



5 TO STAY ALIVE

MASTERING CLIENT AND ADVISOR ACQUISITION

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INTRODUCTION

Welcome to the "5 to Stay Alive" strategy guide, a comprehensive approach designed to help you build a thriving financial services business. Whether you're a seasoned professional or just starting out, this guide offers actionable insights and proven methods to grow your client base and recruit top advisors.

The financial services industry is competitive and constantly evolving. To stay ahead, you need a consistent flow of new clients and a dedicated team of advisors. This booklet outlines core strategies that will keep your business alive and thriving, ensuring steady growth and success.

This booklet is structured to provide you with step-by-step guidance, real-world examples, and practical tips to implement each strategy effectively. Use it as a roadmap to navigate your journey in the financial services world, and you'll find yourself well-equipped to achieve your goals.

Brad Girard

SNSD Million Dollar Earner



CHAPTER 1:

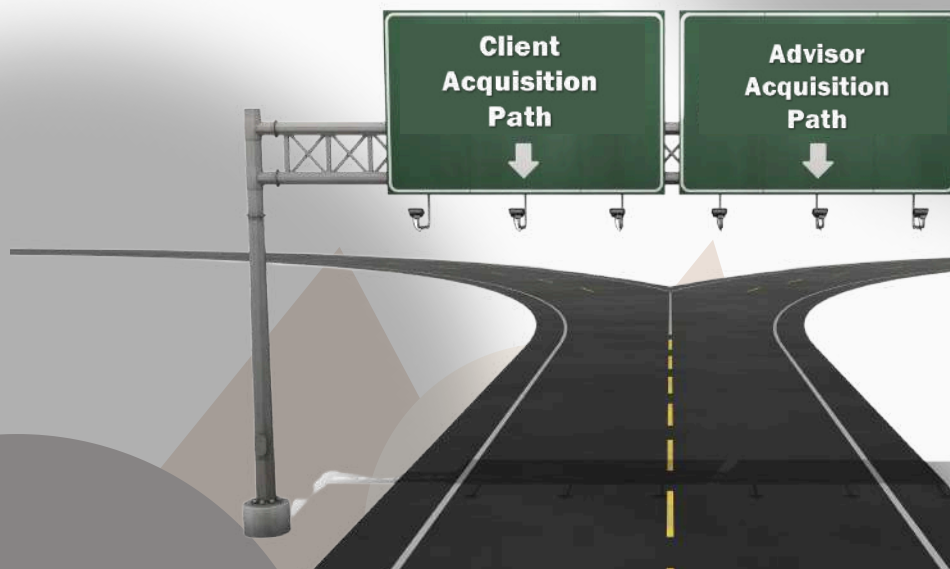
PATH OPTIONS TO BUILDING YOUR CLIENT BASE

Client Acquisition vs. Advisor Acquisition

In your journey to build a successful financial services business, you will encounter two primary paths: Client Acquisition and Advisor Acquisition. Everyone must begin with a goal of personally building a client base, some will choose to also focus on building a team of advisors who focus on building a client base. But make no mistake, the goal of either approach is to build a giant client base of multi-product using clients.

Client Acquisition:

- **Book of Business:** Building a robust client base is the cornerstone of client acquisition. Each client you acquire adds to your book of business, contributing to your overall Assets Under Management (AUM).
- **Unlimited Income Potential:** The more clients you acquire, the higher your income potential. With a diverse portfolio of clients, your earnings are not limited by any ceiling.
- **Passive Income:** Over time, a well-managed client base can generate passive income through trail fees.
- **Freedom:** A large client base offers you the freedom to scale your business, expanding into new markets or services.





Advisor Acquisition:

- **Team Building:** Advisor acquisition focuses on building a team of professionals who contribute to your business's growth. Each advisor adds to your overall book of business and income potential.
- **Override Income:** As your advisors generate business, you earn override income from their efforts. This creates a scalable model where your income is not solely dependent on your personal efforts.
- **Training and Support:** Successful advisor acquisition requires investment in training and supporting your team. The more competent your advisors are, the more they contribute to your business and the more success they have building their own book of business..
- **Scalability:** With a strong team, your business can grow exponentially. Each advisor you add increases your capacity to acquire and serve more clients.

Both paths offer unique benefits, and in many cases, the most successful professionals leverage a combination of both. By focusing on client acquisition, you build a solid financial foundation. By acquiring advisors, you create a scalable business model that multiplies your efforts.

Choosing Your Path

The choice between client and advisor acquisition depends on your personal strengths, business goals, and market opportunities. Here are a few factors to consider:

- **Your Strengths:** If you're a natural networker with a knack for building relationships, client acquisition may be your strength. If you excel in leadership and mentorship, advisor acquisition might be the better fit.
- **Market Conditions:** Consider the demand for financial services in your area. If there's a high demand for client services, focus on client acquisition. If there's a shortage of financial advisors, building a team as you build your personal book could be more lucrative.
- **Long-Term Goals:** Are you looking to build a large, independent practice, or do you want to create a legacy by building a team? Your long-term vision will guide your path.

Key Metrics to Track

Regardless of the path you choose, tracking key metrics is essential to measuring your success and making informed decisions.

- **Book of Business:** Keep a close eye on the growth of your client base. Regularly assess the size and diversity of your book of business.
- **AUM (Assets Under Management):** Track the total assets you manage for your clients. This metric is crucial in understanding your business's financial health.
- **Income Streams:** Monitor the sources of your income—whether it's from direct client services, passive income, or overrides from your team.
- **Client Retention:** Client retention rates are critical to maintaining a stable book of business. Ensure you have strategies in place to keep clients engaged and satisfied.

By understanding these key metrics and choosing the right path, you can tailor your approach to maximize your business potential. The following chapters will provide detailed strategies to help you excel in both client and advisor acquisition.



Client Acquisition is the Goal:

- **Client Acquisition:** Make no mistakes about it, your goal is to build a big Book of Business and a massive AUM. Whether you choose to do it all personally or whether you choose to do it personally and through advisor acquisition there is no one right way or path. Everyone's journey will be different and as long as you keep in mind that at the end of the day your goal is to help clients on their journey to financial literacy and financial independence.

"I help our clients re-route their financial journey and provide strategies to get them to their destination."

CHAPTER 2:

WEEKLY OBJECTIVES

The Power of Booking 10 NCAs per Week

One of the most powerful strategies for sustained growth is the consistent booking of New Client Appointments (NCAs). Setting a weekly target, such as booking 10 NCAs, creates a focused and disciplined approach to client acquisition.

Why 10 NCAs?

- **Momentum:** Consistently booking 10 NCAs each week builds momentum in your business. It ensures a steady stream of potential clients, reducing the risk of dry spells.
- **Pipeline Health:** A healthy pipeline is essential for business continuity. With 10 NCAs, you create a buffer that protects your business from unforeseen challenges.
- **Skill Development:** Regular client meetings help you refine your skills, improve your pitch, and better understand client needs. The more appointments you book, the more proficient you become.





Strategies to Ensure Weekly Bookings

To consistently book 10 NCAs, you need a proactive and disciplined approach. Here are some strategies to help you meet your weekly goals:

- **Daily Prospecting:** Dedicate time each day to prospecting. Whether it's through cold calls, social media outreach, or networking, consistent daily efforts are key to filling your calendar.
- **Leverage Referrals:** Referrals are one of the most effective ways to book NCAs. Ask every client and advisor for referrals, and follow up promptly.
- **Use Technology:** Utilize CRM tools to track prospects and schedule follow-ups. Automating reminders ensures no opportunity slips through the cracks.
- **Stay Persistent:** Not every prospect will convert immediately. Persistence is key. Follow up regularly and stay in touch with leads who aren't ready to commit yet.

Overcoming Obstacles to Booking

Booking 10 NCAs per week is challenging, and you may face obstacles along the way. Here's how to overcome some common challenges:

- **Time Management:** Balancing prospecting with other business activities can be tough. Prioritize your tasks and delegate where possible to free up time for booking appointments.
- **Rejection:** Rejection is a natural part of prospecting. Don't take it personally. Instead, view each rejection as a learning opportunity and a step closer to a "yes."
- **Burnout:** Prospecting can be exhausting. Prevent burnout by taking breaks, maintaining a healthy work-life balance, and staying motivated with regular rewards for meeting your goals.

By focusing on these strategies and overcoming obstacles, you'll find that booking 10 NCAs per week becomes second nature, driving your business towards consistent growth and success.

5 TYPES OF CLIENTS

Bill Bachrach



Who Do You Really Want as Clients?

CLIENT TYPES

Client Types

When it comes to helping people make smart choices about their money the advisor will run into several types. Some people are reasonable and it makes sense to pursue them as clients. Other people are unreasonable and it makes sense to disengage from them as quickly as possible. It is not a failure to walk away from someone who has a very low probability of being a good client. On the contrary, it is a victory. Let's face it. Not everyone with money wants to have a relationship with a financial advisor. The intelligent financial advisor does not embark on a mission to turn everyone into a client. The intelligent financial advisor selectively builds a profitable clientele they are proud to have.

1) Type GC (Great Clients) (5 Star)

Great clients are extremely coachable, financially responsible, and want to do what's smart with their money. These people are receptive to dealing with a financial expert because their time is their most valuable asset. They are busy with their own careers. Because they are good at what they do (or did) for a living, they respect others who are good at their craft. They make great clients.

Spotting Great Clients:

- Great clients like the values conversation, discussing their goals, and clarifying their current financial situation.
- The whole financial planning process feels like an exciting adventure to be enjoyed.
- Great clients are extremely grateful to find someone they can trust to help them.
- Great clients bring their documents to the first meeting or get them to the advisor quickly.

2) Type SMH (Sometimes Worth Helping) (4 Star)

The Sometimes Worth Helping are people with good intentions, but who struggle to stay on track. However, with the right influence from an effective financial advisor, they will do the smart thing. Some of these people make good clients.

Spotting the Sometimes Worth Helping:

- Sometimes Worth Helping sound a lot like the great clients, but action is weak.
- Sometimes Worth Helping procrastinate a bit, and if you stay after them they will get their documents to you and follow through.

3) Type FBH (Fun, But Hopeless) (3 Star)

The Fun, But Hopeless are people who no matter what anybody ever does, will spend their money on what is immediately emotionally gratifying versus what will get them where they want to be in the future. These people are great to socialize with because they have a lot of fun spending all of their money today. They make lousy clients, no matter how much money they earn.

Warning signs: The "Fun, But Hopeless":

- Fun, But Hopeless appear sincere and motivated during the meetings, but never follow-through.
- Fun, But Hopeless are often reluctant to share the details about their financial reality.
- Fun, But Hopeless are smart enough to know they are digging their own financial grave, but lack the discipline to ever change it.
- Fun, But Hopeless rarely get their financial documents to their advisor no matter how many times they promise.

4) Type UAFI (Uses Advisors For Information) (2 Star)

People who Use Advisors For Information have the discipline to manage their own money to a certain degree and enjoy doing their own research. They use financial advisors for information and then buy their investments from the cheapest source. They think their approach is perfectly legitimate. They believe that if you are stupid enough to give them a free education then that's your problem. In fact, they tend to think people who do business any other way are foolish. They do not make good clients unless they are filthy rich and sometimes throw a bone to the advisor they use for information. Still probably not worth it. Bones are for dogs.

Warning signs the UAFI:

- People who Use Advisors For Information won't answer any questions in the interview. "Just tell me what you have." or "Here's my situation, what would you do?"
- People who Use Advisors For Information challenge the validity of the advisor's fees and commissions. (This will be their excuse for not working with you.)
- People who Use Advisors For Information like to discuss no-load funds and compare performance. While performance is important, the relationship is more important. People who tend to chase the best performance usually have unrealistic expectations.
- People who Use Advisors For Information often clever enough to make it seem like maybe you shouldn't be asking your questions and that their way is better.
- People who Use Advisors For Information take pride in getting as much for free as possible.



5) Type DTA (Don't Trust Anybody) (1 Star)

Don't Trust Anybody's are always looking out for how others are trying to screw them. In their mind, the next danger lurks just around the corner. Even if an advisor wins them as a client it is inevitable that these clients will construe honest mistakes as part of a larger, sinister plot. Obviously, this has to do with their up-bringing and their life experiences. Financial advisors are not qualified to provide the counseling they need so don't try.

Warning signs of the Don't Trust Anybody:

- Don't Trust Anybody's look like they don't trust anybody and probably treat you suspiciously.
- Don't Trust Anybody's have lots of stories about how every relationship they have ever been in has gone sour.
- Don't Trust Anybody's get suspicious of conversations even as innocuous as the values conversation
- Don't Trust Anybody's know there is an angle there somewhere. Give them a little time and they will find it.



FIVE TYPES OF CLIENTS

CHAPTER 3:

THE "5 TO STAY ALIVE" STRATEGY

Introduction to the 5 to Stay Alive Strategy

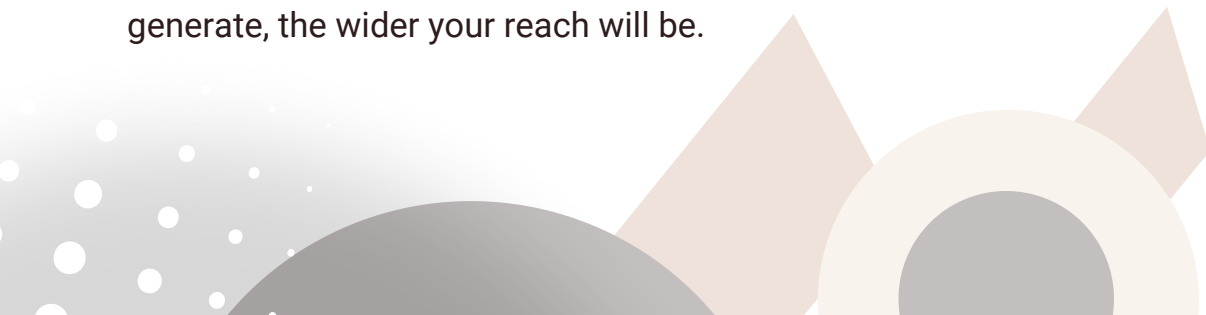
The "5 to Stay Alive" strategy is your roadmap to maintaining and growing your financial services business. By developing a strategy of having at least five core go-to prospecting activities, you can ensure a steady influx of new clients and a system to help your advisors keep their own pipeline filled. Thus keeping your business vibrant and successful.

Here is your list to choose from, pick your five and go to work.

1. Social Media: Posting, DMs, and Mining Facebook Groups

Social media platforms like Facebook, Instagram, and LinkedIn are invaluable tools for reaching potential clients and advisors. The key to success on social media lies in your ability to engage with your audience, build relationships, and consistently generate interest in your services.

Posting and Engagement:

- **Content Creation:** Develop a content calendar that includes a mix of educational posts, and industry insights, motivational posts and posts that ask a question. This keeps your audience engaged and positions you as a knowledgeable professional. Make sure you stay within compliance boundaries and understand that your goal is not to make a sale or even get an appointment but rather to brand yourself as a 'financial' person in your market.
 - **Visual Appeal:** Use high-quality images, infographics, and videos to make your posts more attractive. Visual content tends to perform better on social media platforms.
 - **Consistent Posting:** Aim to post at least 5-7 times per week along with your normal posting.. Regular posting keeps you on your audience's radar and builds familiarity with your brand.
 - **Engagement Strategies:** Encourage interaction by asking questions, running polls, and responding promptly to comments and messages. The more engagement your posts generate, the wider your reach will be.
- 

Direct Messaging (DM):

- **Personalized Outreach:** Send personalized messages to potential clients and advisors. Always move any conversations, likes or comments that someone may make on your post to a DM. Never engage in a conversation regarding business in a public manner.
- **Follow-Up:** Use DMs to follow up with people who show interest in your posts. For example, if someone likes or comments on your post about financial planning, send them a DM offering more information or a consultation.
- **Automated Responses:** Consider using tools that allow you to automate certain responses, such as acknowledging inquiries or sending initial information. However, always ensure that your follow-up is personal and tailored to the individual.

Mining Facebook Groups:

- **Targeted Groups:** Join groups that align with your target demographic. For example, if you're focusing on small business owners, join entrepreneur and business networking groups.
- **Building Relationships:** Engage with group members by commenting on posts, sharing valuable insights, and offering help where needed. Over time, you'll build credibility and trust within the group.
- **Private Conversations:** Once you've established a presence, start moving conversations to private DMs. This is where you can discuss your services more directly and set up appointments.



LEVERAGING SOCIAL MEDIA FOR MAXIMUM IMPACT

Facebook Mining

Facebook serves as an expansive network, enabling you to connect with potential clients and advisors on a large scale:

- **Strategic Mining:** Begin by identifying your current number of Facebook friends. For instance, if you have 400 friends and each of them has 400 friends, your second-degree connections multiply to 160,000 people. Expanding this further to their connections brings the potential reach to over 64 million people. Most people use social media to entertain, but these strategies will help you monetize it.
- **Build your Facebook friends list:** to the 5,000 limit, adding new friends daily. Start by adding friends of your current friends. Avoid adding friends of people already in our business. The goal is to mine this network strategically to find potential clients and potential advisors.
- **Engagement Strategies:** send 50 DM messages per day to your friends list. Follow the 3 message strategy, hunting, farming and cultivating. Once you have 5,000 friends you will be able to send 3 messages a year to everyone.
- **Utilize Facebook's Search Functions:** Leverage Facebook's advanced search functions to identify groups, pages, and individuals relevant to your business. Join groups where your ideal clients or recruits are likely to be and observe the conversations to identify potential leads.

Rebranding Yourself

Rebranding is about shaping the way you are perceived by your network, ensuring that you come across as a professional and trustworthy advisor:

- **Initial Steps:** Start by revisiting your social media profiles. Remove any content that could harm your professional image you are trying to project. This could include old posts, likes, or photos that may be inappropriate or out of sync with your current brand.
- **The Play:** Begin your branding by tagging your trainer in posts, which helps to engage potential advisors or clients. Ask your closest family and friends to share your posts to increase visibility.
- **Brand Building:** Craft a consistent message across all platforms. Your Facebook, LinkedIn, Instagram, and any other social media should tell the same story about who you are and what you offer. This consistency helps in building a strong, recognizable brand.

Hunting, Farming, and Cultivating DM Strategies

These three strategies offer different approaches to managing and growing your social media friend list:

- **Hunting:** This involves actively seeking out individuals who are looking for opportunities and identifying prospects who might be interested in your services, and reaching out to them through a direct DM. ie: "Are you interested?"
- **Farming:** This DM message strategy is about asking your network to help you find prospects who might be interested in your services. ie: "Who do you know that might be looking for?"
- **Cultivating:** This is the ongoing process of maintaining relationships with your network. Touching base with your contacts just to keep the relationship warm. This might be a simple message checking in or commenting on their posts or asking how they are doing or wishing them a happy birthday.

Guidelines for Posting and Messaging on Social Media

Your social media activity should be guided by clear rules to maximize effectiveness and avoid common pitfalls:

- **Consistency in Posting:** Maintain a regular posting schedule without overwhelming your audience. Posting daily or every couple of days helps keep you relevant.
- **Handling Engagement:** When someone comments on your posts, resist the urge to engage publicly. Instead, move the conversation to a private message (DM). This keeps the interaction personal and prevents any negative comments from derailing the conversation.
- **Dealing with Negativity:** Negative comments are inevitable, but how you handle them is crucial. Instead of engaging in public disputes, block users who are consistently negative. This helps maintain a positive image for your brand.



Specific Strategies for Facebook Groups, LinkedIn, and Other Platforms

Different platforms require different approaches:

- **Facebook Groups:** Join groups that align with your target demographic. Participate in discussions, offer advice, and use DMs to connect with individuals who express interest in what you offer. Avoid direct selling or even posting in groups; instead, focus on building relationships.
- **LinkedIn:** LinkedIn is a professional network, so your approach should be more formal. Build your connections daily, aiming to reach out to at least 30 new contacts per day. Use LinkedIn's messaging feature to start conversations about your services, but always keep the tone professional and value-focused.
- **Instagram:** On Instagram, visuals are key. Share content that showcases your brand visually, whether it's through infographics, photos, or short videos. Use stories and reels to keep your audience engaged with behind-the-scenes content or quick tips.





2. B2B Prospecting - Business to Business

B2B prospecting is a proven and effective activity that specifically focuses on small business owners in your community.

B2B

- **Visiting Local Businesses:** Introduce yourself to local business owners and offer your services. A simple introduction can lead to a valuable partnership or referral source.
- **Collaborative Promotions:** Partner with local businesses to offer joint promotions. For example, you could collaborate with a realtor to offer financial planning services to their clients who are buying or selling homes.
- **Business Networking Events:** Attend or host events specifically for local business owners. These can range from formal networking lunches to casual coffee meetups.
- **Recruiting Opportunities:** Many small business owners are interested in diversifying their incomes or building a secondary stream of income. Use the Small Business Video to show them the potential of adding a financial division to their business.

Develop a consistent prospecting plan of seeing at least 20 businesses/day - 3 days/week - 240/mo - 3,000/yr. using the script below and then consistently follow-up with.

“My name is _____, I work in the insurance and investments business in town. Do you currently have someone you are working with at the moment? What would it take to compete for your business?”



3. B2C Prospecting - Business to Consumer

B2C prospecting is a strategy used by Realtors, Contractors and Investment Advisors. It is simply a system of meeting and introducing yourself to your neighbors. Anytime you find yourself stuck with low prospects you can take a walk in your neighborhood and meet prospective clients all day.

B2C Strategies:

- **Door Hangers and Flyers:** Use approved door hangers or flyers that outline your services and provide a compelling reason for people to contact you. Distribute these in target neighborhoods to build local awareness.
- **Community Events:** Participate in or sponsor local events, such as fairs, markets, or charity runs. These events allow you to engage with your community in a casual, friendly setting.
- **Local Advertising:** Consider advertising in local newspapers, community bulletins, or on local radio stations. These platforms help you reach residents who may not be active on social media.

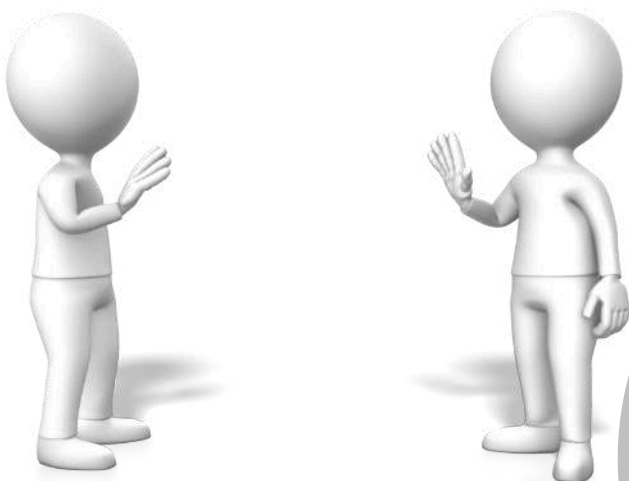
Follow our Recipe for Success

- Initially, make 25 quality contacts per day (125 per week).
- Ask open-ended questions to learn financial needs and goals.
- Present an appropriate solution and "ask for the order."
- Assess each contact, log and indicate next action.
- Contact prospective clients at least every 2 weeks.

5. F2F Prospecting - Face to Face

Starting conversations with people you meet out-and-about is Face to Face Prospecting. Whether it is a waiter or worker in a restaurant or retail location, someone you meet in an elevator or someone you stand in line with at a grocery store, a quick question or comment is all you need to get a conversation started.

- **Retail or Restaurant Workers:** There are a couple of effective ways to reach out to someone you have been served by who seems to have the people skills necessary to succeed in your business.
 - a. You can write down their nametag or get their name to call them later. Then after you leave or the next day call the location back and ask for that person. "Hi John, I was in your location yesterday and you served me, I was super impressed with the way you work with people and the reason I am calling is, I am a recruiter for my business here in the area and wondering if you are totally locked into that position or if you might keep your options open at this time?" Set an appointment to meet via zoom or in person.
 - b. You can ask them direct, "Do you own this place?" or "What do you do for work." or "Hey, can you help me? I am currently expanding my business in this area and am looking for motivated people that I can train to work in the financial industry. Would you happen to know anyone around here that might be looking for a side-hustle or even a career move?"
- **Conversation Starters:** You might ask people directly, "Hey what kind of work do you do?" They will tell you and then usually ask you the same question. Make sure you have a quick response, like: "I help people make smart choices with their money, do you currently have someone you are working with."





Conversation Starters

Script 1: The Compliment and Curiosity Approach

You: "Hey, I couldn't help but notice how well-organized you are (or how friendly you are, etc.). Do you work in a people-oriented business? You seem like someone who's great at what they do."

Them: (Responds)

You: "That's awesome! I work in [your industry] helping people achieve their financial goals. Have you ever thought about working in a field like that, or know someone who might be interested in additional opportunities?"

Script 2: The Opportunity Mention

You: "You seem like a really driven person. Do you keep your options open when it comes to earning more income or expanding your professional network?"

Them: (Responds)

You: "I work with a great team helping people with their financial futures, and we're always looking for sharp, motivated individuals. Would you be open to a conversation about that sometime?"

Script 3: The Casual Networking Intro

You: "Hey, I'm always looking to meet ambitious people in the area. Do you mind if I ask what line of work you're in?"

Them: (Responds)

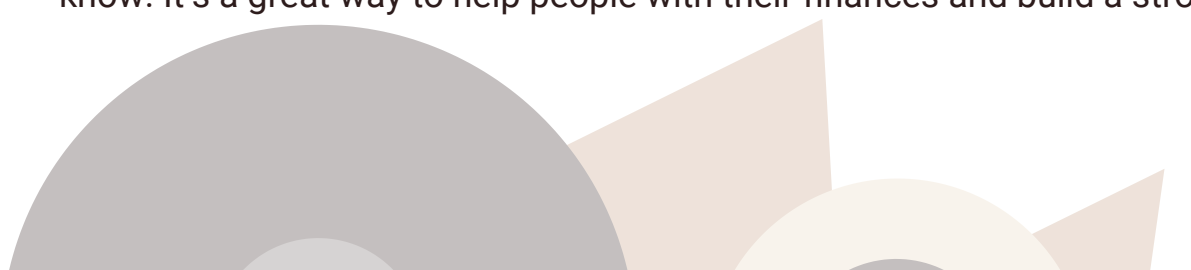
You: "That's interesting! I'm in the financial services industry and always on the lookout for people who might be interested in either expanding their career or learning more about what we do. Do you keep an open mind when it comes to new opportunities?"


Script 5: Asking for Advice

You: "Hey, you seem like someone who knows a lot about this area. I'm in the financial industry, and we're expanding. Do you know anyone who might be looking for a career opportunity or additional income on the side?"

Them: (Responds)

You: "That's great to hear! If you're ever curious yourself or know someone who might be, let me know. It's a great way to help people with their finances and build a strong career."





"Do you keep your ear to the ground for bigger and better opportunities?"

"Have you considered doing anything else, maybe something that has more potential?"

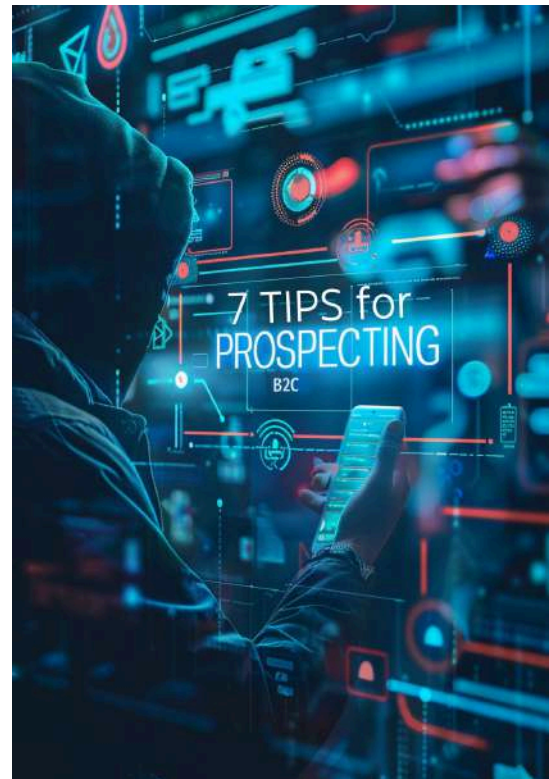
"Do you have some extra time you would like to earn some extra money with?"

"Are you earning all the money you would like to, would you be interested in an opportunity to earn more money, part-time, in your off hours?"

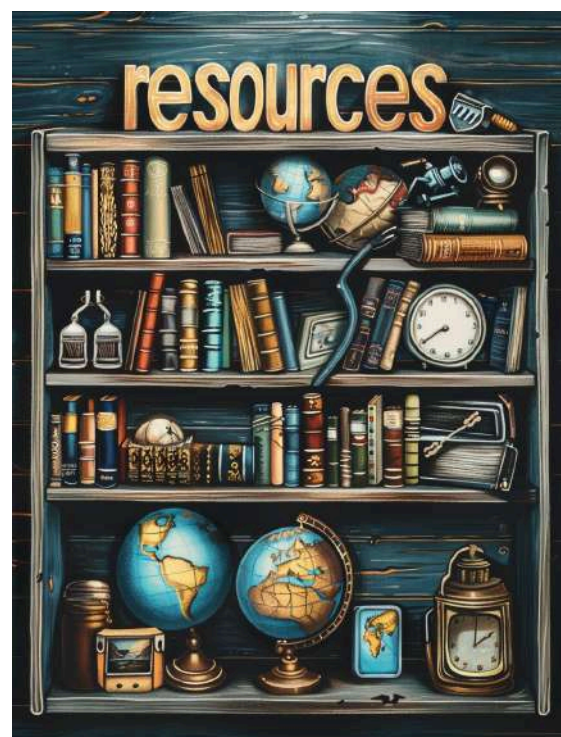


APPROACH

Prospecting Resources



**QR Code for all
the Resources in
this Book**



4. Closed Networking Groups: Leveraging BNI and Similar Organizations

Closed networking groups like Business Network International (BNI) offer a structured way to generate referrals and build long-term business relationships. Being part of such a group gives you access to a network of professionals who are committed to helping each other succeed. You will be joining as the Insurance Professional or Investment Professional. Either one works.

Membership Benefits:

- **Quality Referrals:** Members of closed networking groups are typically well-vetted, which means the referrals you receive are likely to be of high quality and relevance.
- **Professional Growth:** These groups often provide opportunities for professional development through workshops, seminars, and mentoring programs.
- **Accountability:** Regular meetings and reporting structures keep you accountable and focused on your business goals.

Maximizing Your Involvement:

- **Leadership Roles:** Take on leadership roles within the group to increase your visibility and influence. Leading meetings or organizing events can position you as a key player in the network.
- **Active Participation:** Attend meetings regularly and participate actively in discussions. The more involved you are, the more likely you are to receive referrals and build strong connections.
- **Giving First:** Networking is about building relationships, and relationships are built on trust. Focus on giving referrals and helping others first; the more you give, the more you'll receive in return.



5. Open Networking Groups: Expanding Your Reach

Open networking groups, such as your local Chamber of Commerce or industry-specific meetups, provide a broader platform to connect with potential clients and advisors. These groups are less structured than closed networking groups, offering more flexibility in how you engage with members.

Types of Open Networking Groups:

- **Chamber of Commerce:** This is a great place to meet local business owners and professionals. It offers various events, from formal meetings to casual networking mixers.
- **Industry Meetups:** Attend meetups that align with your industry or target market. These gatherings are often more informal, allowing for easier and more natural connections.

Effective Strategies:

- **Regular Attendance:** Consistency is key in open networking groups. The more regularly you attend, the more relationships you'll build, and the more opportunities you'll uncover.
- **Public Speaking:** Whenever possible, volunteer to speak or present at these events. This positions you as an expert and increases your visibility within the group.
- **Follow-Up:** After each event, follow up with the people you met. A simple email or LinkedIn message can solidify the connection and open the door for further discussion.



6. Workplace Lunch and Learns: Educating and Engaging Potential Clients

Workplace lunch and learns are an effective way to provide value to potential clients while positioning yourself as an expert. These sessions offer employees a chance to learn about financial planning, retirement strategies, and other relevant topics during their lunch break. Speak to your Fund Company Wholesaler, they have resources and training and don't forget to get approval for event from Head Office.

Planning a Successful Lunch and Learn:

- **Choose Relevant Topics:** Select topics that address common financial concerns, such as retirement planning, budgeting, or insurance needs. Tailor your presentation to the specific audience.
- **Promote the Event:** Work with the company to promote the lunch and learn. Use approved flyers, emails, and social media to generate interest and encourage attendance.
- **Engage the Audience:** Use interactive elements like Q&A sessions, case studies, or live demonstrations to keep the audience engaged. The more interactive the session, the more likely attendees are to remember you and seek your services.

Follow-Up:

- **Offer Free Consultations:** At the end of the session, offer attendees a free one-on-one consultation. This provides an opportunity to convert attendees into clients.
- **Provide Takeaways:** Give attendees something to take home, such as a financial planning checklist or a booklet summarizing your presentation. This keeps you top of mind.
- **Schedule Future Sessions:** Offer to return for future lunch and learns on different topics. Regular sessions can help you build a long-term relationship with the company and its employees.



7. Reciprocal Referral Partners

Reciprocal partnerships with other professionals can be a significant source of referrals:

- **Key Professions:** Form relationships with professionals who share a similar client base but offer different services. Realtors, lawyers, accountants, mortgage brokers, and notaries are ideal partners. For instance, when a realtor sells a house, they can refer the buyer to you for insurance and investment services, and you can reciprocate when your clients need real estate services.
- **Mutual Benefit:** The key to successful partnerships is mutual benefit. Ensure that you are also providing value to your partners by referring clients to them whenever possible.

“There is no such a thing as a bad networking call.”

8. Hosting and Attending Seminars and Events

Educational events, like ‘How Money Works Seminars’ are a powerful way to attract new clients:

- **Hosting Seminars:** Organize seminars in local venues such as churches, schools, and community centers. Choose topics that are relevant to your audience, such as financial planning for retirement, investment strategies, or the importance of life insurance. These seminars position you as an expert and provide an opportunity to meet potential clients face-to-face. Don’t forget to get approval for all hosted events and seminars.
- **Attending Events:** Participate in local events listed on platforms like Eventbrite, Google Events, and Facebook Events. These could include trade shows, job fairs, or community festivals. Attend these events to network and distribute your business cards.



9. Host a Booth in Your Local Market or Fair

Setting up a booth at a local fair can be a highly effective way to market your products for several reasons:

- **Direct Engagement:** A booth allows you to engage directly with potential customers, answering questions, providing demonstrations, and building relationships that are harder to establish online or through ads.
- **Brand Awareness:** It increases visibility in your local community, helping to establish or reinforce your brand presence. People are more likely to trust and support businesses they've interacted with personally.
- **Targeted Audience:** Local fairs often attract people interested in supporting local businesses or specific product types, allowing you to reach a highly relevant audience.
- **Immediate Sales:** You can often sell products on the spot, turning interest into immediate purchases, which can be a huge boost for sales.
- **Feedback Opportunity:** Face-to-face interactions provide a chance to get valuable feedback about your products, helping you understand customer needs or desires better.
- **Networking:** Fairs often include other businesses or influencers who might be interested in partnerships, collaborations, or future business opportunities.
- **Community Connection:** Being involved in local events can build a sense of goodwill and community connection, enhancing your company's reputation.
- **Setting up a booth creates a unique opportunity to connect with customers in a way that leaves a lasting impression, which is vital for brand loyalty.**



10. Tailoring Services for Major Life Transitions

Life transitions are significant events that often require financial adjustments. Your role as an advisor is crucial during these times, providing tailored solutions that address both immediate and long-term needs. In this chapter, we explore strategies for guiding clients through key life transitions.

Key Life Transitions and Necessary Services

Each life transition presents a unique set of challenges and opportunities. The following are five major transitions, along with services and products that can be offered to support clients:

1. Getting Married

- **Financial Needs Analysis (FNA):** Newlyweds often need guidance on combining finances and planning for future goals. An FNA provides a roadmap for managing their assets, liabilities, and insurance needs.
- **Term Life Insurance:** Protecting a spouse with affordable life insurance is crucial. Encourage clients to consider policies that cover debts such as mortgages and future expenses.
- **Disability and Critical Illness Insurance:** Offer protection for income loss due to illness or disability, ensuring that both partners are financially secure.



2. Having a Baby

- **RESPs (Registered Education Savings Plans):** Set up an RESP to take advantage of the Canadian government's contributions via the Canada Education Savings Grant (CESG), helping parents save for their child's future education.
- **Term Life Insurance with Child Rider:** Protect the family by ensuring the policyholder's coverage extends to their child. This is an affordable way to provide financial security.
- **PLPP (Prepaid Legal Protection Plan):** Legal services for drafting wills and protecting the family's future become essential as the family grows.

3. Losing a Spouse

- **Term Life Insurance:** Ensure beneficiaries receive the necessary payouts including personal policies and work/group plans to cover expenses such as funeral costs, mortgages, and future needs.
- **RRSP and RRIF Rollovers:** Help clients navigate the rollover process for Registered Retirement Savings Plans (RRSPs) and Registered Retirement Income Funds (RRIFs) to the surviving spouse.
- **Estate Planning and Trusts:** Guide clients in setting up trusts or making adjustments to their wills to secure the financial future of their family.





4. Getting or Losing a Job

- **Group Life Insurance Replacement:** If clients lose their job, they often lose their group life insurance. Replace this with a personal term life insurance policy to ensure continued protection.
- **Retirement Plan Rollovers:** Help clients transfer any existing RRSPs or pensions into personal plans, such as a Locked-In Retirement Account (LIRA) or RRSP.
- **FNA and Benefits Review:** Review the client's benefits package when they start a new job, ensuring that their coverage is adequate and suggesting adjustments where necessary.

5. Buying or Selling a Home

- **Term Life Insurance to Cover the Mortgage:** Recommend life insurance to cover their mortgage through a term life policy, which is typically more affordable and flexible than lender-offered mortgage insurance.
- **Emergency Savings:** Use the "Middle Bucket" strategy for emergency savings to cover unexpected costs related to home ownership.
- **Home Insurance and Critical Illness Coverage:** Ensure homeowners have appropriate coverage, including property insurance and critical illness coverage to protect against unforeseen health issues.

Building a Network of Contacts & Referral Sources

A successful advisor is not only knowledgeable about financial products but also has a network of professionals who can assist clients through each life transition. Here's a breakdown of useful contacts for various transitions:

1. Marriage:

- Wedding planners
- Florists and caterers
- Real estate agents for purchasing a new home
- Family lawyers for pre-nuptial agreements

2. Having a Baby:

- Pediatricians and daycare providers
- Parenting groups (both online and in-person)
- Insurance agents for RESP setup
- Accountants for tax planning

3. Losing a Spouse:

- Estate lawyers and accountants
- Grief counselors and support groups
- Funeral homes
- Social workers and financial planners

4. Getting or Losing a Job:

- HR professionals and career counselors
- Headhunters or recruitment agencies
- Local government resources for unemployment assistance
- Training and certification bodies for skill upgrades

5. Buying or Selling a Home:

- Real estate agents and mortgage brokers
- Home inspectors and contractors
- Property lawyers
- Tax consultants for property-related tax advice



Communication Tips for Life Transitions

When clients are going through major life events, empathy and clear communication are essential. Here's how to tailor your approach for each situation:

- **Be a Compassionate Listener:** During emotionally difficult transitions, such as the loss of a spouse, listen more than you speak. Your clients will appreciate your sensitivity and ability to address their needs without overwhelming them.
- **Offer Tailored Solutions:** Avoid generic advice. For example, if a client is buying their first home, focus on the specific financial products (e.g., mortgage insurance, home savings strategies) that directly address their immediate concerns.
- **Provide Follow-Up and Ongoing Support:** After each transition, check in with your clients to see if they need additional guidance. For example, after a baby is born, follow up with new parents to discuss updating their life insurance or setting up an RESP. Send handwritten notes/cards for congratulations/sympathy etc.

WE'RE
HERE
FOR
YOU



11. Breakfast or Coffee Meeting with Influencers

- **Meet with Local Influencers:** Teachers, Pastors, Politicians and other influencers have credibility and influence with a large number of people. This is not a meeting to try and convert the influencer as a client or agent, but rather you simply want to show them what you do and ask them for help with referrals.
- **FIN Presentation:** This would be a great opportunity to use a simple napkin presentation like the FIN Presentation.
- **Ask for Referral and Help Building Your Business:** Then ask permission to use their name as you reach out to those referrals and book appointments.



12. Field Training New Associate

- **One of the Most Effective Methods of Building a Client Base:** Recruiting and training a new recruit in their market not only helps them learn and develop their confidence in this business but also helps them develop their initial client base and referrals that leads to more clients.
- **Warm Market:** The best potential clients and appointments will always come from someone that has the trust of the prospect. The easiest appointments to get will be with the close friends and family of the new associate.
- **Two Wins:** Working through a new associates market to get appointments helps you fill your calendar and helps the new associate get trained. It is a win-win proposition.



13. STEAM/CHAMP Referral System

- **Referral Collecting Through STEAM and CHAMP:** STEAM and CHAMP are acronyms that you can use to help jog someone's memory as to who they may know that could be a potential candidate as an advisor in your business.
- **Best Type of Associate:** The best potential associate will generally fit into one of the STEAM or CHAMP categories. Once you have a referral, the appointments will always come from someone that has the trust of the prospect.
- **Script:** Hi _____, you don't know me but we have a mutual acquaintance in _____ and they mentioned that you were the best: Salesperson, Teacher etc. that they knew, the reason I am calling is that I am a manager in charge of expansion for our company and I was calling to see if you are locked into what you are doing, or if you keep your options open if the money were right?





S.T.E.A.M.

In addition to the memory jogger, another great way to create a prospect lists is by using "S.T.E.A.M." Take a look at the following adjectives and write down who comes to mind.

S | Salesperson

1. _____
2. _____
3. _____

Tel: # _____
Tel: # _____
Tel: # _____

T | Teacher

1. _____
2. _____
3. _____

Tel: # _____
Tel: # _____
Tel: # _____

E | Enthusiastic person

1. _____
2. _____
3. _____

Tel: # _____
Tel: # _____
Tel: # _____

A | Ambitious person

1. _____
2. _____
3. _____

Tel: # _____
Tel: # _____
Tel: # _____

M | Make more money

1. _____
2. _____
3. _____

Tel: # _____
Tel: # _____
Tel: # _____



C.H.A.M.P.

Another great way to create a prospect list is by using "C.H.A.M.P." Take a look at the following adjectives and write down who comes to mind.

C | Competitive

1. _____
2. _____
3. _____

Tel: # _____

Tel: # _____

Tel: # _____

H | Hard-Working

1. _____
2. _____
3. _____

Tel: # _____

Tel: # _____

Tel: # _____

A | Ambitious

1. _____
2. _____
3. _____

Tel: # _____

Tel: # _____

Tel: # _____

M | Motivated

1. _____
2. _____
3. _____

Tel: # _____

Tel: # _____

Tel: # _____

P | People Skills

1. _____
2. _____
3. _____

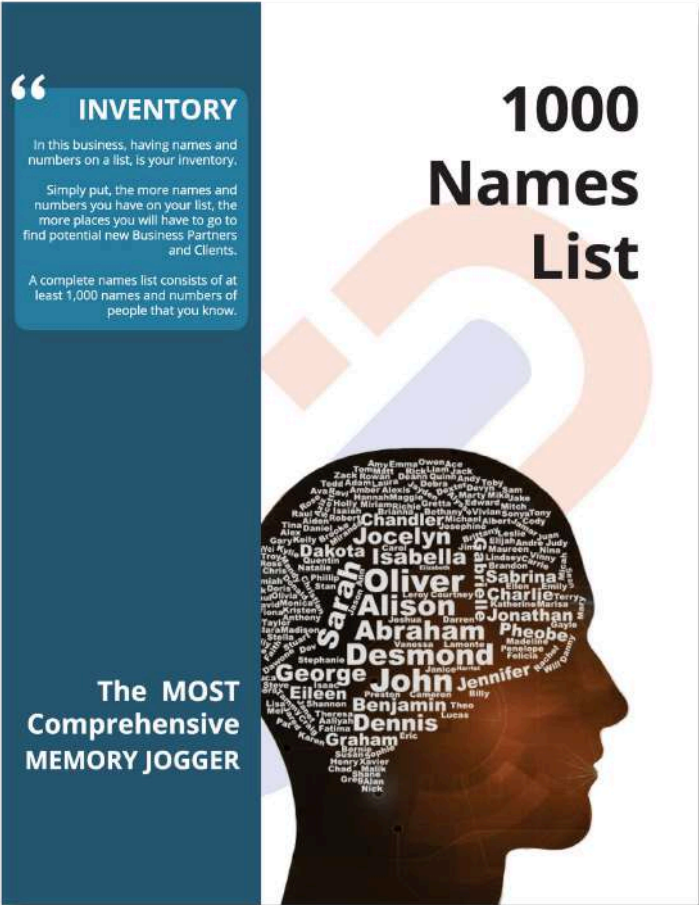
Tel: # _____

Tel: # _____

Tel: # _____

Start Here and Build your 1,000 name list

Download your 1,000 Names List PDF with QR code here:



CHAPTER 4:

BUILDING A HIERARCHY

Importance of NCAs and Field Training Appointments

Building a strong business hierarchy starts with consistent client acquisition:

- **NCAs (New Client Appointments):** These are the backbone of your business growth. Aim to book a minimum of 10 NCAs every week, no matter the obstacles. This consistent effort is crucial for building a robust client base.
- **Field Training Appointments:** Use these appointments not just to sell products, but to train new recruits. Field training allows recruits to learn by doing, giving them the confidence and skills they need to succeed. It also helps in building their client base, which contributes to your overall team performance.

Strategies for Client and Team Building

Growing your business requires both client acquisition and team development:

- **Recruiting:** Focus on recruiting one new team member each week. This steady stream of new recruits ensures that you're constantly expanding your team. Once recruited, prioritize their training and development, which will help them succeed and, in turn, contribute to your business.
- **Team Building:** Encourage a team-oriented culture where members support each other's growth. This could include regular team meetings, shared goals, and collective celebrations of achievements. A strong, cohesive team is more likely to achieve success.

S.T.E.A.M. and C.H.A.M.P. Initiatives

These initiatives are designed to motivate and organize your team:

- **S.T.E.A.M.:** This strategy focuses on expanding your influence through networking. The acronym stands for "Structured Team Expansion And Marketing," emphasizing the importance of consistent, organized efforts in growing your network and client base. It's about leveraging every opportunity to connect with potential clients and recruits.
- **C.H.A.M.P.:** The "Creating High Achieving Marketing Professionals" initiative is geared towards pushing your team to excel. This program might include challenges, rewards, and recognition to motivate your team to reach new heights in client acquisition and recruitment.

THE PLAY

- **The Play:** is a super successful way to kickstart a persons new business. As soon as someone submits an IBA have them post the Play on their Facebook feed.

Feel free to share, maybe someone you know is looking.

So who needs to make some extra income. 💰

I have a friend in the financial industry who is looking to train 3-5 people who have high character and are self-motivated. 100

Work from Home or their Local Office. 🏠

Part Time/Full Time options.

- ✓ Hours are negotiable.
- ✓ No experience needed, just a clean background.
- ✓ We provide all the training and licensing.

↓ Who's interested? ↓

Feel free to share on your wall, I'll appreciate it. 😊

*the
play*



THE POST

- **The Post:** is a quick prospecting method for finding prospective advisors. Run the play once a month or every couple months to kickstart your recruiting.

DO YOU NEED WORK?? 🧳🔊
WE ARE EXPANDING! 🎉

OUR FINANCIAL FIRM IS LOOKING FOR PEOPLE WHO HAVE
HIGH CHARACTER AND A HEART TO SERVE OTHERS. 💪❤️

WORK FROM HOME INCOME OPTIONS. 🏠💻

1. SPARE TIME: A 4-8 HR WORKING COMMITMENT 🕒
2. PART TIME: AN 8-25 HR WORKING COMMITMENT 🕒🕒
3. FULL TIME: A FULL-TIME COMMITMENT 🕒

NO EXPERIENCE NEEDED, JUST A CLEAN BACKGROUND! 🚫📄
HOURS ARE NEGOTIABLE. 🔄 THEY PROVIDE ALL TRAINING
AND LICENSING. 📖🎓

🌟WHO'S INTERESTED?🌟

↓COMMENT BELOW!↓

🔥FEEL FREE TO SHARE THIS POST🔥

Hey y'all. I'm looking to fill 5-10 vacant REMOTE positions.

Our finance office is looking for people who have high character and a heart to serve others.
We have work from home income options.

1. Spare time: This is a commitment of working 4 to 8 hrs
2. Part time: This is a commitment of working 8 to 25 hrs
3. Full time: This is a commitment to work full time

Hours are negotiable. No experience needed, just a clean background. We provide all the training and licensing.

Adding a picture of me working for good measure 😊





CHAPTER 5:

DAILY AND WEEKLY ACTION PLANS

Structuring Your Daily and Weekly Activities

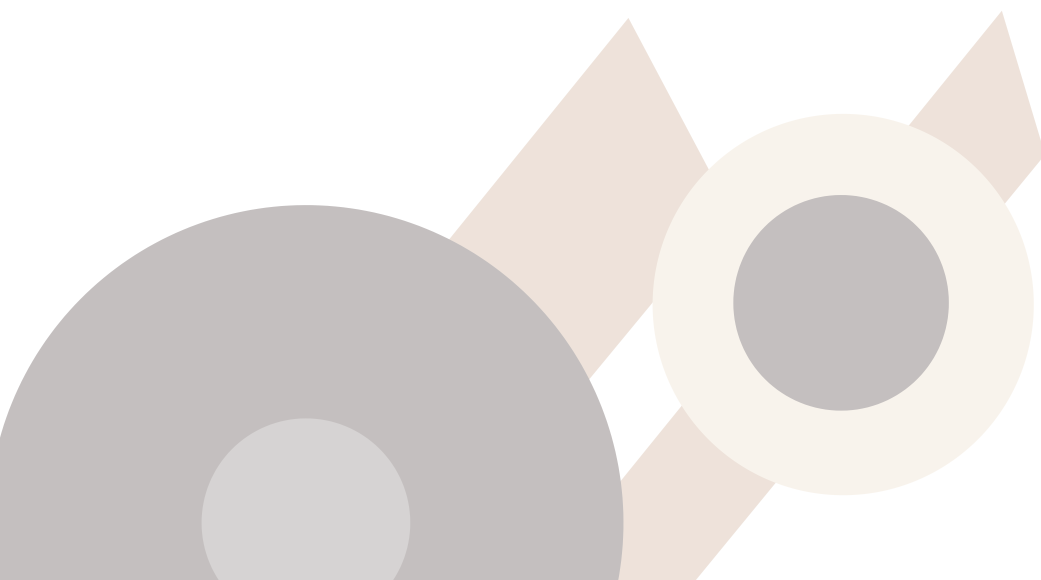
A well-organized schedule is essential for productivity:

- **Daily Focus:** Each day should start with a clear focus on booking NCAs and connecting with potential clients or recruits. Block out time in your calendar for prospecting, follow-ups, and meetings. This disciplined approach ensures that you're consistently moving your business forward.
- **Weekly Focus:** Review your performance at the end of each week. Analyze what worked well and where there might be room for improvement. Adjust your strategies accordingly for the coming week.

K K K K K K

Tracking your progress with KPIs ensures you stay on target:

- **KPIs to Monitor:** Some key metrics to track include the number of NCAs booked, new recruits added to your team, New Accounts Opened and the number of client meetings conducted, FNAs completed, life apps submitted, etc.. These indicators provide a clear picture of your progress and help you identify areas where you need to improve.
- **Regular Reviews:** Schedule weekly reviews to assess your KPIs. Use this time to set goals for the following week, ensuring that you're consistently working towards your long-term objectives.



R R R R R R R

Utilize various tools and resources to streamline your workflow:

- **Scheduling Tools:** Use digital calendars or scheduling apps (like Calendly) to keep track of your appointments and tasks. Tools like Google Calendar or Microsoft Outlook can sync across devices, ensuring you never miss a meeting.
- **CRM Systems:** A Customer Relationship Management (CRM) system can help you manage your contacts, track client interactions, and automate follow-ups. This allows you to maintain organized records and provides valuable insights into your client relationships. Start adding your prospective clients and recruits into the CRM on POL
- **Social Media Management Platforms:** Platforms like Hootsuite or Buffer can help you manage and schedule your social media posts, ensuring consistent online presence without having to manually post each day.



SURVIVORS GUIDE

Make Sure that all Your Clients Receive the Survivors Guide

Not only is this a super valuable service for your clients, but it also is a great value-added tool to help you get referrals and more clients.





CONCLUSION

Recap of Key Strategies and Actions

Summarize the essential strategies discussed throughout the booklet, reinforcing the importance of each chapter's content:

- **Social Media:** Highlight the power of social media mining, rebranding, and targeted strategies on platforms like Facebook and LinkedIn.
- **Networking:** Reiterate the value of both closed and open networking groups, as well as the importance of reciprocal referral partners.
- **Client and Team Building:** Emphasize the critical role of NCAs, field training, and initiatives like S.T.E.A.M. and C.H.A.M.P. in building a strong, scalable business.

Next Steps for Implementing the "5 to Stay Alive" Approach

Provide clear next steps for the reader:

- **Actionable Goals:** Encourage readers to set immediate, actionable goals based on the strategies discussed. Whether it's booking a certain number of NCAs or expanding their social media network, these goals should be specific and time-bound.
- **Ongoing Learning:** Advise readers to continue learning and adapting. Recommend additional training or resources that can help them refine their strategies and stay competitive.


Final Thoughts

- **Final Thoughts:** This has been an incredibly rewarding business for me and my family and our team as we focus on serving our clients to help them achieve their goals. I have no doubt that if you follow this guide and develop your 5 to Stay Alive, employ a strong work ethic and hit our standards you too will see the rewards that this industry and company can provide for you and your loved ones. You are not alone, even though you are in business for yourself you are never by yourself.



APPENDICES

Social Media Posts and Scripts

- **Posts:** Use posts on Facebook, LinkedIn, and Instagram that align with the strategies discussed. There are thousands of posts on PriSocial that you can use. Add text to the posts like:
 - **Facebook:** “We’re looking for motivated individuals to join our team! Full training provided. Interested? Send me a DM for more details.”
 - **LinkedIn:** “Excited to announce that we’re expanding our team. If you know someone looking for a new opportunity in the financial sector, let’s connect!”
 - **DM Scripts:** Scripts for different scenarios, such as responding to inquiries or reaching out to potential recruits:
 - **Recruiting Inquiry:** “Hi [Name], thank you for your interest! I’d love to chat more about this opportunity. Are you available for a quick Zoom call tomorrow?”
 - **Client Acquisition:** “Hi [Name], I noticed you’re interested in learning more about financial planning. I’d be happy to discuss how we can help you achieve your goals. When would be a good time for a quick call?”
- 

Networking and Referral Partner Lists

Compile your own list of potential referral partners:

- **Professionals:** Include a list of key professions that can serve as valuable referral partners, such as realtors, lawyers, accountants, and mortgage brokers.
- **Networking Groups:** Look for a directory of recommended closed and open networking groups in your area or in your field.

Additional Resources and Reading Materials

- **Books:** Recommended industry-relevant books that offer deeper insights into topics covered in the booklet, such as:
 - “Atomic Habits” by James Clear
 - “Be Obsessed or Be Average” by Grant Cardone
 - “Sell it Like Serhant” by Ryan Serhant
 - “A Game of Numbers” by Nick Murray
- **Websites and Tools:** Useful websites, online courses, and tools that can support ongoing learning and business development:
 - Nick Murray Interactive for financial advisor coaching.
 - The Advisor Coach for sales and marketing strategies.



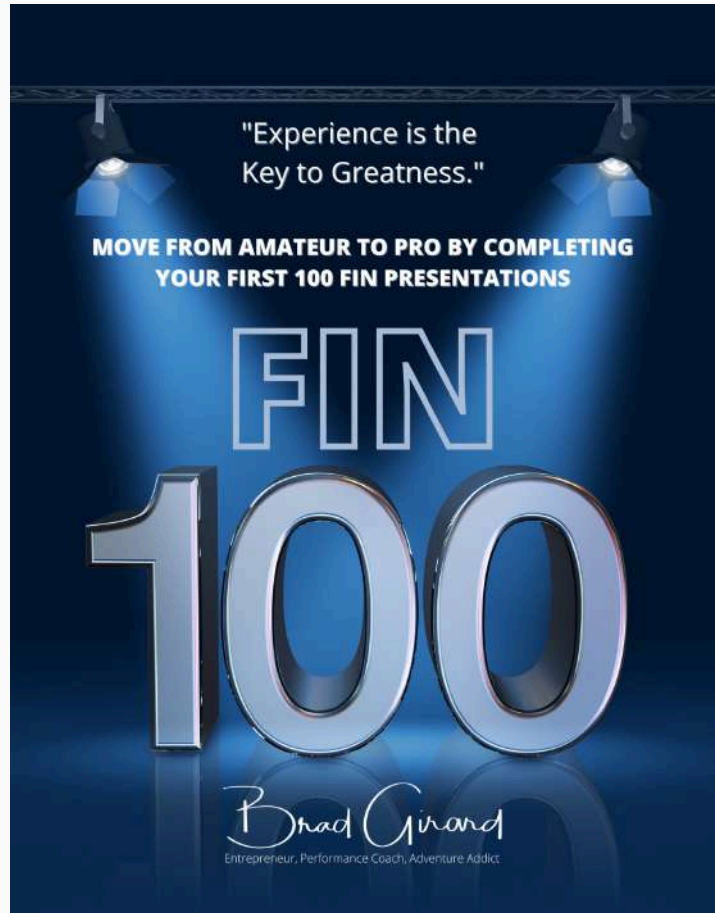
A Plan of Attack

STEP 1

Learn the simple FIN presentation and how to use the financial calculator and set up your free calendly account.

STEP 2

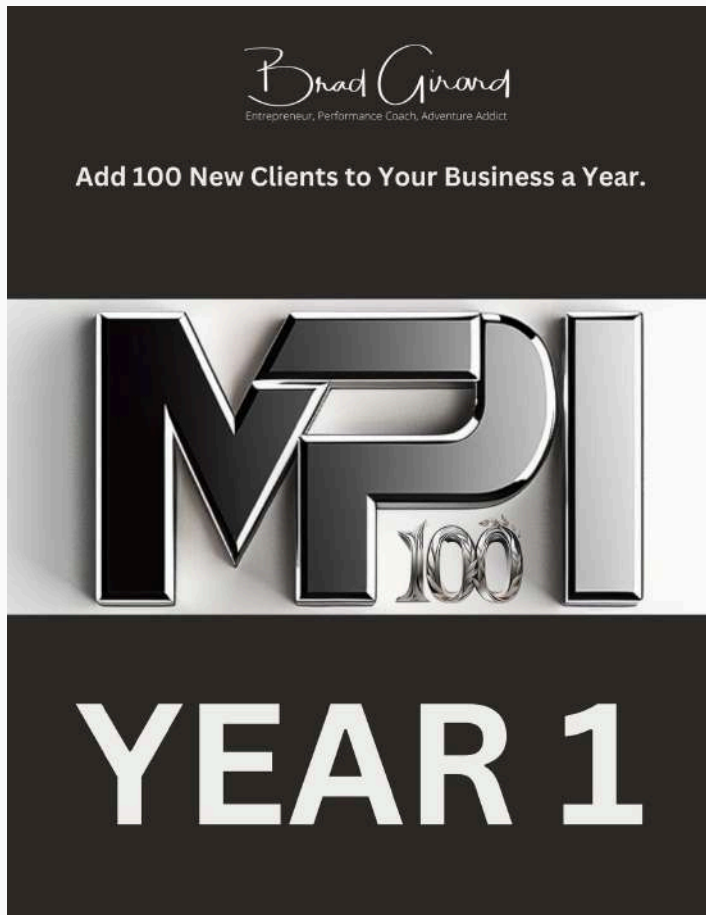
Start booking - Race to show this 100 times as fast as you can.



Download and fill in the spaces until you fill the book with your first 100 FIN Presentations



A Plan of Attack



5 YR. PLAN

Start adding 100 clients a year to your business until you hit 500 clients and \$50M in personal AUM



Copy, paste and download and fill in the spaces until you fill the book with your first 100 Clients





1 Presentations
1 Invite to HMW
1 New Inv Account
1 Life App
1 IBA
1 License

FILL THE JAR

Everyday that you hit one of these objectives you can add 1 piece of paper in the Jar and everyday you don't you have to take one out of the Jar. At the end of the month the jar will tell you how productive your month was.

ACCOUNTABILITY

USE THE JAR TO HOLD YOURSELF ACCOUNTABLE.

FEED THE BEAST



GLOSSARY

NCA = New Client Appointment

AUM = Assets Under Management

B2B = Business to Business

B2C = Business to Consumer

F2F = Face to Face Prospecting

CRM = Client Relationship Manager

DM = Direct Message

BNI = Business Network International

KPI = Key Performance Indicators

FNA = Financial Needs Analysis





YOUR JOURNEY HAS BEGUN

Let's Grow Together

Brad Girard

Entrepreneur, Performance Coach, Adventure Addict