - a. Yes
 - i. If they are salaried employees, you won’t have much opportunity to do tax planning, but other elements of the planning will be much easier.
 - ii. You will want to ask them for a copy of their benefits statement. This will include: retirement plan, life insurance, and maybe disability.
 - iii. You will want to ask them what else they are doing to save for retirement. It is virtually impossible to retire on contributions to a 401k or profit sharing plan.
 - b. No
 - i. If they are not both salaried employees, you want to find out if they are homemakers, retired, unemployed, or possibly self-employed.
 - ii. Having only one breadwinner creates a very significant need for life insurance and disability insurance on the breadwinner. Most are inadequately covered on both.
 - iii. If one is self-employed, then the world opens up to opportunities. They may need help with tax planning, business structures, benefits planning, and other big opportunities.

2. Do you or your spouse own your own business/practice?
 - a. Yes
 - i. Jackpot! You must ask a number of follow up questions. What do you do? How many employees do you have? What type of corporate structure are you (s corporation, c corporation, limited liability company, limited partnership, sole proprietorship).
 - ii. Ask them if they have a CPA who specializes with businesses. Great opportunity to introduce them to an attorney who will review their tax returns for missed opportunities. You want to build a team of advisors in other fields who will review client situations for low or no cost as a way to try and gain new clients. You bring value without having to do the work – That’s Leverage!!!
 - iii. Are they aware of tax-saving ideas that came out of the new tax bill?
 - iv. What benefits (retirement, insurance, etc.) are they offering the staff?

- b. No
 - i. You can ask if they have any aspirations to starting a business someday. This question will tell you what they really want to do. Watch to see if they light up when they talk about another opportunity
 - ii. Encourage them to pursue their dreams. Ask them what they would need to do, see, and accomplish to be able to live this dream. Be a positive force in their lives.
3. Do you receive investment income from investments or rental income from any real estate that you own?
- a. Yes
 - i. What do you own? When did you get into this?
 - ii. What do you like about this particular investment? What don't you like?
 - iii. How do you OWN this asset (LLC, FLP, corporation, own name, living trust, jointly with someone)? If not LLC or FLP, there is a chance that they could be subjecting themselves to far too much liability risk.
 - iv. This is a good opportunity to introduce them to an attorney (trusts and estate or private wealth attorney) to review their structure.
 - b. No
 - i. If they don't have any assets that are generating income, they will either have to work forever or amass a huge retirement account balance. Ask them what they are doing, outside of a 401k or IRA to save for retirement. This is a great opportunity for a cash value life insurance sale for high-income taxpayers or an annuity for lower income earners.
4. Do you believe you are paying a fair amount of income tax?
- a. Yes
 - i. If they say yes, they win. I've never heard yes in 2,000 interviews.
 - b. No
 - i. Why aren't you paying less?
 - ii. Why doesn't your CPA give you smart new ideas every year?
 - iii. If you got a good idea, would you implement it?
 - iv. Would you like to meet a CPA who will review your returns and give you some ideas on how to save some money?
 - v. This is an immediate credibility-building action.
5. Does your CPA give you new tax-saving ideas every year?
- a. Yes
 - i. What was the last idea he/she gave you that you implemented?
 - ii. What did you like about this idea?
 - iii. What was last idea he/she gave you that you did not implement?
 - iv. What didn't you like about this idea?
 - v. If you like your CPA, would you mind introducing me? My clients are always looking for great CPAs. If they're giving you great ideas, I need to meet them.

- b. No.
 - i. Why do you stay with the CPA then?
 - ii. Where are you getting your great tax ideas then?
 - iii. Would you like to meet someone other clients of mine have found to be very creative and innovative?
6. Have you had another accountant or tax attorney give you a second opinion on your tax planning in the last 2 years?
- a. Yes
 - i. What did you learn from that second opinion?
 - ii. What did you change/implement differently after the review?
 - iii. Did you change accountants? Why or why not?
 - b. No
 - i. Why not?
 - ii. If it didn't cost you anything, would you talk to someone who has done good work for other clients of mine?
7. Do you have a charity or educational institution you would like to help — if it were tax efficient for you?
- a. Yes
 - i. Which ones?
 - ii. Why are they so important to you?
 - iii. What have you done for them in the past?
 - iv. What would you like to do for them in the future?
 - v. Do you know anybody in the fundraising area over there? Can you introduce me? I would like to meet this person to discuss some cool institutional fundraising ideas that I came across (I have these for you!)
 - b. No
 - i. Is there any cause you care about?
 - ii. Would there be one if you were earning more or if you had a greater tax incentive to consider donating?
8. Do you have an investment advisor you like and trust?
- a. Yes
 - i. How long have you worked with him/her?
 - ii. What firm is he she with?
 - iii. What do you like about _____?
 - iv. What could go better over there?
 - v. Can you introduce me? My clients are always looking for good investment advisors.
 - b. No
 - i. Where do you have your money now?
 - ii. Why is it there?
 - iii. Have you ever had an investment advisor?
 - iv. What went wrong? What went right?

- v. What would you like to see in an investment advisor?
- vi. If I can find that person, would you like an introduction?

9. Are you concerned that the stock market may drop soon?

- a. Yes
 - i. Many people are concerned.
 - ii. What are you doing to protect yourself from the downside?
 - iii. Would you like to see some investments that have the upside of the market with some downside principal protection (indexed universal life)
- b. No
 - i. What are you invested in that you aren't concerned about market fluctuations?
 - ii. Is anyone advising you with your investments?
 - iii. If the market did drop 30%, what exactly would you do?

10. Are you afraid of being sued by tenants, clients, partners, or because of actions of your spouse, partner or children?

- a. Yes
 - i. What type of structure are you using for your business?
 - ii. How are you holding your investments?
 - iii. Would you like to speak to an asset protection attorney who can help you with these types of problems?
 - iv. Would you like a recommendation for a financial book that has a significant section on asset protection?
- b. No
 - i. Are you well structured? Heavily insured? Super lucky?
 - ii. Would you like to read something about liability risks of investors and business owners? This is not my specialty, but I haven't ever met anyone who wasn't worried about lawsuits at all. I'd like to be you.

11. Do you own assets in your own name, in a living trust, jointly with a spouse (or anyone else), or in a partnership?

- a. Yes
 - i. I know asset protection and estate planning attorneys who both say that owning assets in these ways are pitfalls you want to avoid.
 - ii. I could introduce you if you want to hear it from the experts.
 - iii. It's not my area of expertise, but I do have access to some articles and book excerpts on the topic. Would you be interested in seeing them?
- b. No
 - i. How do you own your assets?
 - ii. Who set up this elaborate plan for you?
 - iii. Impressive, can you make an introduction for me? I'd love to meet and refer this person out to my other clients.

12. Are you or your spouse/partner in a high-risk profession (e.g., medicine, real estate, architecture, construction, etc.)?
- a. Yes
 - i. Just to be safe, can I introduce you to an asset protection attorney who may be able to help you with a safer structure
 - ii. Would you be interested in some asset protection materials my colleague wrote for people just like you?
 - b. No
 - i. Any other reason to worry about lawsuits for either of you?
13. Do you have an umbrella liability policy for \$2M or more?
- a. Yes
 - i. Ask for copies of the home, auto and umbrella policies. Many people either leave holes in between the coverages or buy too much liability coverage on the home or car and end up double paying for their insurance.
 - ii. In either case, a referral to a property & casualty (P&C) insurance broker to do a quick review could add value to the clients and wouldn't cost you much. You might even get a referral from the broker.
 - b. No.
 - i. Explain that liability can arise out of slips and falls, kids driving cars, or a variety of other things. Anybody can sue anybody. For a few hundred dollars per year, you can get millions of dollars of coverage.
 - ii. Refer to P&C broker again to help client.
14. Would it bother you if you left an inheritance to your children or grandchildren and half of it were lost to divorce?
- a. Yes
 - i. You could ask kids to sign a prenuptial agreement, but that almost always ends in a fight – between parents and child, between in-laws and child, or between the two soon-to-be-unhappily-married couple.
 - ii. You can set up an asset protection trust for the inheritance. It protects child from divorce and nobody has to sign anything before the marriage.
 - iii. Your friendly neighborhood estate planning attorney can do you a solid by helping your clients with this as well.
 - b. No
 - i. That would be weird. It happens, but it's weird.
15. Does your family have life insurance?
- a. Yes
 - i. When was the last time someone reviewed your policies?
 - ii. Annual reviews are very important to show you how the policy is performing and to compare it to newer products. Can I help you do one?
 - iii. In more than half of my policy reviews, there is something else available that is worth considering.

b. No

- i. A lot of people don't have insurance because they don't understand the products or don't want to deal with agents. I completely understand.
- ii. If someone died, would you have the financial resources to get through it without a struggle?
- iii. If no, or maybe, then would you allow me to shop some policy options for you?
- iv. While I am doing that, can I give you a book excerpt on life insurance policies and how they can be structured differently based on your needs?

16. Do you have enough monthly disability income insurance to replace your income and cover all of your expenses?

a. Yes

- i. Ok. I just want to make sure we don't overlook this one. Can I confirm how much monthly disability benefit you have _____
- ii. How much do you spend on a monthly basis? This will tell us a lot.
- iii. Would you consider getting more if the price were good?

b. No

- i. Many people are confused by disability. I understand.
- ii. Can I ask you why you didn't get more?
- iii. Is it ok for me to get some basic health information and informally check with carriers on different options?
- iv. I will look at individual disability coverage, group coverage, and Lloyd's of London excess coverage.

17. Do you parents and in-laws have enough saved to pay for the \$300/day cost of a nursing home?

a. Yes.

- i. Point out that, if they are wrong, then this will result in a nursing home situation or a "living with kids" situation. Introduce them to an estate planning attorney who can help with "Medicare asset protection" planning. it's also a good time to review life and long term care insurances that the parents/in-laws might have.

b. No.

- i. This means that the costs of nursing home care could fall onto you. Worse yet, they may have to come live with you. This is a great opportunity to talk about taking out a life insurance policy (with living benefits) or a long term care insurance policy on the parents as a way to save money, save your parents/in-laws dignity, and save everyone's sanity.

18. Are you sure that you are on track saving for retirement?

a. Yes

- i. Confirm all the account balances.
- ii. Place a reasonable rate of return.
- iii. Get an estimated retirement date
- iv. Figure out life expectancy
- v. Work your spreadsheet magic
- vi. Share the good or bad news.

- b. No
 - i. How much are you putting away?
 - ii. How much do we need?
 - iii. Can I show you how very wealthy families overfund insurance policies to make up for the gaps in traditional retirement plans?
 - iv. Can I send you a few articles and chapters from a bestselling author on how to leverage insurance for a retirement benefit?

19. Would you be interested in guaranteed retirement income or principal protected investments for your retirement funds?

- a. Yes
 - i. Show them some annuities
 - ii. Show whole life
 - iii. Show indexed universal life policies.
- b. No
 - i. How is your money invested today?
 - ii. Why aren't you worried about fluctuations?
 - iii. What happens if you're wrong and the market does tank?

20. Will you be financially responsible for your parents, in-laws, any siblings, or special needs children now or in retirement?

- a. Yes
 - i. This means you have to consider enhanced life insurance, disability insurance, and long term care insurance (or life insurance with living benefits). You will need more coverage to protect all of them as well.
- b. No
 - i. Do you want to be burden on anyone else?
 - ii. Have a discussion about long term care insurance or life insurance with living benefits.

21. Is there something bothering you that I failed to ask?

- a. Yes.
 - i. What is it? Ask, ask and ask again. This will be big.
- b. No.
 - i. Most people say no, but then they think of something else. The process of talking about new opportunities and different options will almost always bring up new concerns. When you think of something, just call me.

TAKE IT TO THE NEXT LEVEL

If you like how well this is going and want to supercharge this by automating it, we can help you customize an electronic version of this survey for your clients.

If you want to help clients learn for themselves and have them decide to buy products as part of their own self-discovery (and save you the time of having to explain every possible product), we can also help you create custom books (from excerpts of previous bestselling books) for your clients that describe every tool that is recommended from this assessment.

Contact us at info@TheChrisJarvis.com for more information.

DAY 12

How Can I Help You?

The key to generating new opportunities is stimulating interest or concern.

If you ask good questions, you will stimulate thought and receive valuable answers.

Save this on your phone and on your desktop.

Print the form below and put it someplace near your phone.

Keep a copy in your car.

Look this over before any meeting, and while on a phone call.

Becoming a great listener is a learned behavior. First, you must want to actually become better connected to the people you meet. Second, you must be willing to change your approach to communications to accomplish that goal.

Before you know it, you'll become a "natural" at asking questions—and you will truly thrive when you start hearing what people are really saying when they answer them!

Mastering the Art of the Question

Situation/Person	Question to Ask
ANYONE	<p>What is your biggest goal for this year? Why is this goal so important to you? What would be the most valuable thing to happen to help you reach it? Who would you need to meet to help you get there faster?</p>
ANYONE	<p>I like to thank everyone I work with at the holidays. I stopped sending fruit baskets and cookies and now I make donations on their behalf. What charities or causes are important to you? Why?</p>
ANYONE	<p>What is your biggest financial worry/concern? Why? In a perfect world, what would make that go away?</p>
ANYONE	<p>Why do you do what you do for work? What is your goal, dream, hope, for what you are doing? If you could get there faster, what would that be worth to you?</p>
ANYONE	<p>I see you like to learn and want to know how things work. If I come across a great speaker, an interesting article, or a really good business or financial book, would you like me to pass it along?</p>
NEW PROSPECT	<p>I appreciate you meeting with me. Can you tell me about your worst experience or biggest fear in working with an agent or salesperson? What is your best experience with an advisor or salesperson? Why?</p>
EXISTING CLIENT	<p>I value your opinion and I really need you to be honest with me. I want to become more successful in my career. To do that, I need to know, on a scale from 1 to 10, how would you rate the service I've given you this year? What could I do to make that a 10?</p>
Business Owner	<p>I know a lot of entrepreneurs who tell me they need better tax advice. Would you want me to pass along names of people my clients tell me do great work?</p>
Prospect Just Bought Insurance	<p>If your agent forgets to call you in a year to go over your policy performance, will you give me a call so I can get that for you?</p>
Child is getting married	<p>Would you be interested in finding out how to protect your child's inheritance WITHOUT asking them to sign a pre-nuptial agreement?</p>
Successful Family or Entrepreneur (50+)	<p>Does your family have any idea how much you went through to get to your level of success? Would you like to leave a legacy where your family appreciates the sacrifices you've made and they understand why you made them? Would you be interested in talking to someone who specializes in doing THAT for people just like you?</p>

200 Helpings (an excerpt)

When I sold my last company, I finally had the multi-million dollar exit all entrepreneurs dream about when they start their companies. One requirement of the sale was that I had to sign a non-compete agreement.

When I left the company, I found myself with a lot of free time. I chose not only not to compete with my acquiring company on similar services, but I also decided not to interfere and talk to any of their clients (my former clients) about any business endeavors.

I had to find something else to do and I saw this as a great opportunity to dream – and to become a butterfly ... again.

I couldn't set typical goals like a number of new clients or a certain amount of revenue because I didn't know what I wanted to do. I knew I wanted to help people, but I didn't know how.

I decided that I would give back, after my very fortuitous experience, and would trust that the universe would guide me to where I needed to be. I took the year to only do one thing – Help 200 People!

That was my only goal. Below is a summary of a few of the memorable and impactful times I helped someone. I have broken it down by who it was, how I helped, and what came out of it for me. I am not sharing this to impress you, but rather to impress upon you the power of helping others. When you are done reading this, I hope you are craving many more “helpings” – especially because these are calorie free.

Excerpt from “200 Helpings”

Person	Question asked	Answer	Door Opened
Banker	What is the biggest problem your clients are struggling with today?	Law firms have unfunded defined benefit plans. Huge liabilities.	Had conversations with 5 of the top 50 firms in US. Hired by one of the biggest.
New Executive Director of Non-profit	What are the big challenges for you in your new job? How can I help?	Raising money and how to get in front of teachers (who can use our services).	Made small donation and introduced him to insurance company that focuses on teachers. At donor appreciation event, met CEO of major airline & exec from largest family office in country. Same exec introduced me to NBA COO and to top 10 NFL draft pick.
Book Editor who Lost Her Job	What can I do to help you?	Find me an interesting book proposal I can send to a publisher.	Drafted a proposal to help her. Book was bought, published and became a bestseller.
Tax Accountant at major firm	What kind of clients are you looking for now?	Shared the answer with 10 agents.	Referred CPA firm a \$50M net worth client. CPA then bought 20 copies of my book and gave them to his clients.
Physician Client	Is there anything you're working on that I could help you with?	He's on the board of his medical school – trying to help them grow.	Was invited to join the University of South Carolina School of Medicine advisory board. Met 20 very influential and successful people.
Movie Producer	Asked him if he needed any help with his upcoming documentary?	He was all funded, but needed an executive producer for documentary on Jay Abraham.	Connected with Jay Abraham, made a genuine connection, and are discussing working on a book together.
University President	What are your biggest challenges to raising money from alumni?	Most don't feel connected and are not motivated to give.	Wrote articles to share the school's success with entrepreneurs with fellow alumni. In process of building a guaranteed issue insurance program for alumni donors. Could be worth \$100M of death benefit

ABOUT THE AUTHOR

Chris Jarvis helps people *see* differently, so they can *business* differently.



Thousands of executives, agents, and companies have turned to Chris Jarvis because he brings perspective that few can offer. His unique background includes actuarial science, marketing, finance, and strategic planning. His industry expertise includes insurance, healthcare, and personal finance. Most importantly, he has worked with thousands of companies and studied the most creative operating models in various industries.

And while you don't necessarily think of an applied mathematician, actuarial analyst, and micro-economic strategist (yes, he's all of those) as a disruptor, visionary, and true listener, those are the very things Chris is known for. It's why billionaires, national brands, and family offices call on him to help solve their most complicated challenges.

Author of over a dozen books, Chris has appeared on Bloomberg Television, A&E, and BRAVO. He's been quoted in The Wall Street and Los Angeles Business Journals, his articles appearing in over 100 publications, including California CPA and Physician's Money Digest.

Unlike many advisors and keynote speakers, Chris knows your industry. He actually worked his way up, started and sold businesses, and made seven-figure sales. He's an actuary who has created insurance products and made million-dollar commission sales.

Chris has consulted on business operations with the biggest names in the insurance, financial, and marketing industries. Rather than being jaded, or consumed with financial success, Chris Jarvis is driven by his desire to help people find the path to their true potential, enjoy their lives, and succeed in serving others.

Chris's tumultuous youth shaped his future. Divorce, premature death, mental illness, and bankruptcy all contributed to his family's financial struggles. He vowed to become a success; to dedicate his life to helping others avoid the pain and frustration caused by endless worries about money.

To give back, Chris works with organizations that are dedicated to improving the quality of life of others. He proudly sits on the dean's advisory council of the University of South Carolina School of Medicine and on the advisory boards of Angel City Sports and Streamline Miami, to name a few.

Chris enjoys life in Southlake, Texas with his wise and loving wife, Heather and their three wonderful, if not formidable, children.

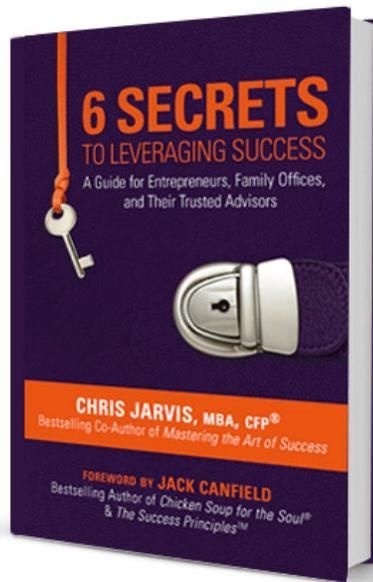
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