Tools & Habits of a Top Broker

**Prospecting  
  
Part I: 20 Point Prospecting System:**

**DO NOT Go Home - until you get 20 Points EACH DAY!**

**1 Point for each call**

**2 Points for each appointment**

**3 Points for each referral or no show**

**4 Points for each presentation**

**5 Points for a sale**

**Part II:**[**The One Card System**](https://www.nationalunderwriter.com/one-card-system.html)

The **One Card System** is a proven financial services success method that helps you do **MORE**.  Countless users have told us how it helped them become:

**MORE efficient and proactive** in their practice management

**MORE targeted**in their prospecting and promotion

**MORE effective and winning** in their sales presentations

**MORE lasting and influential** in their client relationships

**MORE successful in closing cases** and boosting their earnings power  
**MORE** consistent sales results

**Example**: Who like rejection? No one. Just got a client tell you timing is not good to move forward.  
              Normally that would be a rejection often causing doubt and slowing down your momentum.  
              But using your one card system: "I know this is a bad time, but do you mind if I call you in 4 months?"  
              Then you place his card into the BOX.  This is a win!"

              Your job is to fill as many boxes as possible so you have consistent activity.

**This is a guarantee, of success in our industry.**

**Part III:  Successful Sales**

**What comes from the heart enters the heart.**

**What doesn't come from your heart will never enter someone else's heart.**

**It takes caring to ignite caring.**

**It takes empathy to ignite empathy.**

**Your view is a work in progress as we are building and rebuilding as you get new information  
and the world changes.**

**You must connect the dots in a convincing way for your clients.**

**TRAITS OF TOP PRODUCERS**

In looking back at my 40 year brokerage career, I’ve had the opportunity to work with some pretty successful producers. Here are some habits that separate them from others. I’m convinced by following the traits common to top producers, each of us have the opportunity to increase our clients base, referrals and revenues.

Why is it that just a few producers write over 80% of the industries life and annuity premium? Do they work harder, have better connections to potential clients? Are they smarter or perhaps just better advisors? As one top producer said, “I guess it’s possible, but these misconceptions were the exact thoughts limiting my progression to that top producer status.”

For this article, let’s set aside the excuses and comparisons so we can focus on what I like to call, the *hard assets* of a successful top producer. These hard assets are distinctive, well thought out and common to every top producer I have ever worked with. There’s no story here, just the facts.

Most of us started in the insurance business offering a broad range of products and services to our clients. Many of us still follow this model today in order to prevent losing potential sales. Rather than trying to be *everything to everyone*, top producers tend to focus on target markets and specific concepts. They study and master both the presentation and solution to uncover a client’s true need and then provides the solution. In addition, these top producers search and seek out clients that fit within the parameters of this market concept. When business opportunities outside this concept are presented, these producers refer this business to their personal network of advisors with expectations of reciprocal referrals.

Top producers interview financial professionals from different disciplines every month. Their goal is to build a network of professionals that ultimately can handle the needs of their clients. As a general rule, establishing these relationships is every much important as searching for new prospects and clients. These professionals tend to stretch beyond the obvious CPA’s or attorneys and include the same financial, consulting or liability professionals their clients already have and use. Creating this network of advisors builds a team readily available when the “who do you know” question is asked. This same team promotes each members services with larger teams covering the gamut of consumer needs. Referring these outside business opportunities keeps the top producer focus on their area of expertise while generating quality referrals to other team members. If overtime referrals are not reciprocated, the producer simply replaces that discipline from their list of potential candidates.

Top producers represent themselves as consultants rather than financial professionals or sales people. With that said, I’ve been told “representing yourself as a consultant has many advantages but in doing so, you better make sure you know your stuff. Talk is cheap and won’t get you very far unless you can provide real suggestions that solve real issues.” Again, master your offering and become known within your profession as the expert in that area. Overtime potential clients as well as other advisors will seek you out for assistance with their own cases and clients. Consultants also have the advantage in promoting and recommending their team of professionals, ultimately completing the referral cycle.

Top producers have and maintain great relationships with their clients. You can become a friend as well as a consultant, just remember to keep things professional if you want that relationship to last. One way these producers keep in touch are frequent personal phone calls to their top clients. Person to person allows emotions to be present and in my opinion believe it’s still the preferred method. But what about the other clients? How can a producer stay close to all of their clients while focusing on new ones? Social media, special events and even newsletters can often keep all your clients engaged. Most of the top producers I work with include weekly news letters. I have been told monthly and quarterly are also attractive options but any less frequent and your clients will forget you. Remember, these newsletter are intended to keep your name and offering in front of your clients on a regular consistent basis. They’re also a great next step in following up with a potential new prospect. Simply put. “Can I send you my newsletter” and then, “what’s your number or email address?”

One mistake that is often made is the producer who wants to write their own newsletter. I can’t stress enough that busy work rarely converts to productive revenue generating work. There are several services online that offer subscriptions for this service. Take your time in researching these services to ensure your message can be delivered as you want it to be. Make sure this message is both informative and specific to your target market and offering. Include links to your professional social media pages and include an option for your clients to share your newsletters with others. Birthday and anniversary cards can be a nice touch but typically don’t result in anything more than a thank you.

Another key trait top producer’s practice is delegation. Top producers focus on and only do what they do best, discovering and offering solutions. Anything else results in lost revenue. Top producers eliminate all administrative tasks by hiring an office manager and paying them well. This manager is responsible for everything that revolves around the office and business model. To better align the goals of this manager with those of the producer, these managers are often paid bonuses based on revenues they assist in generating. This encourages the manager to do everything possible allowing the producer to focus on presentations and sales. In addition, this structure limits the fixed monthly nut during those possible leaner months.

**Call me to discuss.**