

the expert advisor

# [X.L.R.:8]

program

---

## YOUR FUTURE TODAY

---



**THE 8-STEP FORMULA TO BUILD AN  
EXPERT FINANCIAL ADVISORY BUSINESS**

---

**Purpose • Position • Perfect • Present • Price  
• Pitch • Preferred • Professional**

**WOUTER SNYMAN**

the expert advisor

# [X.L.R.:8]

program



attooh! Wealth Academy (Pty) Ltd Publishing House  
PO Box 1608, Faerie Glen, Pretoria, 0043

Copyright © 2018 Expert Advisor XLR8 Program and  
Wouter Snyman and Stian de Witt

First Edition 2018

ISBN

All rights reserved.

No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the publisher, except in the case of brief quotations embodied in critical reviews and certain other non-commercial uses permitted by copyright law. For permission requests, write to the publisher.

The material in this print version also appears in the eBook version.

All trademarks are trademarks of their respective owners. Rather than put a trademark symbol after every occurrence of a trademarked name, we use names in an editorial fashion only, and to the benefit of the trademark owner, with no intention of infringement of the trademark.

This publication is designed to provide accurate and authoritative information regarding the subject matter covered. It is sold with the understanding that neither the author nor the publisher engaged in rendering, accounting, securities trading, financial advice, or other professional services.

If legal, financial or other expert assistance is required, the services of a qualified professional should be sought.

Production Manager - Lizelle Schoeman  
Designer - Jenna Nürnberger

# TERMS OF USE

This is a copyrighted work and Expert Advisor XLR8 Program, Wouter Snyman, Stian de Witt and its licensors reserve all rights in and of the work. Use of this work is subject to those terms. Except as permitted under copyright law and the right to store and retrieve one copy of the work, you may not decompile, disassemble, reverse engineer, reproduce, modify, create derivative works based upon, transmit, distribute, disseminate, sell, publish or sublicense the work or any part of it without Expert Advisor XLR8 Program, Wouter Snyman and Stian de Witt's prior consent. You may use the work for your own non-commercial and personal use; any other use of the work may be terminated if you fail to comply with these terms.

The work is provided 'as is' Expert Advisor XLR8 Program, Wouter Snyman, Stian de Witt and its licensors make no guarantees or warranties as to the accuracy, adequacy or completeness of, or results to be obtained from using the work, including any information that can be accessed through the work via hyperlink or otherwise, and expressly disclaim any warranty, express or implied, including but not limited to implied warranties of merchantability or fitness for a particular purpose.

Expert Advisor XLR8 Program, Wouter Snyman, Stian de Witt and its licensors do not warrant or guarantee that the functions contained in the work will meet your requirements or that its operation will be uninterrupted or error free.

Neither Expert Advisor XLR8 Program, Wouter Snyman / Stian de Witt nor its licensors shall be liable to you or anyone else for any inaccuracy, error or omission, regardless of cause, in the work or for any damages resulting therefrom. Expert Advisor XLR8 Program Wouter Snyman and Stian de Witt have no responsibility for the content of any information accessed through the work.

Under no circumstances shall Expert Advisor XLR8 Program, Wouter Snyman, Stian de Witt and/or its licensors be liable for any indirect, incidental, special, punitive, consequential or similar damages that result from the use of or inability to use the work, even if any of them has been advised of the possibility of such damages. This limitation of liability shall apply to any claim or cause whatsoever, whether such claim or cause arises in contract, tort or otherwise.

# TABLE OF CONTENTS

## Introduction

**Welcome to the Expert Advisor XLR8 Program**

**The Expert Advisor Mindset**

## Introduction to XLR8

Business Assessment

## The 8P's of The Expert Advisor Program

Step 1: Purpose

Step 2: Position

Step 3: Perfect

Step 4: Present

Step 5: Price

Step 6: Pitch

Step 7: Preferred

Step 8: Professional

## 90-Day Action Plan

# **WELCOME TO THE EXPERT ADVISOR XLR8 PROGRAM**

We know the decades of experience we've distilled into this product will help you on your journey to not only become an Expert Financial Advisor but will guide you to build an Advisory Business that will leave a lasting legacy. Embarking on this learning journey with us means you already have the drive and willingness to become the best, now it is just to enhance your existing experience, knowledge and expertise with the tools and support we will share with you.

## **Our Vision for You: Become One of The Best and Highest Earning Advisors**

We believe that today marks the greatest time to be a Financial Advisor! Yes, despite the disruptions, distractions, and the changes that are out of our control... THIS is a GREAT time to become an EXPERT Financial Advisor.

No, we don't have our head in the sand about all the changes that is happening and how potentially these disruptions could negatively affect us as individuals and as an industry.

We are fully aware that some experts predict that Robo-Advisors (machines) and Artificial Intelligence will replace 58% of advisors in the next 10 years, and that competition to acquire and retain new quality clients is tougher than ever before. We still maintain that now is a GREAT time to be an Expert Financial Advisor because what is NOT changing, and NEVER will change, is that PEOPLE need more HELP with their MONEY now than EVER before. They need assistance with planning, advice, and accountability to achieve their goals as much as ever in history before.

You see as much as Robo-Advisors (machines) might impact our industry, it will also challenge most industries our clients operate in, without sound advice that is not generic and just a comparison of price (which by the way you and I know computers WILL be better than any advisor) we will be needed more than ever before. We want to share information with you that, if implemented correctly, will elevate you above 97% of other advisors in the market. Guaranteeing you a place at the top.

## How to Get the Most out of this Program

- 1. Immerse Yourself.** Give the strategies and steps your full attention, let the new information sink in, and immerse yourself in every module of the program. As human beings we do not like change, if you want to be the best you will need to get comfortable with being uncomfortable.
- 2. Take notes.** As you go through the program, write down anything that will change the game for you in your business. Write down all concrete action items as well as the ah-ha moments.
- 3. Focus on the mindset.** Part of what makes the Expert Advisor XLR8 Program unique is the mindset that we've learned from our experience. Soak in the beliefs, values, and unique perspective and let it start coloring your Expert Advisor journey.
- 4. Practice and implement.** If there's one word that sums up the entire system, it's "implementation". As you learn about each new strategy, imagine yourself already implementing it – and then do so as soon as physically possible. The sooner you implement, the sooner you will become an expert in the program.
- 5. Have fun.** Being an Expert Advisor is the kind of career path that will not only make you money, but may result in creating long-lasting friendships, relationships, partnerships, and unforgettable experiences. Don't forget to have fun along the way.

*"A good plan violently executed now is better than a perfect plan executed next week."- George S Patton*

# THE EXPERT ADVISOR MINDSET

## What Do You Do When You Have 10 Seconds to Live?

It's what you always do: **Execute the game plan.** Whether you have 10 seconds to live or you are sitting in your office, whether it is your first sale, or you're asking for the 50th sale, you have one task at hand: to execute the game plan. Trust the system, follow the steps, and you'll land where you need to land.

**In this program, we're teaching you a system for advising and consulting that is based on real life principles.** Learn the steps, practice the scripting, implement the strategies, and you'll be on your way to success as an Expert Advisor. And while we can't guarantee every prescription will work 100% of the time, we can guarantee that the Expert Advisor system is a system based on results. Whether you're looking for your first client or trying to close the biggest deal you've made to date, our hope is you'll remember to execute the game plan.

**Executing the game plan means having an implementation / growth mindset.** This program isn't worth the material written on, or the videos and support materials produced if you don't implement or challenge yourself to grow. While going through the Expert Advisor system, take notes and go through all the exercises, but keep a separate sheet of paper ready for action items, writing a concrete deadline next to each one.

**As your teachers, we are responsible to you and not for you.** We will do everything in our power to communicate the strategies we've used personally – in our businesses and for our clients – to reach success and become Expert Advisors. Those strategies will only work if you take action immediately. Know that we are here to support you, but you are responsible for your own success.

### Your Opportunity

To help you hone in on your implementation/growth mindset, realise that right now, at this very moment, there are potentially thousands of people that are desperately searching for the solutions that you can provide. There is no better place to be than one where you can get paid to fix those problems.

As you begin this program, train yourself to see your environment through this opportunity lens that you have. You'll soon notice that the need for your kind of expertise and help is all around you.

# YOUR MONEY MINDSET

Part of the success of the Expert Advisor XLR8 Program is your ability to tune into the right mindset around money. Many of us have beliefs, habits and values around money that may be well intentioned but hinder our success.

Here are a few principles designed to guide you throughout the advice process:

- 1. Say no to the free lunch lessons.** As an expert, chances are people have offered to take you to a free lunch or pay for coffee to “pick your brain”. You are enthusiastic because you love to help, share advice, and like to see others succeed. You give your time and pour your energy into helping the person sitting on the other side of the table. Then months go by, and you find out that they haven’t gotten around to implementing any of the ideas you proposed. Why? Because it was free advice. Part of becoming an Expert Financial Advisor means saying no to the free lunch/coffee lessons – even when it feels against your nature. We will share some strategies to still contribute with FREE advice, but on your terms and with accountability attached to the advice. No more tyre kickers!

Why say no? Most people don’t follow free advice. If you want to do a client business owner a true service, charge him for your expertise, that is what all professionals do. This is virtually the only way to guarantee that he/she will implement and achieve results. Also, every time you are saying yes to something, you are saying no to something else. A free lunch/coffee with a potential client/business owner who won’t implement means one less hour spent with your ideal client, working on your business or with your family.

- 2. Overcome your fear of charging a fee.** In our society, we feel bad asking people for money – even if it’s in exchange for products, services or sharing your hard-earned knowledge. There’s something about that exchange that makes most of us uncomfortable, and it’s a product of the culture we grew up in. Think back to any films or TV shows you’ve seen: are there ever any really kind, lovable rich characters? Almost every time, they’re villains or the bad guys.

Our beliefs and/or fears about money correlates the lack or excess of money with good and evil. You can be rich and evil, or you can be poor and good. But human beings aren’t that simple. You can (1) be rich and good, (2) poor and good, (3) rich and evil, or (4) poor and evil.

	Rich	Poor
Good	1	2
Evil	3	4

Our job is to move towards number one, where you acquire wealth, help your clients on this journey, and use that success to spread good by helping others, donating to your favourite charities, and providing for your family. To fully immerse yourself in this system you have to erase any lingering feelings that having money is less than honourable.

- 3. Understand that sales is the most noble profession in the world.** In addition to our beliefs around money, we have a sense that sales is a less than honourable profession. We're here to dissolve that generalisation, with a simple exercise. Imagine if all therapists, counsellors or pastors disappeared from the face of the earth. Would we still exist, and would the world still function? Most likely, this is not saying that they do not perform a valuable and honourable service but imagine for one minute that all salesmen in the world disappear. What would happen? Economic collapse and complete chaos. The fact is, as sales people we are indispensable, and thereby it is most noble and honourable.

### **Three Things You Need to be an Expert Financial Advisor**

There are just three things you need to be ultra-successful as an Expert Advisor:

- 1. The authentic desire to help people.** Most likely, this is what inspired you to become a financial advisor in the first place. You love to give advice, share your expertise, and see others succeed.
- 2. The willingness to learn more.** Your ability to earn more will depend on your ability to learn more. People would not pay you simply for the time you spend with them. They will pay you for the value you added with your knowledge in the time you invested in them.
- 3. The belief in yourself to ask for the business/sale.** Our ability to do such a great job at helping clients achieve their ultimate dream or goal will help you in not even having to ask. People will start asking you.

*"The world has the habit of making room for the men whose actions show that he knows where he is going" - Napoleon Hill*

# INTRODUCTION

## THE EXPERT ADVISOR XLR8 PROGRAM

The Expert Advisor XLR8 Program started out as a discussion of what The Financial Planning “Practice of the Future” would look like. A lot of work was done to explore models around the world and to tailor-make it for the South African advisor market. For the last 24 months a dedicated team within our larger Financial Planning Business tried, tested, failed, tried again and eventually implemented components of the XLR8 methodology that will be discussed in this document. This will always remain a work in progress as we learn more lessons, deal with new legislation and try coping with the threat of new disruptive competitors, it still is very much a search for “The Practice of the Future”!

Before we get to the XLR8 model let’s cover the 3 critical components to build a world-class business:

- 1. Mindset.** We already covered some of this in the introduction, but given it’s importance, and because it is mostly overlooked in any training around business models, you need to understand not just your reasons for doing what you are doing, but also to understand why you are getting your current results.
- 2. Strategies and Tactics.** Without execution the greatest ideas will come to nothing.
- 3. Systems.** Successful advisors and business owners make use of systems to ensure a predictive outcome. This is a core component in the XLR8 program, providing systems to run your business smoothly and professionally.



the expert advisor

# [X.L.R:8]

program

## **X – [EXPONENTIAL GROWTH]**

The most impactful companies across industries rate SPEED as one of the core differentiators between them and their competitors. AT the end of this action book is a 90-Day Action Plan. Become a master at making decisions. Think fast. Act Faster.

90-Days is the extent to which the mind can:

- Get clear about what is achievable within a time-frame
- See the impact it will make on your current world, and
- Keep you motivated and focused towards its achievement.

## **L – [LEVERAGE YOUR RESOURCES]**

Our progress is restricted to the resources we have at our disposal. Are you using yours optimally?

Anyone that grows a 7 to 8-figure business understands they only have 4 resources at their disposal, and they must protect and leverage them at all costs:

- **Time**
- **Energy**
- **Relationships**
- **Money**

**Time**, the most precious resource of all, can never be repeated, but it's easy to leverage. Experts are masters at leveraging their time every chance they get. In simpler terms... they follow the 6'D principles every day.

Do It:	Touch it once – take action
Daily list:	Make a list of 6 core priorities for your day
Diarise It:	Allocate time for each priority and task
Design It:	Plan your day
Deliver It:	Prioritise the highest priority activities and tasks
Dump It:	Dump tasks that you should not be doing or that someone else is better at than you.

If you want to be a super successful advisor and build a multi-million-rand business, it's essential you reduce the time dedicated on ANY tasks that are outside your zone of genius. At times, this sweet spot isn't even your favourite thing to do... but it's where your genius flows and it's where you are **most** impactful.

**Energy** speaks to your ability to channel your physical AND emotional energy on the tasks that yield the best returns personally and in your business. Have you seen a photo of Jeff Bezos of late, he is most probable the best built richest person in the world. He understands the return in investing time on his health and wellbeing. This is the most important element of the four. Logically, as long as you're alive, you naturally replenish your energy. But that replenishment takes time. And it takes more energy to do things that are outside of your zone of genius. Meaning, it'll take more down time for replenishing energy that could have been spent more wisely and more effectively. Be smart with your energy.

**Relationships** is a reference to the team that you surround yourself with, most advisors don't want a "big team" and that's fine...when they have the RIGHT team. XLR8 advisors understand the importance of being able to delegate a task and forget about it.

They trust they have the right team in place to get things done.

Without an effective team, responsibility falls back to the top. If the advisor needs to hustle to get tasks completed on behalf of their team, they will never build an effective business.

**Money** is the outcome that we want in any business, XLR8 advisors realise that they must leverage the money they have by investing and spending it wisely. Yet, they know it's about balance. More than just investing and spending, they know they must protect their bottom-line assets and cash-flow. However, it goes further than saving and spending. These advisors realise that money can be made again. Unlike much of society, they aren't attached to the money they generate.

Conclusion?

Now, there's a very specific element you must identify here. Notice how I separated you from your business just then? As advisors, a lot of the time, we believe that we are the business.

**IF YOU ARE THE BUSINESS, YOU DON'T HAVE A BUSINESS.**

## **R – [R.P.M – RESULTS FOCUSED - PURPOSE DRIVEN - MASSIVE ACTION PLAN]**

If you have a clear focus on your results, with a purpose driven mindset, taking massive action towards your goals happens almost automatically.

**Results Focused** - The first step in developing a business growth plan is thinking about what you really want – what are the results you crave? What is the ultimate desired outcome or result for your pursuit. Once you have a clear outcome in mind, think about your motivation behind the goal.

**Purpose Driven** – Your motivation behind what you want to achieve is driven by your purpose! The higher your purpose the more motivated you will be to follow through in tough times.

**Massive Action Plan (“MAP”)** – Everyone has the power to change their lives and business for the better. Whether you seek further fulfilment in your personal or professional life, the first step is deciding you’re ready to commit to a personal business growth plan. The next step, is get going. Take Massive Action towards your goals. “If you do what you’ve always done, you’ll get what you’ve always gotten.” Start making changes to obtain results in your life today.

## **8 – [EIGHT PILLARS TO BUSINESS MASTERY]**

The eight pillars make up the core of the XLR8 program, giving guidance and mentorship as to what the focus areas must be. Repeat eight aspects in your business a thousand times versus doing a thousand things eight times will determine building a sustainable business based on mastering the right components.

Implementing this model has proven across the board to grow advisory businesses exponentially.

Any business has four components that make up their business model:



- **Personal** - This relates to you the business owner, what your ultimate purpose is and how do you stand out from the crowd in respect of your brand;
- **People** - What does your perfect client look like and how would your client prefer to work with you;
- **Product** - Understanding what you sell, what you charge for this and how you pitch your product to your perfect client;
- **Practice** - Building a business that is rated as the preferred advisory practice as well as run on professional business principles.

Most Financials Advisors will be great at one or two of these elements in their practice, which means they will need to work with a strategic plan to enhance the other two. The framework of the Business Accelerator Program that we will cover in detail is based on 8 pillars overlaying the four critical elements, which can be seen below and that will make up the full spectrum of any expert advisory practice



**THE EIGHT PILLARS ARE:**

**STEP 1: PURPOSE**

Understanding your life’s true purpose, and how your business fits into this.

**STEP 2: POSITION**

How to position yourself as the go-to expert in your market and generate a steady stream of perfect clients or leads in your ideal target market.

**STEP 3: PERFECT**

Understand what your perfect client looks like, where to find them, how to attract them, deliver a professional service and retain them once they are onboard.

**STEP 4: PRESENT**

Create a compelling world-class presentation that reveals your prospects core challenges and needs so they’re ready to do business with you on your terms

**STEP 5: PRICE**

Get maximum value from every advisory interaction with no brainer offers, as well as a core understanding of and implementing systems to manage, assess and grow your personal and business finances.

**STEP 6: PITCH**

Use a proven system to persuade, influence and ask for the sale, either 1-on-1 or 1-to-many. Your pitch need to be one of your main differentiators to eliminate the competition.

**STEP 7: PREFERRED**

Become a referral magnet by ensuring your business processes, systems and technology support the advice and products that you recommend and implement for your clients.

**STEP 8: PROFESSIONAL PRACTICE**

Run the ultimate professional practice by combining all of the above elements in a single business.

# BUSINESS ASSESSMENT

Before we go any further, I have an exercise for you:

It's the most important exercise I provide to my clients. I guarantee it will help you identify where you are in your business.

Start by taking a little time away from your practice - take a walk, get a coffee, do something you enjoy that has nothing to do with work... then read on.

Now, I want you to stop being the optimistic advisor that you are. You need to turn on the fact-finding, pessimistic hater in your head that normally try to ignore the facts of your business and life.

Forget about your ego. This exercise is meant to get your head out of the sand and open your eyes to the harsh reality of your business.

Quickly without overthinking it give yourself a score for each of these pillars in your current business. One you truly suck at this part, a ten – you are the champ and people come to you for advice in this area of business.

	Poor	Strong
1. PURPOSE:	<input type="radio"/>	<input type="radio"/>
	1	2 3 4 5 6 7 8 9 10
2. POSITION:	<input type="radio"/>	<input type="radio"/>
	1	2 3 4 5 6 7 8 9 10
3. PERFECT:	<input type="radio"/>	<input type="radio"/>
	1	2 3 4 5 6 7 8 9 10
4. PRESENT:	<input type="radio"/>	<input type="radio"/>
	1	2 3 4 5 6 7 8 9 10
5. PRICE:	<input type="radio"/>	<input type="radio"/>
	1	2 3 4 5 6 7 8 9 10
6. PITCH:	<input type="radio"/>	<input type="radio"/>
	1	2 3 4 5 6 7 8 9 10
7. PREFERRED:	<input type="radio"/>	<input type="radio"/>
	1	2 3 4 5 6 7 8 9 10
8. PROFESSIONAL:	<input type="radio"/>	<input type="radio"/>
	1	2 3 4 5 6 7 8 9 10







## STEP 1: PURPOSE

---

*“In the chase between the lion and the deer. The deer wins most of the times...The lion runs for food...while the deer runs for life...”Purpose is more important than need” - Unknown*

We are living in some really tough times.

More than 97 percent of people will not be able to achieve financial independence in their lifetime. Considering that we still have no formalised education programs to teach individuals how to become financially independent, the future is pretty much going to repeat history.

UNLESS...

You unlock the greatest opportunity of the 21st century, and that is to engage with existing and potential clients and start coaching them to this elusive financial independence or even better, abundance state.

As financial advisors we have a unique opportunity to change the future of our clients. More so change the future of ourselves, our families and everyone that we engage with.

The sad reality is that financial products and services, that has been around for hundreds of years, have made no dent in the financial independence rate of individuals. Currently advisors main source of income and recognition in our industry is commission related, and not the quality of your advice or of your business.

Before we continue a quick question: Do you want to be a part of the change that will help and educate clients to change their financial status? If yes, this is the journey designed specifically for you.

If not STOP reading this action book right now...

Ok, you are still here! Looking forward in sharing a unique program tailor-made for financial advisors that will change your business and your life. If you are familiar with the Cashflow Quadrant of Robert Kiyosaki you know that he talks about the 4 different quadrants that we find ourselves in, firstly Employed, where you work for someone else, you exchange your time for money. Secondly, you are self-employed, you essentially working for yourself, you still exchange time for money, but you are the boss! The third quadrant is what we will focus on in this

book and that is one of being a business owner, you have systems and people working for you. The best businesses in the world have been able to scale as a result of implementing great systems for each repeatable action in their organisation, Starbucks, McDonalds, Apple, Amazon, Uber are some of the companies we are all familiar with.

Right now, you should be asking: "So What?"

One reason why most financial advisors have not been able to scale their business, and then scale their income, is simply the fact that they are not running a business, they still remain very much in the employed or self-employed quadrants. You will struggle to build a business, that will make a lasting impact and difference in your life and your clients lives. You must have a definite WHY to ensure you can endure the tough times before you will have this business. Your Why gives you a significant reason to pursue your dream business, even though it will require you to operate outside of your comfort zone for the next 90-Days as a start.

Here's the harsh truth: 12 months from now, you probably will NOT be a millionaire, or run your ideal business yet. It will take hard work, discipline and the guidance from mentors and advisors that have been on this journey before you.

However, you do NOT need to be a cash-millionaire to have an amazing business and life. What DO you need?

- **A SUSTAINABLE, SCALABLE, PREDICTABLE BUSINESS.**

Why?

Because a sustainable, scalable, predictable business allows you to have the two key things that motivate nearly EVERY successful advisor I know:

### **Freedom and Impact**

If you're feeling stuck in your business, and you're ready to focus on growing to a sustainable and predictable business, this framework is for you. Inside, you'll learn the eight components required for you to move past where you are now in your business and bring it to a steady growing business that will give you the life of your dreams, and that will Impact clients lives in an extraordinary way.

This framework is for advisors who want to build a sustainable business generating at least R100,000 income a month and is ready to put in the hard work and dedication to break free from the daily treadmill.

## **Back to your WHY, why is it critical to go from High Paid slave to owning your business?**

### **MOST PEOPLE DON'T WANT TO TAKE THE HARD ROUTE.**

They're driven by the perceived security and comfort of staying in the same position, doing the same things. They're afraid to access the best version of their life and their reality. They want to AVOID risk at all cost. History has shown us examples of Kodak, Nokia, Blackberry to name a few that avoided changing and paid the price by becoming extinct.

Most advisors we deal with are running at full pace on the treadmill of reality and don't have the time or know-how to implement systems to take their business to the next level. They continue working "in" their business instead of working "on" their business, just surviving from month to month.

Yet, the riskiest thing you can ever do is not live up to your fullest potential and not seek out your best reality.

Every advisor should strive to have a profitable, growing business. It's not about the bragging rights. It's not about the money. It's not even about the upgraded lifestyle.

It's about being able to live the truest version of yourself.

To live in a world where you own your identity and have the freedom of choice. This freedom, for most, is scary.

### **"WHO WILL I BECOME WHEN I CAN TRULY BE MYSELF AND LIVE MY HIGHEST VALUES?"**

Advisors that have made the transition have realised that the security lies in controlling your own business destiny and living your true purpose.

HOLD ON...

### **I DON'T KNOW MY PURPOSE.**

Ah, yes... this brings me to the second biggest reason you should build a proven business system. It allows you to truly understand why you were born. When you have true freedom, you finally understand what you're most passionate about and what impact you want to bring to the world.

It's impossible to truly know yourself when you're stressing over the day-to-day. How are you going to pay your accounts? How is your business going to work? Is there enough money coming in? Are you charging fees? Are you increasing your annuity income stream? You must elevate to a higher-level of understanding of yourself and the best way to do this is to have a near-limitless level of freedom.

This freedom, comes at a cost.

### **However, here's the truth.**

Having a profitable business will give you more passion, time, freedom, fun, fulfilment and happiness than at any other point in your life. Your business will allow you to truly do what you want in life. To be happy... to be free... and to make an impact in your family, community, church and colleagues lives.

Whatever your definition of success is... the end result is the same. When you are able to tap into that level of success, magic happens.

### **VALUES, MISSION, VISION**

You've already heard, time and time again, that you need to state your business values, mission, and vision. This is essential. But I'm going to have you look at "why" a different way. Without values, a mission and a defined vision, your business will be based upon whatever YOU are feeling on a specific day. Your team will end up hating you.

It's crucial that people understand **your** values, mission and vision. Ideally, your company should also have it's own defined set of values, it's own mission, and a separate vision. They don't have to be the same.

### **THIS IS CRUCIAL.**

It's hard. I get it. As advisors, it can be difficult to put our mission and vision in a tidy package. **However, a company must have a specific mission and vision for long-term success.** If it relies on the advisor's personal mission and vision...it can change on a dime... halting all progress and momentum for your business. When you separate YOUR mission from the COMPANY'S mission... you are free to change your vision on a whim without harming your company's progress... it's a win/win.

So next exercise... sit down and define your company's mission, values, and vision. I know it can feel trivial; however, people don't just purchase a product or service, they purchase based on your "why." Your team, your audience, and your customers will rally behind your company when you have a TRUE and STRONG "why."

## FOCUS

### VS. OPPORTUNITY

**“Millionaires, on average, have 7 income streams.”** You’ve heard this before.... you have probably heard it often. Typically, this is used to get you to invest in some type of passive income business or opportunity that is the next best thing.

Simply put, if you don’t have a 7-figure business that operates **like a machine**, it’s way too early to start another business. One of the biggest entrepreneurial realities most of us had to face is the risk of losing focus, worse even the loss to “context switching”.

Here’s what happens. You start getting momentum in your business and you’re feeling **good**. You know what you’re doing...your confidence is at an all-time high... and you have cash flow to spare.

Suddenly, there are opportunities everywhere.

**Everyone has a business idea...a cool new partnership. And, as human beings, what do we do? We think about investing, with this super optimistic cap on, because we know what we’re doing now. How hard could it really be? We could spend a weekend here and there.... minimal time, but big payout.**

But in reality... if you go down that road, and now you’re splitting your time and resources. Before you should. Because it **will** take more time than you think...it **will** take time away from your main focus. Your main business **will** suffer.

Yes, money gives you leverage. However, you need to focus on your main thing... your MAIN business until you have a fine-tuned machine. Focus has a compound effect. You need that focus in one area to cash in on the compound effect. When you’re under the illusion that you can do more than what’s possible, you lose focus... you lose leverage... you lose money.

Successful advisors know and understand this. They focus on one thing at the beginning. They put their time and energy into making that ONE thing run effortlessly. Once they can remove themselves as a business requirement, then, and only then, do they start looking at becoming an investor somewhere else.

**REMEMBER... IF YOU HAVE TO HUSTLE TO MAKE A NEW OPPORTUNITY WORK, THE CHANCES OF IT WORKING ALONGSIDE YOUR CORE BUSINESS ARE VERY LOW. UNLESS, OF COURSE, YOUR CORE BUSINESS IS ALREADY A LEVERAGED, PROFITABLE, AND SUSTAINABLE BUSINESS.**

## FEAR OF FAILURE **AND** SUCCESS

Most people talk about the fear of failure. But who talks about the fear of success? Most of us are hard-wired to deal with failure easier than success? How do you change this is a tough question for most to answer.

Here's why. It comes down to two true mindset shifts you must understand.

First, failure is simply a data point that tells us EXACTLY what went wrong. It tells us what didn't go how we expected. It's easy to identify.

Second, success is scarier because most of the time, we're not 100% certain how we achieved it. What one thing can we pinpoint that made us a success? So, not only do we not understand HOW what we did made us successful... but we don't know how to handle it.

Our minds are conditioned for failure much better than for success. Our DNA has been developed over the years to protect us from ALL elements outside of comfort. That means the uncomfot of success can seem like failure, if not worse.

Most of us can imagine huge failure. It's how our brain protects us. We can predict what "the worst" will look and feel like. Yet when presented with success, especially for the first time, it allows us to access our imagination, creativity, and (for better or worse) our ego and pride in ways we've never imagined.

It's the #1 reason that advisors who have found early success typically lose it all. They don't know how to react to their newfound freedom. Their egos get inflated and they start to believe they're invincible. They start making emotionally bad choices.

It's the reason why so many people ignore their debt or pretend it isn't real. And it's the reason why many people who have success go out of control overstating the success to themselves (and exaggerating why they were a success).

In our experiences, failure AND success, when given time, build incredible character. But you MUST attach the process to the result. Why did you succeed? Why did you fail? What EXACTLY did you do? This is where character is built.

The fear of failure or success is a very real thing. In our experience, We've found that the most important thing to remember is that "this too shall pass." Regardless if you're a success or if you consider yourself a failure, you're still a very valuable human being who can magnify your unfair advantage in any situation.







## STEP 2: POSITION

---

*"All you need is the plan, The road map, and the courage to press on to your destination." - Earl Nightingale*

Positioning is a critical step on your path to becoming a highly paid Expert Financial Advisor. Why? More often than not, if you're having trouble selling your services, it's a positioning challenge. You have to position yourself as the obvious go-to expert in your niche. Your ultimate goal is to have people chasing after you to work with them, rather than the other way around. Positioning is about the strategies you use to uncover how to make clients come to you.

Imagine this....

You are on a sales call, but still have 30 more calls booked.

You are hosting a webinar, but you've already hit your monthly goals. You have more clients than you can handle.

Would you be nervous or afraid to tell a potential client your price?

Would you go against your values of delivering equal value for money?

Doubtful, right?

Advisors that struggle with charging what they're worth fall into two main buckets.

### **IMPOSTER-SYNDROME OR SCARCITY.**

Imposter-syndrome happens when you ask yourself... why me? Advisors do what they are good at. Chances are, whatever you sell seems simple to you. So, why would people pay SO much for something SO easy?

Once you realise that value is based on the ROI of your time, advice or product and you charge based on that, the game changes.

Scarcity is when advisors don't have their lead generation automated and on demand.

They don't have a calendar full of sales calls or an abundance of people showing up at their office who wants what they are selling. It's very difficult to sell from a position of low scarcity.

The solution to these problems is simple....YOU!

The simple fact is people do business with people that they: KNOW, LIKE and TRUST. In every discussion we have with advisors it becomes very obvious that people buy them first, then they buy whatever your service or product is that you sell.

So here is the quick question, “Who are YOU?”, and if it comes to me choosing a financial planner, why should I deal with you? If you in the commodity space, selling based on a product that thousands of advisors can sell me with the same benefits and features, the only thing that can differ is YOU!

If you do not stand out from the crowd as an individual that can make a difference, you will forever compete with the masses. The obvious question then is, “How do I stand out from the market I compete against?”

You want to be known in your market – in an irresistible and unforgettable way.

And the only way to do this is to develop a personal brand. Brands are not just for big corporations. In fact, some of the most successful corporates around the world was built on successful brands from it’s founders. Think Apple, who comes to mind – Steve Jobs, Virgin – Richard Branson, Amazon – Jeff Bezos, Facebook – Mark Zuckerberg, Discovery – Adrian Gore, get it? A personal brand will serve as an important key to your success. A personal brand will help clearly and consistently define, express, and communicate who you are, who you serve, and why you have chosen to dedicate your life and work to serving your perfect (ideal) target market so that you can attract your most ideal clients and not those who are less than ideal. Personal branding is far more than just what you do or what your website and business cards look like. It is you – uniquely you. It allows you to distinguish yourself from everyone else: what is unique about who you are, what do you stand for, and what do you do.

Your brand is certainly about making yourself known for your skills and talents but more than that – your brand is about what you stand for. The more bold, authentic, and concise your personal brand is, the more easily you will attract those you’re meant to work with.

Develop a personal brand that looks like you, thinks like you, and sounds and feels like you – one that is instantly recognisable as your essence. It should be:

- Clear
- Consistent
- Authentic
- Memorable
- Personal

There are three components to your personal brand.

1. The first is who and do what statement, which is based on who you serve and what you help them do or get.
2. The second is your why you do it statement, which is based on why you get up every day to do your work – what you stand for. Sure, you stand for a lot of things but you're going to choose one big one to stake your name on.
3. And, third is your personal tagline.

There are two reasons why you do these exercises. The first is so you can help clients understand how you can help them. The second is so you can make sure that your personal and professional intentions are clear. Clear intentions allow you to confidently move towards your goals. Conflicting intentions will undermine your success without even knowing it. They will hold you back from your dreams. They will drain your energy and confuse you. From a perspective of a personal brand identity, conflicting intentions will eventually lead to a bland message and a less successful you.

Remember, when it comes to building a personal brand.....Roma Non é Stata Construita un Giorno (Rome wasn't built in a day).

Positioning yourself starts with creating your own personal brand. But if that is all you do you will have a great personal brand with no one knowing about it. Critical to get your brand known in your perfect client base is to implement a series of self-promotion strategies.

Often, we get the feedback from advisors that the only reason they are not more successful financially in their business is that they are not sitting in front of enough great quality clients.

Can you relate? Now if you are great at what you do, and you deliver on your promises! The obvious question is, "Why don't you have more great quality clients lining up to do business with you?"

Simple....they just don't know about you. In this fast evolving digital world of ours people are drowning in information overload. For you to be found you will have to follow Step One: Build your Personal Brand, and then you will have to start building Rome, which is Step Two of the Positioning module: Develop the Core Self-Promotion Strategies that will get your brand in front of the right people at the right time.

## The Six Core Self-Promotion Strategies

1. Networking
2. Outreach
3. Referral
4. Speaking
5. Writing, and
6. Online Web Strategy

In itself it sounds not that difficult, but to try all six strategies at once will most probably overwhelm most. So, the idea is to focus on developing an online web presence, and then start with the other five components in making sure people become aware of who you are and what you can do for them.

In addition, you might off the cuff be intimidated by the speaking and writing components, don't worry too much about them for now. This you can easily outsource or collaborate with the right partners and support group.

The challenge with any change you want to make in your business is that knowing how to do something and actually doing it are two very different things. For years, we've seen, even in our own business where a lot of the above is "done for you", how very good advisors have struggled to get clients because, even though they understood what they were supposed to do, they just didn't do it.

At the core of what we believe for the financial planning industry is that if you have something to say, if you have a message to deliver, and if there are people you want to serve, then there are people in this world whom you are meant to serve.

From a practical perspective, there may be three simple reasons why you don't have as many clients as you'd like:

1. Either you don't know what to do to attract and secure more clients;
2. You still engage in strategies, such as cold calling, golf days, advertisements, flyers, sponsorships or even stalking (which sound kinda illegal); or
3. You know what to do but you're not actually doing it.

The XLR8 program is designed to help you overcome and solve these problems. It will help you attract and secure more of the right clients. But these six core self-promotion strategies must be executed every day. Yes, every working day. You don't need anyone to tell you that to change the results you have been getting up to know, you will have to change direction, execute new strategies with daily discipline.







## STEP 3: PERFECT

---

*"We see our customers as invited guests to a party, and we are the hosts. It's our job every day to make every important aspect of the customer experience a little bit better."*- Jeff Bezos

It's not just about the perfect client, it really is how to attract the perfect client.

### **Without Compromising Your Values or Selling Yourself Out**

Have you ever taken on a client that wasn't a 100% fit? Someone who just didn't get you, your values, or what you really stand for? It feels like pulling teeth, doesn't it? They look to you to save them, don't take any responsibility, and then talk bad behind your back.

We've all been there....taking on clients that aren't a great fit because we thought we needed the money.

Apart from saving you money eventually, it's a whole lot better when you LOVE the clients you're working with.

If you want to attract more of your Perfect clients....you need to simply combine being Relevant and Intimate with the right mix of clients. Being relevant is a function of positioning (module 2: Position) yourself correctly, ensuring your messaging (module 6: Pitch) is correct and your offer (module 4: Present) is relevant to your perfect client.

Intimacy relates to being connected in your community and having the right conversations with your perfect clients, becoming a preferred provider (module 7: Preferred).

When you show you potential clients who you really are, you tend to attract the kind of person who really resonates with you!

When you're open about your values, and what matters to you...the people who come to you wanting to work with you also share those values. When you work with them, it feels like you're in flow, it's constant creation, and you are actually excited to start your day and get them results.

When you are able to attract the Perfect Client, charge the right Price, and create the Preferred environment...

...the combined power of these elements becomes overwhelming.

Something incredible happens.

It's called... "THE ACCELERATION EFFECT"

You unlock exponential growth in your business. You become the #1 in your niche. Your revenue grows. Your audience expands. And you build meaningful, more profitable relationships than ever before.

See, for years, as financial advisors we were only ever measured on new business growth and commission. The only point of being a financial advisor was to make more money.

But there's more to the story.

The Acceleration Effect is about more than just growing your income.

It's about creating a more evolved business. One that is sustainable, scalable, has a rock solid foundation and is "future-proofed" from any legislative changes, economic collapses or other impacts our industry, or your clients might face.

Dealing with your Perfect client creates a triple impact:

- **YOU GROW A BIGGER, MORE ENGAGED, AND MORE POWERFUL CLIENT-BASE.**  
You get more social proof because of the size of your client base. You have a larger platform to get your message out. When you need to hire, you have access to a pool of people who already know you and your message. And, you're able to profitably grow your business.
- **YOU MAKE MORE SALES AND GENERATE MORE REVENUE.**  
You are able to effortlessly close deals and since you can charge the price you want, you're able to create cashflow that allows you to both grow and take profit out of the business.
- **YOU CREATE DEEPER, MORE MEANINGFUL RELATIONSHIPS.**  
1-on-1 Relationships are deeper than those with your perfect clients. And when you have a growing business and audience behind you, you're able to also grow your relationships. You get access to better, more profitable partnerships. You find yourself getting into a preferred position where more people talk about you. You have a network strong enough to get access to new exciting opportunities.

Simply put, these are the currencies that might have been missing from your business.

In the words of Zig Ziglar: **“If you aim at nothing you will hit it every time.”**

Successful advisors know exactly who they pitch to and who their ideal clients are. They do not just sell to anyone and everyone. This keeps them laser-focussed. I have also seen that successful advisors do not only grab good opportunities, but also know which opportunities (and prospects) to say “NO” to.

The next exercise is to write down your perfect client profile. What is their:

- Age
- Marriage Profile
- Income Level
- Education
- Job/Position
- Location

How often do you deal with clients that does not fit this profile?

If you come across the right prospect, how do you engage?

Imagine having the skill and the confidence to talk to anyone, anytime, anywhere. Wherever you meet them, people engage in meaningful conversations with you and never feel like they are talking to a creepy Financial Advisor trolling for business. People are inspired to want to talk to you again, not because of your “elevator pitch,” but because you connected on a heartfelt, human level.

How would that help you grow your business?

Imagine that you have the people skills to inspire prospects to come to your office...both spouses with all of their financial documents. How would that impact your success?

Imagine you have a constant referral base from Centre of Influences, existing clients and your marketing efforts. How will your bottom line improve?





## STEP 4: PRESENT

---

*“It usually takes me more than three weeks to prepare a good impromptu speech”*

- Mark Twain

### Communicating to Influence

If you succeeded in positioning yourself as the expert and determined your pricing models and fees, you need to walk through your services with your client. Mastering this step means presenting your products and services in an interactive way that virtually ensures your prospective client will do business with you – on your terms.

One of the most common and biggest mistakes financial advisors make is that they talk about themselves, their services, or their products too much. In other words, they spend too much time on the features, and not nearly enough time on the benefits. In this module we'll cover how to explain your services in a way that communicates the value and not the technical detail of the products that you sell.

### The Client Acquisition Process: Step-by-Step

The following communication process is based on presenting your services to a single client, in a 1-on-1 or 1-to-business format. It's an overview of the process, which may happen over the course of a week, months, or even during one meeting.

- 1. Introduction:** The introduction happens via email, electronically or a call. This is when you set up your first official one-on-one meeting. You can choose to set up the meeting in person, over the phone, via an online booking system, or over a virtual service like Zoom, Skype or any other service. Some really successful advisors, set this introduction up seamlessly through their online presence, and get the client to submit some information already, which if you do short circuit the first appointment discussed below.
- 2. Meeting 1 – Ask Questions:** In the first meeting, your primary goal is to get to know your client, his business and gather data (if you haven't done so in step 1. You'll be asking a lot of questions, listening, and providing few solutions. You'll also be taking rigorous notes to capture everything the client is telling you. During this process, you'll also start to understand what your client is telling you. After this meeting you will get a great understanding as to your clients potential expectation from you. In the very rare occasion you will do business in this exploratory meeting, but most likely it will take one more meeting to reach a deal. After this meeting, review your notes, strategise the game plan, and put your service package together.

- 3. Meeting 2 – Present the Solution:** In this meeting, you'll present the solution that you created based on your first exploratory meeting. You'll explain the benefits of your services and products, and how they will solve the problems and challenges that your prospect outlined for you. In this meeting you will also quote your fees before closing the deal.
- 4. Follow up:** If you didn't close your client in the 1st or 2nd meeting, use the follow up as the opportunity to close the deal.
- 5. Sign the Agreement:** Immediately after you close the deal, make sure to sign an agreement that outlines the specifics of your clients expectations of you and vice-a-versa. Your SLA, which also serves as a confidentiality agreement is the best review tool to use in your annual review sessions with clients.
- 6. Get Paid your Consulting/Advisory Fee:** After you and your client signed the agreement, get the payment as per your agreement. If you agreed a consulting/advisory fee ensure you get paid before the work is done.
- 7. Get started:** Now that you've completed the process, you can begin producing results. Module 7: Preferred will cover how you deliver an awesome experience that your client is not just wowed, but that you generate a string of referrals for a job well done.

## The Importance of Rapport

Virtually every book about sales and persuasion emphasises the importance of rapport. The fact is, even if you have a bad presentation, are rusty at countering objections and fail to focus on the benefits, if your client likes you, he or she may still decide to do business with you. But if the client doesn't like you, even a flawless presentation and pitch could result in no deal.

So how can you establish rapport? You may have read up on some mirroring or language techniques in books/courses on sales. Don't worry about these: you will often catch on, you might seem manipulative, and lose your credibility.

Instead, if you followed the principles outlined in Module 2: Position, and Module 3: Perfect, you will be fine. People do business with people that they; Know, Like and Trust! Being congruent to your personal brand and serving your perfect client what they need will prove your authenticity, and will be much more endearing than any fancy mirroring technique you may have learned.

## **Features Tell, Benefits Sell**

The secret to presenting your services is converting the features of your financial advisory services and products into benefits to your client. Remember, people don't care nearly as much about how you are going to achieve the result as they do about what the result will be, and how it will change their lives. In fact, you find yourself getting too caught up in the technical detail, you'll soon realise that more often than not, you've lost your client along the way. To keep your client's attention and sell him or her on your services, focus on the one thing that matters most: your client.

Throughout your presentation, your client will be wondering, "What's in it for me?" Make it easier for yourself and your client by answering that question with every aspect of your service and solutions. The easiest way to achieve this is to convert a feature into a benefit. Simply insert the phrase "What this means to you is..." before every result you're promising in your service offering. It's almost impossible to use that phrase without listing a benefit after that.

## **Mastering the Connection**

People do business with people that they know, like and trust, this only happens through a trust building process. The more of this that you can do online the quicker the trust can be established to do business. However, in our experience clients still have a far greater connection with you when you meet in person. This counts heavily in our favour considering the avalanche of online/machine/robo-advisors.

## **What is a financial plan?**

The industry evolved from (a.) Insurance agents selling policies out of their briefcases, (b.) churning competitors' products, (c.) doing a Financial Needs Analysis on a cigarette box to a computer based financial needs analysis.

If a computer based financial needs analysis is over your head, make sure your staff gets it. It's crucial to not compete with the machines. The machines are better at the hard skills and they can help you streamline your operational efficiencies and some of your client deliverables. To have the best financial planning and client service technology should be a hygienic factor.

The way in which products are being sold changed, but ,in essence, the products stayed the same. The "products" being life insurance policies and Retirement Annuities.

Our “products” should not be policies but your advice, that is presented in a holistic, world class financial plan that consists amongst others:

- Synopsis of clients goals and objective, aligning with
- Will & Estate plan
- Risk Plan
- Power of Attorneys and Living Will
- Trust Planning
- Business Succession Planning
- Tax Planning
- Short Term Insurance Planning
- Medical Aid Planning
- Debt Amortisation Planning
- Emergency Fund Planning
- Investment Planning
- Retirement Planning

Whichever of the above was discussed and highlighted as areas your client wants to focus on. Ultimately and along the financial advisors journey your client might need most of the above, if not all. Your continued interaction and advice on this journey is what will ensure a relationship that lasts forever.

### **How would you rate yourself according to Module 4: Present**

1. My quality of presentations currently?
2. My ability to build rapport with clients?
3. How important is PRESENTING for an expert advisor?

AND

4. Where would I like to rate 90 days from now?









## STEP 5: PRICE

---

*“Price is what you pay. Value is what you get” - Warren Buffet*

Financial Advisors and Business Owners, regardless of the size or nature of their businesses, are being caught in what is commonly referred to as “The Commoditisation Trap”. Probably the best description of this trap comes from a book published in 1999 called *The Lexus And The Olive Tree* by Thomas L. Friedman:

*“A commodity is any goods, services or process that can be produced by any number of firms, and the only distinguishing feature between these firms is who can do it cheapest. Having your product or service turned into a commodity is no fun because it means your profit margins will become razor thin, you will have dozens of competitors, and all you can do every day is make that product or service cheaper and sell more of it than the next guy, or die.”*

As advisors we have been caught in this trap for many years. In meeting with more than 2000 financial advisors over the past 5 years less than 1% have indicated that they charge their clients a fee for their service. The other 99% is caught squarely in this commodity trap by being dictated to as to what his service or products are worth.

The forces of commoditisation are presenting businesses with a tough decision: Either make your living in the commodity economy based on volume selling and razor-thin margins or transform your business so that it's part of the experience economy where you can raise your prices or fees as you increase the quality of the unique experience you offer.

### **Produce a unique experience through constantly increasing value creation.**

Unique experiences don't just happen. You can't create them simply by improving the quality of your products and services. The movement into the experience economy requires transforming your entire approach with prospects, clients, and customers. It requires that you focus everything you do on value creation.

This is what makes you different in the marketplace, but it has been devalued until now because you used commodity language to describe it to your clients. In order for it to be properly presented, you need to “package” it in a unique fashion.

You need to fundamentally change your attitude about what you're doing as an advisor. From this point forward, you'll be selling commodities (policies) only to

implement your Unique Value Proposition. The UVP – needs to be a step-by-step way in which you create value, and will be the central organising structure of your innovation, marketing, research and development in your business.

## **Seven steps to packaging your unique value.**

### **1. Start charging for “added value.”**

Stop giving away your value for free to help sell commodities. Charge for all of it – as early in the process as possible.

### **2. Name the stages of your value process.**

Go through the entire process that now leads to the commodity sale. Identify every contact point with your clients and customers where you deliver value. Write down each of these “deliverables” as a separate item and draw a circle, box, or arrow around it. Then, connect all of them as a process. These are the stages of your UVP. Give each stage a unique name.

### **3. Name the process itself**

Once you have the names of all the stages, ask yourself this question: “What is the central benefit that the entire process provides?” Consider the most important dangers it eliminates, the most important opportunities it captures, and the most important strengths it reinforces. From this thinking, a name will emerge.

### **4. Price the process and stages**

Take a look at each of the deliverable stages in your process. Ask yourself, “If this single stage of value creation were my only business in the marketplace, how much would I charge clients and customers to go through it?” Establish two prices: a starting price and a target price you’d like to charge after success has increased your confidence. Price each of the stages in this fashion. Then, add them all up to find the overall price for someone to go through your entire process.

### **5. Package the process**

Packaging is a continual journey. You will always be finding new ways to make your process more distinctive. But to start, there is only one package you need: a one-page diagram, in color, that clearly shows someone your complete process and the name of each stage. You could produce limited copies for an entire trial phase in your marketplace.

### **6. Sell the process**

Now, go out and start selling. Our experience tells us that, out of the first ten attempts, you will get between three and five sales. The first invoice that gets paid will totally transform your entrepreneurial consciousness, confidence, and capability.

## 7. Constantly improve

After your first trial phase, modify your process to make it better. Increase your pricing as soon as possible. Keep doing this, adding new support packaging, for the rest of your career. As you experience success in charging for your process, you will find new areas of value creation that can be added and charged for.

### Obstacles to charging for your value you deliver

Once you've outlined and packaged your process, your commodity-trained mind will come up with all sorts of reasons why charging for it is impossible;

- "It just isn't done this way."
- "My competitors don't do it, so why should I?"
- "If I start charging, I'll lose all the competitive advantages I have."
- "Clients and prospects will think this is crazy."
- "Everybody knows that prospects are interested in one thing only: the lowest possible price for the commodity."
- "Our industry doesn't 'allow' me to charge for my value".
- "My knowledge and value aren't really worth that much."

Or the most common one we have found...

- "I don't know how to get started."

In our personal experience we found the following to be the real obstacle. The way we talk about our knowledge and value that we deliver makes it sound like a commodity. This in turn results in the fact that you cannot justify charging for your valuable services if you devalued it yourself from the word go....

So, in order to begin overcoming all these other obstacles you need to change your own perception of the value that you deliver,

BY starting to change the very language you use to describe what you do.

### Escaping from the trap.

Our core financial planning business has a logo with a butterfly as our icon. In using this as a metaphor, the economy we participate in is moving from being a caterpillar to a butterfly. In this economic metamorphosis with Machine Learning, Artificial Intelligence, Big Data, IOT and other buzz words everything is being commoditised in order to free up resources for the next stage. The more our potential clients and customers can save on commodities, the more they can spend on unique experiences and value. What people are looking for are unique financial

planning processes that enable them to eliminate any fears or doubts, to capture their best opportunities, and maximise their greatest strengths.

Advisors and business owners who can innovate these processes will experience constant success and increasing profitability. Those who continue to sell commodity products and services can expect increasing difficulties of every kind.

### **It's about their future and your knowledge and value.**

Presenting and pricing for your value enables clients and customers to have a bigger and better future – not as you define that future, but as they do; not based on selling your products and services, but rather on transforming their fears, doubts, opportunities and strengths. To bring about this transformation, you have to give your customers direct access to all of your advisory skills and knowledge and do it in a uniquely packaged way that differentiates you from everyone else in your market.

### **Having a predictable future In the unpredictable financial advisor world.**

How about this thought: “You might as well live a great life, because you’re going to put in the time anyway.” A great life for advisors means on your own terms, achieving greater creativity, profitability, and satisfaction, and having clients who provide not only increasing amounts of money, but also long-term commitments and a mutually beneficial partnership.

Honest reflection time

- **DO YOU KNOW HOW MUCH MONEY YOU’LL MAKE 90 DAYS FROM NOW?**
- **DO YOU KNOW HOW MUCH MONEY YOU ACTUALLY MADE LAST MONTH?**
- **DO YOU KNOW WHAT IS YOUR SPLIT BETWEEN RECURRING INCOME AND FIRST YEAR COMMISSION?**

Most advisors make spending decisions like this:

Check bank account  
Check next 30 days of cash  
Does it “feel” good?

**YES? I’LL SPEND**

**NO? I’LL DELAY**

Problem is... now you’re emotionally spending the money of your business. If you don’t run your business on actual data, then you don’t have a business. You’re playing an evolved version of the casino slot machines. Don’t do that. Financials inside of your business are tricky.

The faster you grow, the less money you have.

The slower you grow, the less chance you have at hitting the momentum you want.  
Cash flow and your financials come down to a few important factors.

**How would you rate yourself according to Module 5: Price**

- 1. My level of stuck in "The Commodity Trap?"
- 2. My ability to build rapport with clients?
- 3. How important is PRICE for an expert advisor?

AND

- 4. Where would I like to rate 90 days from now?







## STEP 6: PITCH

---

*“Every sale has five basic obstacles: no need, no money, no hurry, no desire, no trust.” - Zig Ziglar*

At the end of meeting with clients and presenting your services, you need to make a pitch and ask for the sale. This step is absolutely crucial to your success as an expert financial advisor – and it’s so important that we’ve outlined a specific process to help you ensure that you close the deal.

### **The Transition to Closing**

You’ve positioned yourself as the expert, figures out your pricing and fees, even presented a number of benefits of your services, in this section we discuss the importance of your pitch.

When you pitch your services you may encounter two potential barriers, or points in time when you feel nervous:

1. When you start talking to someone about helping them in their life or business.
2. When you are going to ask them for the money.

Overcoming this is quite simple, and requires having a few language patterns under your belt that are easy to utilise. Use the following advice to help you make a smooth transition from presenting into pitching:

### **Making the transition**

“So...are you ready to get started working together?” (smile)

“Well...it looks like we covered everything on my list. The last thing is to put together an agreement and start working together. Sound good?”

Sometimes, your potential client you’re meeting with will have lingering questions that prevent him or her from moving forward with you. Make sure to address the questions, but to clarify the objective up front. That is, make sure that you say that as long as you answer those questions, your client will be ready to move on and begin talking about the deal.

**If you’re not prepared** to answer any of the questions that your client asks, make sure you do so up front – rather than trying to force an answer. Don’t let this

overwhelm you, it's perfectly natural to come back with and answer a question at a later point.

## **Overcoming the questions objection**

### **If your prospective client has questions:**

"We shouldn't have any problem. Just so I can gauge my time, give me an idea of the number of questions."

"Great, give me an idea of how many so I can make the best use of our time together."

"Now, just so that I know where we all stand, I am assuming that given I answer all of your questions to your satisfaction, we are going to move forward on this transaction. Is that right?"

### **If you can't answer a question:**

"That's a good question, let me do some research and I'll get back to you on that one."

## **6 Keys to negotiating a deal**

Now that you've made a seamless transition from presenting into pitching, you need to begin negotiating the deal. Here are six keys to making sure the process ends on a deal that makes both you and your client happy:

### **1. Get clear on the decision maker.**

Before you begin your pitch, you need to make sure that the person you're speaking with is the decision maker. Do this to avoid your prospect claiming that he or she still needs to talk to someone else – the real decision maker – before closing the deal. So, while we are bringing this up in this module, it's your job to clarify the decision maker well before you move on to the pitch.

"As we get started, let me ask: are you the primary decision maker in your business or will someone else be involved with approving or making a decision as to whether we are going to work together?"

### **If there is mention of a spouse:**

"Look [client's name], I understand, I've had past clients who have had to have permission from their wife, if you need permission..."

## **If there is mention of a business partner:**

“Great [client’s name]. Today, we can talk about services we can provide. Next time, let’s schedule a time we can all meet together.”

### **2. Know and keep your power (always be ready to walk).**

The power you have as an expert advisors is to walk away at any moment in time. Even when you are meeting with a prospective client that you would love to help, and that you know would be a great match for your practice – go into the pitch with the mindset that you can walk away at any moment, and that you would feel comfortable not doing the business. Remind yourself that the “opportunity of a lifetime” comes around every 2 – 3 weeks, if you are well positioned. This kind of thinking will give you the edge in the negotiations.

### **3. Be comfortable with long periods of silence.**

During the pitching process, you have to learn to be comfortable with silence. Sometimes, you’ll ask a question or make a statement that may elicit thoughtful silence from your prospect. Don’t be afraid of this silence. Some periods of silence will last longer than others, but the key is to know that (most of the time) you will get a response from you prospect with just a little patience.

### **4. Allow your prospect to do the talking.**

In addition to becoming comfortable with silence, you have to become comfortable with letting the other person talk. Sometimes, being quiet and listening to your prospect can result in an advantage in your negotiating the deal.

### **5. Keep detailed notes.**

Throughout the presentation process, you took really good notes. Now is the time to reference those notes and the specific number you wrote down when asking your client the money questions. You can deliver back exactly what you’ve written down to help justify your fees and articulate the value of your services in the very numbers that your prospect reported and calculated with you just moments prior.

### **5. Use the urgency of upcoming deadlines.**

Finally, don’t be afraid to use urgency while pitching the deal. Remind your prospects of any big product launches, tax year-end, holidays, or other deadlines that they have coming up. Focusing your prospect’s problems is the best way to move the deal forward – as the pain of those challenges is what brought the prospect to you in the first place.

Tod Duncan states in his book: High Trust Selling states that there is a direct correlation between buying reluctance and trust. As Trust increases buying reluctance diminishes.

Most advisors talk way too much and listen too little. You have heard the saying that people do not care how much you know, until they know how much you care. Caring does not come from talking but from listening. To listen you need to ask the right questions and connect with a client on an emotional level.

Questions like:

- What is your definition of financial success?
- What do you expect of a financial advisor?

Asking these questions are one thing but expanding on it and really forming a connection and a bond with a client takes your trust to a whole new level.

Wouldn't it be great if you are taught the skills to position your business that clients are willing to pay for the service, better yet: pay for the service before they begin with their journey or implement the unique financial plan you developed!

### **How would you rate yourself according to Module 6: Pitch**

1. I am successful at pitching my clients.
2. I understand the value of the correct pitch could add to my business?
3. How important is the correct PITCH for an expert advisor?

AND

4. Where would I like to rate 90 days from now?









## STEP 7: PREFERRED

---

*“Trust is the glue of life. It’s the most essential ingredient in effective communication. It’s the foundational principle that holds all relationships.”*

-Stephen Covey

### **Speaking the language of Trust**

We have dealt with this matter in some detail, but it is worth repeating. The typical sales approach, using a “fact-finder” or “needs-analysis” followed by fear, greed, and pain tactics, doesn’t work to acquire the perfect clients you really want. The ultimate goal is to become their “Trusted Advisor”. Not their financial products salesperson. That means speaking the language of trust – to build a real, emotional connection so people feel that you understand who they are as human being, rather than as “needs to be met” or “assets to be gathered”.

To be really successful in becoming the preferred advisor in your perfect client marketplace you need to develop a repeatable process for engaging prospects and consistently converting some of them into clients. You need to engage with clients in the language of trust, which is integral of all great relationships.

Everyone has an imaginary “trust dial” embedded in their subconscious mind. Everything you do and do moves the needle on their trust dial in one direction or the other. What moves the trust dial most effectively is an emotional connection that comes from understanding who people are and what’s truly important to them. When you learn to speak the language of trust, you can very quickly create a relationship where people trust you enough to do business with you in a fairly short period of time. Trust is not a function of how much time passes, but rather a function of the event that occur between 2 people.

Another metric of trust is when your clients consolidate ALL of their assets and financial business with you and take action on all of your advice about everything they need to do to achieve their financial goals. You have some clients like that, right? What would your life be like if all of your client’s relationships were strong? The biggest trust metric is when your clients are happy to introduce you to their family, friends and colleagues.

There are 3 elements to speaking the language of trust.

### **1. You must know the right questions to ask and when to ask them.**

You build trust by listening to their story, not by telling yours. This means asking great questions that lead to deep and meaningful conversations. The better your questions, the more likely people will feel good about you, even trust you.

These are NOT questions that create superficial chitchat about how long they've lived in the neighborhood, the weather, or their favorite sports team. Bad conversationalists tend to talk about sports and the weather. Good conversationalists ask questions that tap in to what's most important to people. You'll be amazed at how quickly you can build trust simply by asking a few great questions.

### **2. You much listen with empathy.**

Listening with empathy means that you're hearing what's actually being said and making an emotional connection with the person and the substance of what they're talking about. What prevents us from listening with empathy, as much as we could, is the tendency to be formulating in our minds what we are going to say next, while the other person is talking. By engaging people in meaningful, important, significant, and compelling conversations, and truly listening to what they say, you'll quickly discover what matters most to the other person. This will put you in a great position for number

### **3. When it's your turn to talk, you must be able to articulate your ideas and give your advice with conviction, so your clients, and your prospective clients, respond positively and take action.**

Whether it's an incoming or outbound call or a face-to-face conversation at a business networking or social event, at some point you are going to put an offer on the table to take the next step. For example at the end of the initial client interview, if you want to be hired, you will put an offer on the table for them to become a client. In other words, action is required. No action, no results – for them and for you.

When it comes to the 3 elements of speaking the language of trust, we all have room for improvement. Everyone can ask better questions in a more effective way. Everyone can improve their emphatic listening skills. Everyone can communicate with more confidence and give their advice with more conviction. Once you have mastered the "Conversations of Trust", the only way to truly measure your Impact is with the next mechanism.

To become the preferred advisor in your niche or market you need to get just one other thing right! Want to know what that is?

Before I tell you exactly what it is, here is just a quick look at what it does...it's a measurement or metric that most international companies are using to not just measure their performance, reward people within their business and focus on to grow their businesses, it's also become the industry standard customer loyalty measurement.

When we speak to advisors around the country and pretty much every survey done with advisors around the world indicate that the number one source of great new quality clients is.....drumroll.....REFERRALS!

Yet, these very same advisors tell us that less than 1% of them consistently ask for referrals! One way of getting the jump on any advisor is to start using the metric we are going to share with you right now.

One of our business mentors is an international entrepreneur that used this metric to grow a software business in Australia from zero to a billion rand in annual recurring revenue within the short space of 5 years, called Mitchell Harper. What's more impressive is they grew their business in competition with the likes of Amazon, Google and Shopify.

Ok, enough waiting.....the measurement they used is called Net Promoter Score, or NPS for short.

**To use Mitchell's words** *our NPS At BigCommerce Sucked*

When they started focusing on NPS, they got a 12, which basically means no client was prepared to refer them to anyone else for the service they delivered.

So what does a NPS of 12 mean though? Basically NPS goes from -100 (every single customer hates you) to +100 (every single customer loves you).

12 is a HORRIBLE score.

At the time, they were getting their asses kicked by basically everyone they competed with and they couldn't figure out why. Until they ran their very first NPS survey.

## **A Shift In Strategy**

They quickly figured out that their product was best-suited for what we call fast-growth brands - those doing R10m - R200m in online sales already, not the newbies who were just getting started.

Fast forward 18 months and they'd shifted their focus from small brands to fast-growing ones. They added some new features, changed pricing, fired and re-hired most of their sales and marketing teams, etc..

The result...

## **A 541% Improvement**

Their NPS went from 12 to 65. They now had a higher NPS than Amazon:

This was around 2014. They kept working on NPS, made it 50% of their leadership team's bonus and restructured their entire support team around not just resolving issues but "wowing" every single customer, every time.

In 2017 they did over R1000,000,000 in annual recurring revenue and the company continues to grow and scale rapidly.

NPS transformed BigCommerce and ever since, Mitchell, who now consults to businesses uses NPS as the #1 measurement to track every business performance, and everyone in the business.

## **The Problem With NPS**

The problem with NPS, however, is that most businesses look at why their unhappy customers are unhappy - and try to fix their problems.

BIG mistake.

Instead, you want to AMPLIFY what your promoters (customers who love you) tell you.

If they told you they purchased your product because of your incredible ease-of-use, that becomes the headline on your home page.

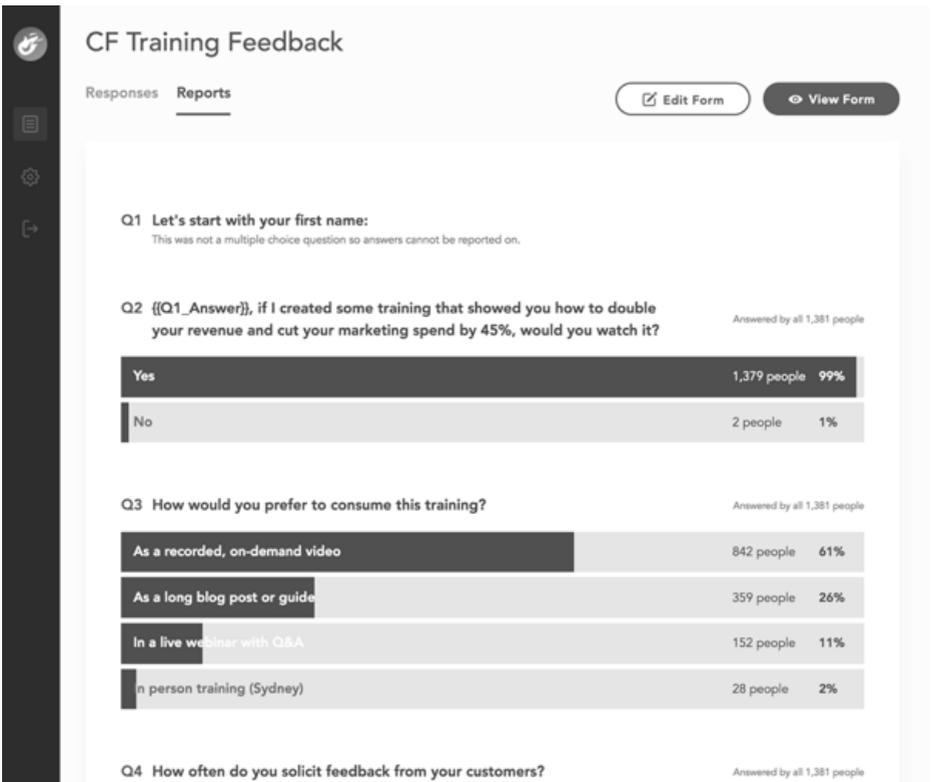
You create endless case studies from customers talking about how easy your product is to use relative to your competitors. And you add those case studies to your web site to back up your headline.

Get the idea? That's the huge, huge secret with NPS.

## We want to share the magic of using NPS in your business.

During a trial Mitchell sent out a survey to a portion of his client base using an online survey tool.

With this survey, he wanted to figure out if clients would be interested in some training around how to 3x their revenue and cut marketing spend in half based on the specific strategies he uses in his companies that revolve around NPS. The answer was clearly a "yes", with 99% of people wanting the training:



The interesting result from the survey was that he was planning to deliver the training as a live webinar maybe once a week for a few weeks and then automate it from that point on, however, if you look at question 3, his clients HATE webinars.

Only 11% wanted the training delivered as a webinar. 61% want the training delivered as a recorded, on-demand video.

If he hadn't asked, he would've created a "typical" webinar. It would've bombed and he would've had no idea why.

So to start growing your business, create an environment where you gauge exactly how your clients feel about your service and products and use an NPS survey just asking 4 questions:

- How likely are you to recommend my service and products to a friend or colleague?
- Can you tell me why you chose that rating?
- If you could wave a magic wand, how would you improve our service and products?
- Leave your email if you'd like us to follow up (optional).

Send that to your customers and you'll be blown away by the insights you receive.

Most advisors fall into one of two categories:

- They excel at operations and team management but struggle with marketing and sales
- The exact opposite - they are great at marketing and sales, but not with operations and team management

## **YOU CAN'T BUILD A 8-FIGURE SUSTAINABLE BUSINESS WITHOUT A TEAM THAT SUPPORT YOU IN YOUR WEAKNESSES.**

Many advisors I work with dread having to manage a team and or focus time on the operational side of a business.

The problem is... most advisors are afraid of hiring a full-time person because...  
\*drumroll\*

Cashflow ;)

(Remember what sales and marketing does?)

So, the issue is that you have a bunch of half-baked freelancers that are working for you. What's worse is you're not delegating correctly. Instead of delegating outcomes (i.e. I want X result), you are delegating individual tasks (i.e. Do this 1 thing). When you delegate tasks, it reduces very little of your actual workload. But, the people you can delegate outcomes to cost far more.

So, here's my **best advice** when it comes to operations, simply because I'm not an expert in this area.

You can't function without a team, but you do not want to micro manage them either. That brings me to the next topic:

As an advisor, systems and processes always tend to be an internal fight. You love them, because they allow you to delegate and leverage your time and energy. You hate them because they are difficult to create, manage and implement.

Why not implement a predictable paint by numbers system with processes and workflows that was developed by the XLR8 team that knows your fears and frustrations?

### **WHAT IF YOU DIDN'T HAVE TO DEAL WITH ANY OF IT?**

Well, if you hire at the right time when setting up your business, it's your team who should be developing your processes and operations, not you. Because, as we've already established, operations probably aren't your strong-suit. And even if they are, is it the best use of your time and energy? Probably not.

See, by empowering your team to create these processes, it allows your company to have a repeatable process that is developed internally by those who do the work on a day-to-day basis. Because, your team will be more invested in processes they have created. They will understand the reasons behind the process and believe that completing them correctly will benefit both themselves and the company.

And you will be free to focus your time and energy in your zone of genius. i.e. being in front of clients

**How would you rate yourself according to Module 7: Preferred**

1. I understand the importance of referrals in my business!
2. I ask for and generate referrals with every perfect client?
3. How important is being classified as the PREFERRED provider for an expert advisor?

AND

4. Where would I like to rate 90 days from now?

1  2  3  4  5  6  7  8  9  10





## STEP 8: PROFESSIONAL PRACTICE

---

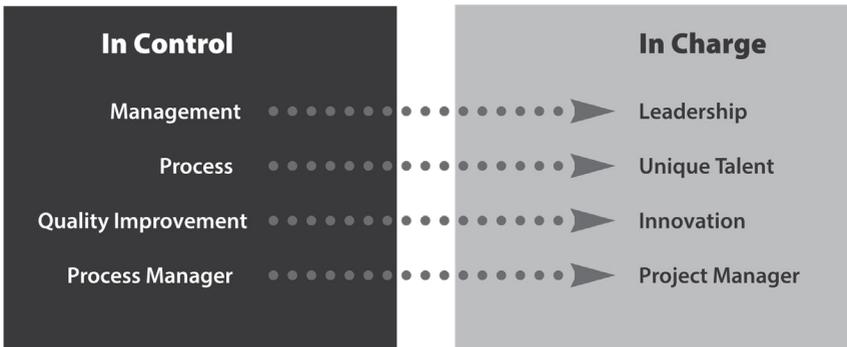
*“Do what you do so well that they will want to see it again and bring their friends”*  
- Walt Disney

### **Expert and successful advisors are leaders.**

They have a vision of a bigger future that will benefit those around them – their team, their clients, their family, their community, and in some cases, the world. This always involves new ideas, and new creative ways of solving problems for people. In all these areas of a leader’s life, they provide direction – which in turn gives clarity, confidence and great capabilities.

In a fast changing, commodity-based world, a strong leader who can help those around them be more clear, confident, and capable is of immeasurable value. To build a professional practice in our industry you need a clear role as leader in your business.

### **In control vs. in charge.**



First, let’s draw the distinction between “in control” and “in charge”. Being in control means running and controlling an established system. Being in charge means “charging up” your team with your vision and getting them excited about the future. With our world rapidly changing, someone needs to be looking out for the overall business and anticipating what’s needed next for the future success.

*“Well managed businesses take all the activities in the company and turn them into documented processes.”*

## **Management vs. Leadership.**

Being in charge is about directing and providing leadership, while being in control is about management. The leader's job is to look beyond the horizon to make sure that what your business is doing stays relevant to the outside world, while the managers control the existing systems. It's very hard for someone to be equally good at both managing and leading – they're two very different functions.

## **Process vs. Unique Talent.**

Professional Advisor Practices take all the activities in the business and turn them into documented processes. These either show the business's value creation process or are geared to the work flow, how clients are supported, and so on. These processes help sell and also ensure that the business is getting things done in the most sensible, cost effective and efficient way – using the unique talents of people involved. For the most part, people who are good managers are skilled at converting things into processes. They can see all the moving parts and how they fit together. Leaders, on the other hand, are really good at seeing individual areas of the Unique Value Proposition that will expand the business. In the digital age, some of these abilities aren't inside your business. Leaders are always looking for abilities, both internal and external, that will multiply and expand the business.

## **Quality improvement vs. innovation**

The fourth distinction is that the primary objective of the manager is constant quality improvement. If there are glitches in the system, the manager fixes them. The primary goal of the leader, on the other hand, is innovation. The leader is always asking, "What do customers want to buy next? What will they pay more for? What improves our position in the marketplace?" The managers job is to then take over the innovations (new capabilities, products, and experiences) once they start to become profitable. It's like a relay, with the leader focused on the broader result and the manager figuring out the means.

A lot of leaders fall short because they never give the team a clear picture of what the results should look like. As the leader, your job is to set up the framework – consistently communicating to everyone what the game is, how to win, and what it looks like when the game is won. Then others can adjust their efforts, skills, abilities, and resources to that vision. Team members know how to win inside their processes, but it's hard for them to expand their processes if they don't see the bigger game being played.

## **Process manager vs. project manager**

The fifth distinction is the difference between a process manager and a project manager. What's missing in most entrepreneurial businesses is a connection between the leaders and the managers. There's an intervening person needed, and that person is a project manager. First, let's look at process managers. The greatest love of a process manager is managing processes that already exist and constantly improving them. The greatest love of a project manager is doing something new. Again, these are two different kinds of people.

Here is a quick way to understanding the difference between these two in action. Have you ever gone back to your office really excited about a new idea and shared it with a team member, but found they weren't quite as excited as you were? If so, you were probably talking to a process manager. Process managers already have a list of current processes that are tied to making money, and their list is more important than anything you're going to come with. As a result, the new idea goes to the bottom of their list. You've brought them a new idea, but it doesn't mean money to them yet.

A project manager is different. When you bring them a new idea, it's immediately exciting to them, and they love the idea of implementing it. Right away, they want to partner in fleshing it out to see if it'll work.

Neither of these people are right or wrong in your business, the key lies in distinguishing the right person to share new ideas with and how your business is going to buy into your new idea.

### **Focus on being in charge.**

Now that you have these five distinctions, you can get really clear on your role as the leader in your business. The role you play is invaluable – you're in charge of innovating new ideas and solutions and of setting the context for the future growth of your business. Get the right process and project managers in place, let them manage the processes within your business, and you'll be freed up to use your Unique Value Proposition to provide direction, confidence, and capabilities to your clients and your business.

Given that you are likely the visionary in your business, given the above you will now understand why you might struggle with executing and implementing your great new ideas it will be impossible to get where you want to go without the right team. Legislation is also making it more and more difficult to hire and fire staff. Secondly, it is very unproductive to hire the wrong staff that does not compliment you or your business. What do you think goes through your client's mind if they

speak to 4 new staff members in the face of a 6-month period on their most intimate details being money and finances? We have seen it happen, and the impact on your business can be devastating.

Do you have a system to ensure:

- You recruit from the right websites to ensure success to get the best possible candidates?
- You filter the right CV's?
- The candidate has the right personality and psychometric fit to you and the rest of the team? Even better: do you know your own personality and psychometric profile?
- Do the positions you have in your company have job descriptions and KPA's (Key Performing Areas)?
- Do you have a performance review system to inform staff if they are on track with their KPA's

## **HOW TO GAIN MASSIVE MOMENTUM IN YOUR BUSINESS**

Momentum is the drug of choice for advisors. Without it, we go crazy.

But, with so many things on your mind and so many choices... how do you create momentum?

Momentum is created by being able to reduce friction and risk. This is the core job of an advisor. You must create continuous motion by focusing on the 8 pillars. Remember this list?

- PURPOSE:
- POSITION:
- PERFECT:
- PRESENT:
- PRICE:
- PITCH:
- PREFERRED:
- PROFESSIONAL PRACTICE:

You must continually move things forward, while simultaneously working to reduce the friction and risk to both you and your team. You do this by having an effective series of systems for everything from finances to marketing to everything in between.

On a daily basis, this means a series of juggling acts. Juggling to get to the promised land of hiring a team that works day-to-day on specific business outcomes instead of just tasks. Once you have hit your stride with this, it's a game-changer. You gain the freedom to move from being an advisor into a CEO or Business-Owner role (or both).

What you must remember is that at the beginning (likely where you are now), momentum comes from hustle. But in order to scale past 8-figures, you can't hustle your way into momentum without significantly decreasing your quality of life.

This is why leverage and systematic, automated processes are your best friend if you wish to grow. It's also why it's essential to keep track and have a deep understanding of the eight-pillars of your business.

From there, enroll in the Business Accelerator program

To learn more about how we can work together to get you off of the treadmill and make you the most relevant option in your industry, join the Expert Financial XLR8 Program.

### **How would you rate yourself according to Module 8: Professional**

1. I know the importance of the 7 P's leading up to building a Professional practice!
2. I am comfortable in getting uncomfortable with the changes required in my business!
3. How important is building a PROFESSIONAL practice for an expert advisor?

AND

4. Where would I like to rate 90 days from now?



### **WHAT TO DO NEXT?**

Start with executing the 90-Day Plan in your business. From there, enroll in the Expert Advisor XLR8 Program.



# 90-DAY ACTION PLAN

WHAT CAN YOU ACCOMPLISH?

Name: \_\_\_\_\_

My 90-Day Action  
Plan Begins: \_\_\_\_\_

# ROADMAP WORKBOOK

---

*“Planning is bringing the future into the present so that you can do something about it now.” - Alan Lakem*

## **START HERE AND DIVE INTO YOUR ‘WHY’**

Vision can be a hard thing for some people. So, before we jump into thinking about your future and where you and your business are going, let’s make sure we remove any resistance from the process first.

In all of the work we’ve done with advisors and business owners, we’ve discovered that not everyone thinks the same way. Can you believe it! Shocking right!? What we mean is, not everyone experiences information in their head the same way. Most people have become familiar with idea if different learning styles, like: “auditory learners’, ‘visual learners’, kinesthetic learners’, and ‘cerebral learners’.

The above is important in the context of creating a “Vision” for your future? Well, the word ‘Vision’ itself can be a challenge to a lot of people, because they automatically think they need to come up with a ‘crystal clear’ picture of what they want to have 1, 3, or 5 years from now. But if you don’t ‘think’ that way, meaning visually, the process can be a hard one for you.

So, to help you develop that ‘Vision’, we’ve added some guiding questions so you can feel comfortable connected to your future and be motivated by it.

At the end of the day, your Vision is your ‘Why’. It’s the imaginary thing pulling you forward. It can be fueled by something inspiring or it can be fueled initially by something perceived as ‘negative.’

## **MAP YOUR ACHIEVEMENT ENGINE FOR THE NEXT 90 DAYS**

This is where the proverbial rubber meets the road. Goals can be hard to reach, mostly because the end result is typically just the tip of the iceberg. The 90-Day Action Plan is to get to the ‘stuff’ below the surface.

This is the framework to make your goals INEVITABLE.

### **STEP 1 – THE GOAL AVALANCHE:**

List all the goals you’d like to achieve in the next 90 days. Don’t make this hard on yourself....

Remember: There are only 5 main pillars in a business:

- Marketing, Product and Sales
- Distribution Channel
- Operations and Technology
- Financial
- Leadership and People

What would be all of the goals you'd like to achieve in the next 90 Days? Don't filter yourself. There's a reason we call this "The Goal Avalanche". Don't think about what you CAN do in the next 90 Days. Write down ALL of the goals you have, and we'll worry about filtering them later.

Remember, an Outcome Goal is:

- A. Something you're shooting for in the next 90 Days.
- B. Something that is tangible (it typically has a number associated with it).
- C. Something you don't have full control over (this is the hallmark of an Outcome Goal). If you have control over it, it's a project or a task. Outcomes, however, you don't fully control.

Examples of Outcome Goals:

- Increase sales by 25% by.....(date 90 Days Later).
- Hire a new Administrative Head and decrease my time spent on admin by 10 hours per week by.....(date 90 Days Later).
- Launch a new Marketing campaign with Facebook to increase number of leads by 25% by .....(date 90 Days later).

## STEP 2: UNPACK GOALS

Now that you've brainstormed ALL of the Goals you'd like to achieve in the next 90 Days, let's get back to the present.

Go back to Module 8: Professional and go through each of the 5 Pillars and Foundation sections. Take a look at all those areas where you rated yourself below 7 on the 1-10 scale. And, review all of the insights you gleaned from going through those sections.

Based on your review, what are the main areas you should be focusing on over the next 90 Days when it comes to your business pillars?

Next decide what 'Projects' do you **want** to be **working** on, **should** you be working

on, or **need** to be working on.

### **STEP 3: PRIMARY FOCUS PRIORITIZATION**

Now go through and prioritise your goals from “Most Important” to “Least Important”. I know this can be hard, because you’re ambitious and you want to ‘fix’ everything. BUT that ambition and ego are the things that can get in your way and prevent you from getting ANY traction towards your goals. Because you end up doing TOO MANY things at once.

### **STEP 4: 90 DAY THEME**

After you’ve done it, is there an overarching ‘Theme’ to all those areas?

Organizing your next 90 Days under an overall ‘Theme’ helps you stay focused and allows you to put things into the ‘Pile Up Zone’ of goals, ideas, projects etc. you’d ‘like to do’, but would pull you away from what you’re trying to achieve right now.

An overall theme, might be:

- Sales
- Building on you Perfect Client base
- Wowing clients with great service
- Massive Action
- Financial Mastery
- Hiring/Staffing
- Building Our Culture
- Market, Market, Market

The theme is general in nature, but helps guide our decision making when selecting the goals and projects we’ll be shooting towards.

### **STEP 5: OUTCOME GOAL OVERVIEW**

Now that you’ve established your theme let’s start working through the ‘Outcome Goals’ you brainstormed in Step 1.

### **STEP 6: 90 DAY OUTCOME GOALS**

Turning Point Time!

This where your 90 Day Program truly begins...



# GET CRYSTAL CLEAR ON YOUR 'WHY'

---

## START HERE AND DIVE INTO YOUR 'WHY'

A well-developed why can help you break through unexpected obstacles and guide you in prioritizing your time, focus, and talents.

Answer the following questions to clarify your why.

1. What changes would you make to feel truly fulfilled in your life?

---

---

2. If you could improve your life/lifestyle, what would it take? What would that look like?

---

---

3. What excites you? What are you passionate about?

---

---

4. If you designed your life, what would it look like? What would it feel like?

---

---

5. If you had all the means necessary, where would you make the biggest impact? (Family, Health, Income, etc.)

---

---

6. What would it look like and feel like to live that life?

---

---

# ENVISION YOUR 'WHY'

---

Write out your goal for each category below to start envisioning what your life will look like and feel like when your why is realized.

## TRANSFORMATION GOAL

---

---

---

---

What does it look like and how does it feel to achieve this goal?

---

---

---

---

Achieved by: \_\_\_\_\_

## FINANCIAL GOAL

---

---

---

---

What does it look like and how does it feel to achieve this goal?

---

---

---

---

Achieved by: \_\_\_\_\_

## CONTRIBUTION GOAL

---

---

---

---

What does it look like and how does it feel to achieve this goal?

---

---

---

---

Achieved by: \_\_\_\_\_

## TEAM GOAL

---

---

---

---

What does it look like and how does it feel to achieve this goal?

---

---

---

---

Achieved by: \_\_\_\_\_

Follow this same exercise with any additional goals you have and plan to accomplish!

## Personal Mission Statement

1. What is important? What/whom do you value? How is your life connected to those things?
2. Where do you want to go? (Spiritually, mentally, physically, with your career, or with your family)
3. What does your best scenario look like?
4. How do you want to act? How do you want people to describe you?
5. What kind of legacy do you want to leave behind? Imagine the world 100 years from now. What does the impact you've left behind look like?

## Write Your Personal Mission Statement

My mission is to \_\_\_\_\_  
in order to serve \_\_\_\_\_  
in such a way that \_\_\_\_\_

# CREATE YOUR VISION BOARD

---

Create a powerful vision for your future by putting a vision board up where you will look at it each day.

## STEP 1: WRITE YOUR GOALS

### PERSONAL

Self-Development - Spiritual Growth - Education - Health - Body - Hobbies

---

---

---

### CAREER & FINANCIAL

Ideal Income - Your Passions - Investment Goals - Savings Plan - Your Co-Workers - Daily Activities

---

---

---

## ADVENTURE & FUN

Places to Visit – Your Home – Dream Purchases – Holiday/Travel Goals

---

---

---

## CONTRIBUTION

Organizations to Support - Worthwhile Causes - Volunteerism - Community Opportunities

---

---

---

**STEP 2:** GATHER MATERIALS

**STEP 3:** CUT OUT IMAGES, QUOTES, AND KEYWORDS BASED ON YOUR GOALS

**STEP 4:** ARRANGE IMAGES

**STEP 5:** DISPLAY BOARD PROMINENTLY

**STEP 6:** LOOK AT YOUR BOARD DAILY! ENVISION YOUR GOALS



**Income-Producing Activities** - Work that focuses on increasing your income by expanding your Customer base or Sales.

- Use your website to generate new enquiries.
- Host a Financial Wellness training seminar.
- Secure JV partnerships.
- Create an evergreen lead generation program.
- Constantly engage and learn from Industry experts.

**Personal and Team Development** - Work that supports your business and results in team growth and development.

- Recognizing team members based on their Net Promoter Scores.
- Creating a combined vision board.
- Invest in your teams personal development plans.

## FOCUS FORMULA

$$\begin{array}{l} 80\% \text{ Income-Producing Activities} \\ + 20\% \text{ Personal and Team Development} \\ \hline 100\% \text{ Focus on Consistent Success} \end{array}$$

## CONNECT

---

This business is ALL about connecting and building relationships with new customers.

### THE RIGHT MINDSET

- **It's Not About You – It's About Them**  
You are simply having conversation with the intention of getting to know someone. Ask open-ended questions, and find out what interests them.
- **Don't Have an Agenda - Be Interested, Not Interesting**  
You should only be doing about 20 percent of the talking. Build trust by listening.
- **Your Posture and Mindset Dictate Theirs**  
Come from a place of positivity and confidence.
- **Be Truly Authentic**  
Are you being your open and true self? If not, how can you expect others to open up to you? What vulnerabilities do you have that can make you more relatable to others?

# SET YOUR MINDSET RIGHT!

## Two Mindsets

### Fixed Mindset

Intelligence is static



Leads to a desire to look smart and therefore a tendency to...

...avoid challenges



**Challenges**

...give up easily



**Obstacles**

...see effort as fruitless or worse



**Effort**

...ignore useful negative feedback



**Criticism**

...feel threatened by the success of others



**Success of others**



**As a result,** they may plateau early and achieve less than their full potential.

All this confirms a **deterministic view of the world.**

### Growth Mindset

Intelligence can be developed



Leads to a desire to learn and therefore a tendency to...

...embrace challenges



...persist in the face of setbacks



...see effort as the path to mastery



...learn from criticism



...find lessons and inspiration in the success of others



**As a result,** they reach even-higher levels of achievement

All this gives them a **greater sense of free will.**



# **ACTION**

THE TIME FOR **ACTION** IS NOW  
**ACHIEVE** YOUR VISION

Everything you've already accomplished in reading this book determines the daily actions you will take over the next 90 days.

Stay committed. Stay excited.  
Stay clear on your vision!

It's up to you to make your vision a reality.

# BUSINESS ROADMAP

---

*“A good plan is like a road map: It shows the final destination and usually the best way to get there.” - H. Stanley Judd*

In the next few pages, we'll be starting out by looking at a broad view of your business and then working our way to the sharper point of how we're operating, day in and day out. It's great to get total clarity on where we're winning in our business, where we're losing, but ultimately we need to know how we're executing on 'the field of play' when it counts.

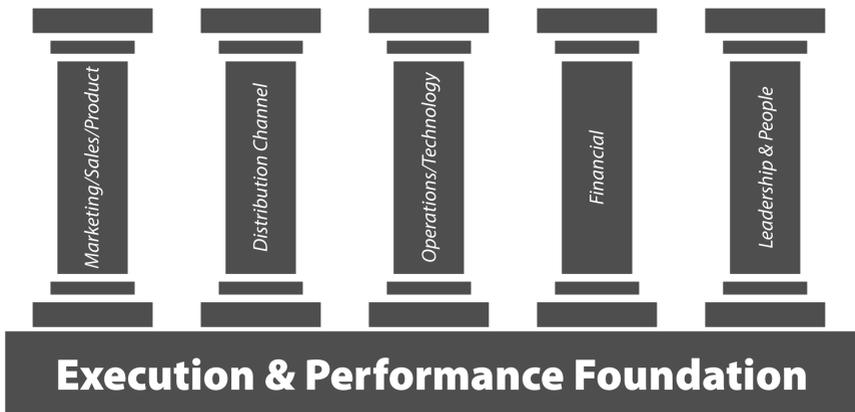
This is going to be a powerful diagnostic tool... so let's start your 'check-up'!

**In this first section you're going to be focusing on the 5 Core Pillars of Business:**

- Marketing/Product/Sales (“MPS”)
- Distribution Channels (“DC”)
- Operations/Technology (“OT”)
- Financial (“F”)
- Leadership & People (“LP”)

**And the Foundation:**

Execution & Performance



While all of these pillars are important, some pillars are more important at the different stages of business.

# MARKETING, PRODUCT & SALES PILLAR

*“The aim of marketing is to know and understand the customer so well the product or service fits him and sells itself.” - Peter Drucker*

Your Marketing, Product & Sales Pillar is exactly what it sounds like and there shouldn't be much mystery here. This pillar is how your leads, prospects, market, customers, clients, EXPERIENCE your business. This is the proverbial stage you stand on with the spotlight on you.

This IS ‘the field of play’.

There's nowhere to hide out here, because feedback is immediate from the market. They either love, like, are indifferent or hate your product, and the same goes for your marketing and sales.

## LIST THE PRODUCTS/SERVICES YOU OFFER:

For Your 5 Main Products/Services, rate on a scale of 1-10 how strong is your Value Proposition

**Is In The Market?** (In a nutshell your Value Proposition is a clear statement that explains how your product solves customers' problems or improves their situation (relevancy), delivers specific benefits (quantified value), tells the ideal customer why they should buy from you and not from the competition (unique differentiation) and ultimately tells a story of how something in their life/business will improve.)

Products/Services:	Poor	Strong
1. _____	<input type="radio"/>	1 2 3 4 5 6 7 8 9 10
2. _____	<input type="radio"/>	1 2 3 4 5 6 7 8 9 10
3. _____	<input type="radio"/>	1 2 3 4 5 6 7 8 9 10
4. _____	<input type="radio"/>	1 2 3 4 5 6 7 8 9 10
5. _____	<input type="radio"/>	1 2 3 4 5 6 7 8 9 10

**On A Scale of 1-10:**

**How Would You Rate Your Lead Generation?**

(Essentially how good is your marketing doing at bringing people to your products and services?)



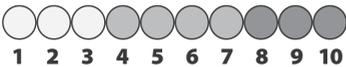
**How Would You Rate Your Lead Conversion?**

(Essentially how good are your sales systems/offers/products at converting a lead into a client/customer)



**How Would You Rate Your Follow Up Systems With Prospects/Clients?**

(Essentially how good are you at staying 'top of mind' with your people.)



**How Would You Rate The 'Frequency Of Purchase' From Clients?**

(Do people buy from you often? Not often enough?)



**How Would You Rate The 'Word of Mouth' Your Business Receives?**

(Do people rave about your business and send high quality people your way? Or is it more like a whisper in the wind?)



**How Would You Rate Your 'Referral System' In Your Business?**

(Do you have a systematic process for encouraging people to send you quality people? Or, do you fail to capitalize on those moments when clients say great things about your business?)



**How Would You Rate The Strength Of Your Product/Service Suite?**

(Essentially do you have enough products and services to sell to your people, are they focused on one niche/market, can people come back to you and buy multiple things at various price points possibly?)



**How Would You Rate Your Brand In The Market?**

(Do people have a strong connection/affinity to your brand or are they indifferent? Remember, your brand is the story OTHER people tell about you in the market or how they feel towards you?)



**How Would You Rate Your Knowledge Of Your Client Segments?**

(Do you feel like you really know your client avatar(s)?)





# DISTRIBUTION CHANNELS PILLAR

---

*“So usually you have to have product distribution as more fundamental than what the actual product is.” - Reid Hoffman*

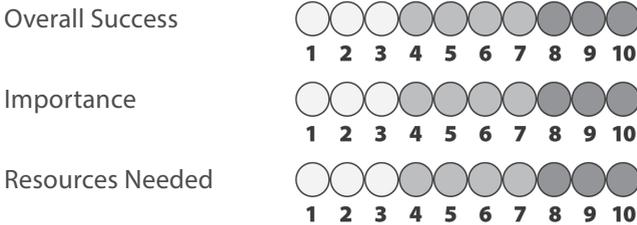
Your Distribution Channel is basically the way your product or service gets into the hands of the customer. In super technical terms it’s the “chain of businesses or intermediaries through which a good or service passes until it reaches the end consumer.

When you increase the number of ways a customer can buy your ‘products’, it may increase your ‘reach’ in the marketplace, but it also increases the complexity of your business.

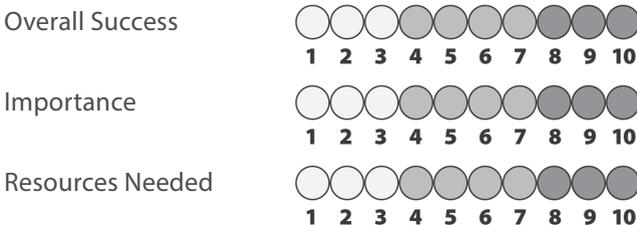
List all of the ways you distribute your products/services and get them into the hands of your customers.

Choose your top Distribution Channels and rate their level of success, level of importance to the business AND rate the amount of time, energy and management each takes below.

**#1** \_\_\_\_\_



**#2** \_\_\_\_\_



Overall Success



Importance



Resources Needed



**Conclusion:**

Now That You've Gone Through The Distribution Channels Pillar Of Your Business, How Would You Rate Its Overall Strength?



How Important Do You Think It Will Be To Focus A Lot Of Your Time And Resources On This Area In The Next 90 Days?

- Not Really
- Somewhat
- Important
- Critical

# OPERATIONS & TECHNOLOGY PILLAR

---

*“Our business is about technology, yes. But it’s also about operations and customer relationships.” - Michael Dell*

Your Operations & Technology Pillar acts as the skeleton of your business. Without it, everything would fall apart. Because the focus isn’t typically on building out the support structure of the business. It’s on marketing, selling and building products/ services.

This pillar includes things like Administration, Production, Communications Systems, Fulfillment, Quality Control, Management, Organizational Charts, Efficiency, Web Applications, Software.

The main objective in this area is to try and build as efficient a business as possible and maximize profitability.

So when you think about any headaches you may have in your business, beyond Marketing/Product/Sales, most of them are a result of inefficiencies and not having good operational systems to support the business.

## **On A Scale of 1-10:**

### **How Would You Rate The Overall Efficiency Of Your Business?**

(Do things get done once, done right and very little management needs to happen? Or are things more like a burning ship, taking on water all the time with a Captain screaming orders?)



### **How Would You Rate The Systems For Filing, Managing And Retrieving The Information In Your Business?**

(Does everyone know exactly where things get filed, or does time get wasted every day because things can’t be found or there not in a centralized location?)



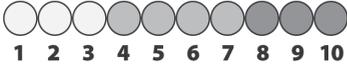
### **How Would You Rate The Technology You’re Using To Run Your Business?**

(Is it perfect or are things mashed together with duct tape, are there a lot of meltdowns, or does staff hate using it?)



### How Would You Rate Your Internal Communications?

(Is there an efficient and defined way you and your team interact (all chat and email services serve a specific purpose)? Are meetings efficient, effective and useful for EVERY person involved?)



### How Would You Rate The Company's Ability To Create/Deliver New Products Or Services In A Timely And Profitable Way?

(Do you have a system in place to create great products/services and deliver them to market quickly? Are you reinventing the wheel over and over again, because everything is a custom project?)



### How Would Your Customers Rate The Performance Of Your Business?

(Are they ecstatic with what is delivered, the buying process and people? Or do they want to throw a flame thrower on your business?)



### How Good Are You At Fulfilling On Your Client Orders Or Handling The Demand For Your Products/Services?

(Do you go beyond their expectations or are you always fighting with your customers through customer support?)



### Conclusion:

Now That You've Gone Through The Operations & Technology Pillar Of Your Business, How Would You Rate Its Overall Strength?



How Important Do You Think It Will Be To Focus A Lot Of Your Time And Resources On This Area In The Next 90 Days?

- Not Really
- Somewhat
- Important
- Critical

# FINANCIAL PILLAR

---

*"An investment in knowledge pays the best interest"* - Benjamin Franklin

Your Financial Pillar is the most often neglected in a business. Why? Because most advisors classify themselves as, 'Creators' or 'Idea People' or 'Marketers'. So when it's time to take a look at the financial health of the business, they turn a blind eye and say, "We'll look at it later" or "We have this important project we need to get finished first."

The other problem with the Financial Pillar, is it's completely misunderstood. Most business owners think of 'Financials' in a business, as simply, accounting or taxes. But the reality is that it is a major storehouse of valuable information to give you strategic direction in your business. And when done correctly, is a major profit center in your business.

This is the ONE area in most advisors' lives where they feel the most insecure, but we're going to change that! You're going to love numbers inside the 90 Day Year, because Peak Performance is ALL about knowing your numbers.

## **Past 12 Months/Last Year**

What Were Your Total Income Over The Past 12 Months? (If you'd like to use last year's numbers, that's fine.)

What Were Your Total Expenses Over The Past 12 Months? (Same as above.)

---

What Were Profits Over The Past 12 Months? (Same as above.)

---

## **Past 3 Months**

What Were Your Total Revenues Over The Past 3 Months?

---

What Were Your Total Expenses Over The Past 3 Months?

---

What Were Profits Over The Past 3 Months?

---

## Your Financial Team

Do You Have an accountant?

YES

NO

Do You Have a Tax Advisor?

YES

NO

Do You Have a CFO

YES

NO

## On A Scale of 1-10:

### How Would You Rate The Overall Profits In Your Business?

(Are you producing a healthy profit?)



1 2 3 4 5 6 7 8 9 10

### How Would You Rate The Overall Revenues In Your Business?

(Are you producing a healthy profit?)



1 2 3 4 5 6 7 8 9 10

### How Accurate Is Your Basic Accounting?

(Is your accountant closed out every month, on time and accurately?)



1 2 3 4 5 6 7 8 9 10

### How Would You Rate Your Financial Budgeting/Forecasting Process In Your Business?

(Do you know what your anticipated operational & marketing costs will be? Do you have formal budgets that you track actual numbers to budgeted numbers so see the discrepancy? Or do you just 'wing it'?)



1 2 3 4 5 6 7 8 9 10

### How Would You Rate Your Cash Flow Management In Your Business?

(Cash Flow is the lifeblood of any business. Without it, your business goes into cardiac arrest. How well do you manage the money coming and going out? Do you have a trusted process for this like a 90-day cash flow forecast? Or do you constantly have to scramble to find money to pay bills and cover payroll?)



1 2 3 4 5 6 7 8 9 10

### How Would You Rate Your Tax Planning In Your Business?

(Do you work with a talented tax strategist to help your business legally minimize your tax burden? Do you prepare well in advance of major business decisions, after the fact, only at tax time? Is tax season a stressor and something you hate?)



1 2 3 4 5 6 7 8 9 10



# LEADERSHIP & PEOPLE PILLAR

---

*“Leadership reassures two things: a vision of the world that does not exist and the ability to communicate it” - Simon Sinek*

The Leadership & People Pillar is the one pillar that is the invisible influencer. It’s the one pillar that has the capacity to inspire the other pillars or act like a pervasive cancer and destroy the others. It’s the one pillar nobody else can copy.

It’s the most valuable in my book.

Because when it’s all said and done, business is about people. And the business with strong leadership, strong vision and a strong culture, truly has the capacity to change the world. It’s also the only pillar that has the greatest influence on retaining great talent.

Sure you could have great products, great marketing and great systems, but if you have a terrible culture, you’ll just end up being a training ground for other businesses to recruit your people. Conversely, if you have amazing leaders, INCLUDING YOURSELF, people will have a very tough time leaving. And even if they do, they’ll never forget the experience, which becomes the most powerful form of ‘word of mouth’ marketing.

So let’s dive in to your Leadership & People Pillar and see where you’re at...

## **On A Scale of 1-10:**

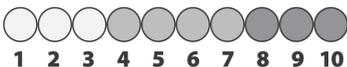
### **How Much Do You Love What You Do Every Day?**

(For some this may be uncomfortable, for others they may not care, because what they’re presently doing is a means to an end.)



### **How Would You Rate Your Personal Motivation For The Business?**

(Be honest.)



### **How Would You Rate Your Vision For The Business?**

(Do you have a 1 year, 3 year or heck...a 20 year vision for where you’re going?)



### **How Would Your Team Rate The Vision For The Business And How Well Its Been Shared With The Team?**

(Be honest.)



**How Well Does Your Team Understand How Your Business Strategy, Vision And Goals Fit Together?** (Be honest.)



**How Would You Rate Your Company Culture?**

(Would your company culture be the subject of a chapter in a book? Or would somebody race out the door as fast as they can order a happy meal?)



**How Would You Rate The Leadership Development In Your Company?**

(Even if your company is just you, YOU'RE the ultimate cog in your business, so how much time do you invest in developing your personal leadership skills? And if there is a team in place, do you invest time/resources into the betterment of the team?)



**Conclusion:**

Now That You've Gone Through The Leadership & People Pillar Of Your Business, How Would You Rate Its Overall Strength?



How Important Do You Think It Will Be To Focus A Lot Of Your Time And Resources On This Area In The Next 90 Days?

- Not Really
- Somewhat
- Important
- Critical

# EXECUTION & DAILY PERFORMANCE - THE FOUNDATION

---

*"However beautiful the strategy, you should occasionally look at the results"*

- Sir Winston Churchill

I've always debated whether this was a 'Pillar' or something else. Over the past few years, after reflecting on decades of working with high performers in sport and business, my conclusion is that 'Execution & Daily Performance' IS the foundation that all the other Pillars stand on.

Why? Because I've met a lot of extremely smart people with great marketing ideas, great product ideas, great ideas for systems, great leadership abilities and amazing financial minds. BUT, they weren't successful in the marketplace.

## **An Idea Without Action, Is Worthless.**

Give me an average idea, living inside a person willing to take action. And I'll show you the uncommon success story. The person that 'shouldn't have been successful'. Give me a brilliant idea, living inside an entitled, genius person unwilling to do what it takes to breathe life into the idea, and I'll show you the person voted most likely to succeed — the person that 'should've been successful but wasn't'.

Action breeds wisdom. Action breeds toughness. And, Action breeds success.

So how you and your team show up every day and execute on the plan — the projects, the daily tasks — matters. Because it builds the other pillars of your business, one brick at a time.

## **On A Scale of 1-10:**

### **How Would You Rate The Goal, Project & Task Management In Your Business?**

(Do you have clear, short term goals for your team to be focused, with projects designed to hit those goals and the activities needed to complete those projects?)



### **How Would You Rate Your Daily/ Weekly Review Of Your Project(s) Progress?**

(Do you have a daily process in place to review your/team progress towards your project's completion? Or does everyone just 'do their thing' and projects get done, when they get done?)



### How Would You Rate Your Ability/ Team Ability To Breakdown A Goal/ Project Into Manageable Chunks?

(Do you map out your projects so you know exactly what will happen in the next 2 weeks, to move the project forward? Or do you just get to work and 'hope' things get done and the business grows/improves?)



### How Would You Rate Your Ability To Focus For Long Periods Of Time On A Single Task Until It's Done?

(Do you work on one thing at a time? Or do you bounce between multiple things, multi-tasking and spinning your wheels on progress towards all of them?)



### How Would You Rate The Average Value Of Your Day?

(Do you work on extremely valuable activities that provide a lot of value to the business? Or, do you spend a lot of your day working on low value tasks someone earning R200/hour could do? Do you do a lot of busy work? Or are you a high performer only working on strategic and valuable activities?)



### How Would You Rate Your Daily Habits And Routines?

(Do you have strong work habits, that support the goals you have? Do you have routines optimized to minimize any distractions or negative influences pulling you away from what's important? Or, do you just 'show up' and let the day hit you in the face with whatever it has for you? Do you let circumstance rule your day?)



### Conclusion:

Now That You've Gone Through The Execution & Performance Foundation Of Your Business, How Would You Rate Its Overall Strength?



How Important Do You Think It Will Be To Focus A Lot Of Your Time And Resources On This Area In The Next 90 Days? (Hint: Choose 'Critical', because that's EXACTLY why you invested in this program.)

- Not Really
- Somewhat
- Important
- Critical

# PLAN YOUR WORK, WORK YOUR PLAN

---

The three changes I'm making to start achieving my goals:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Top three goals for the next 90 days:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What is your current rank?

---

---

What is the overall goal (rank) you want to achieve at the end of this 90-Day Action Plan?

---

---

## COMMIT AND NEVER QUIT

I will spend \_\_\_\_\_ hours per week/day building my business over the next 90 days.

### To reach my goals, I will:

- Help \_\_\_\_\_ new clients get started by (date) \_\_\_\_\_.
- Personally develop leaders on my team:
  - \_\_\_\_\_ Administrators
  - \_\_\_\_\_ Client Service Personnel
  - \_\_\_\_\_ Managers
  - \_\_\_\_\_ Executives

by (date) \_\_\_\_\_

- Improve retention of my existing clients by helping \_\_\_\_\_ people complete a review and \_\_\_\_\_ clients complete the
- Financial Needs Analysis.
- Increase the average premium to \_\_\_\_\_ per Customer.

Signature: \_\_\_\_\_

Take a picture of this page and send it to your Support Team to stay accountable.

*“Some people dream of success – others make it happen.”*

---

## PLAN YOUR WORK, WORK YOUR PLAN

---

Are you a full- or part-time business builder? Either way, set your schedule and be intentional with your time.

How many hours a week will you dedicate to your business?

---

---

What time is off-limits for personal or family time?

---

---

### TWO TIPS TO SUPERCHARGE YOUR SCHEDULE

#### 1. Schedule a power hour to complete the following:

- Complete your Healthy Mind and Body activity.
- Focus on your daily Focus areas.
- Engage with prospects in your pipeline
- Invite 3 people to a financial planning training event, or training call.
- Post a well-crafted image or video on social media to create interest.

#### 2. Schedule 15 minutes of focus to accomplish these tasks:

- Send 5 text messages.
- Make 1 follow-up call.
- Schedule a 3-way call.
- Post a quick image or video on social media to create interest.



# SAMPLE PART-TIME SCHEDULE

TODAY IS	SCHEDULE	
Day: <i>Monday</i>	06:00	
Date:	06:30	<i>Healthy Mind and Body - daily activity</i>
Goal:	07:00	
	07:30	<i>Facebook post</i>
	08:00	
	08:30	
<b>TO-DO LIST</b>	09:00	
<input type="radio"/> <i>Register for</i>	09:30	<b>WORK TIME</b>
<i>2018 Celebration</i>	10:00	
<input type="radio"/> <i>Schedule</i>	11:00	
<i>follow-up calls</i>	11:30	
<i>for the week</i>	12:00	<i>Complete 15 minutes of focus</i> <b>15 Min of Focus</b>
<input type="radio"/>	13:00	
<input type="radio"/>	13:30	
<input type="radio"/>	14:00	
<input type="radio"/>	14:30	<b>WORK TIME</b>
<input type="radio"/>	15:00	
<input type="radio"/>	15:30	
<input type="radio"/>	16:00	
<input type="radio"/>	16:30	
<input type="radio"/>	17:00	
<input type="radio"/>	17:30	<b>POWER</b>
<input type="radio"/>	18:00	<b>HOOR</b>
<input type="radio"/>	18:30	<i>Dinner with family</i>
<input type="radio"/>	19:00	<i>Facebook post</i>
<input type="radio"/>	19:30	
<input type="radio"/>	20:00	<i>Train (send out welcome emails, team calls,</i>
<input type="radio"/>	20:30	<i>personal development training,)</i>

# SAMPLE PART-TIME SCHEDULE

TODAY IS	SCHEDULE	
Day:	06:00	
Date:	06:30	
Goal:	07:00	
	07:30	
	08:00	
	08:30	
<b>TO-DO LIST</b>	09:00	
○	09:30	
○	10:00	
○	11:00	
○	11:30	
○	12:00	
○	13:00	
○	13:30	
○	14:00	
○	14:30	
○	15:00	
○	15:30	
○	16:00	
○	16:30	
○	17:00	
○	17:30	
○	18:00	
○	18:30	
○	19:00	
○	19:30	
○	20:00	
○	20:30	

# EXAMPLE WEEK

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry	7	1	1	0	2	1	2	0	7
Initial Contacts	21	5	2	5	4	7	0	2	25
Appointments or Presentations /	14	2	2	2	2	2	1	-	11
Follow-Ups	14	2	1	0	3	2	2	-	10
Referrals	7	1	1	1	0	2	1	-	6
New Contacts Added to List	21	3	2	2	4	3	1	2	17
Hours of Business & or Product Training	14:00 hrs.	2 hrs.	2 hrs.	2 hrs.	2 hrs.	2 hrs.	2 hrs.	2 hrs.	14 hrs.
Hours of Personal Development	30 min/ day	30 min	30 min	30 min	30 min	30 min	30 min	-	3 hrs.
Social Media Posts	3	1		1		1			3
Team Member Recognition	5	1		1		1	2		5
Other: _____									
Focus/Goal for the Week:	<i>Stay committed to your Expert Advisor XLR8 Program</i>								
Gratitude for the Week:	<i>My children, health, relationships and career</i>								
Takeaways/Lessons Learned This Week:	<i>In helping others, I help myself.</i>								

# WEEK 1:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									

# WEEK 2:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									

# WEEK 3:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									

# WEEK 4:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									

# WEEK 5:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									

# WEEK 6:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									

# WEEK 7:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									

# WEEK 8:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									

# WEEK 9:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									

# WEEK 10:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									

# WEEK 11:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									

# WEEK 12:

Daily Activities	Weekly Goal	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly Total
Healthy Mind and Body daily entry									
Initial Contacts									
Appointments or Presentations /									
Follow-Ups									
Referrals									
New Contacts Added to List									
Hours of Business & or Product Training									
Hours of Personal Development									
Social Media Posts									
Team Member Recognition									
Other: _____									
Focus/Goal for the Week:									
Gratitude for the Week:									
Takeaways/Lessons Learned This Week:									



## **STEP 1: PURPOSE**

Understanding your life's true purpose, and how your business fits into this.

## **STEP 2: POSITION**

How to position yourself as the go-to expert in your market and generate a steady stream of perfect clients or leads in your ideal target market.

## **STEP 3: PERFECT**

Understand what your perfect client looks like, where to find them, how to attract them, deliver a professional service and retain them once they are onboard.

## **STEP 4: PRESENT**

Create a compelling world-class presentation that reveals your prospects core challenges and needs so they're ready to do business with you on your terms

## **STEP 5: PRICE**

Get maximum value from every advisory interaction with no brainer offers, as well as a core understanding of and implementing systems to manage, assess and grow your personal and business finances.

## **STEP 6: PITCH**

Use a proven system to persuade, influence and ask for the sale, either 1-on-1 or 1-to-many. Your pitch need to be one of your main differentiators to eliminate the competition.

## **STEP 7: PREFERRED**

Become a referral magnet by ensuring your business processes, systems and technology support the advice and products that you recommend and implement for your clients.

## **STEP 8: PROFESSIONAL**

Run the ultimate professional practice by combining all of the above elements in a single business.