



“How To Flood Your Business With Customers”

**Module #6
The Amazing System For Getting
Referrals... Like Crazy!
Part 1**

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Chapter One

The Secret Of Getting Unlimited Prospects To Do Business With You!

Hi. This is Ken Varga, and I want to welcome you to the most rewarding and fulfilling profession in the world – being a Network Marketer.

In the public's eye, a Network Marketer just wants to sell their product or service without consideration of the prospect or customers need. Every customer purchases with one thought. What's in it for Me.

Almost every prospect or customer wonders if they made the correct decision in dealing with our Business. They are wary. They distrust.

We must change that thought process. Everything that I will be sharing with you in this and future modules are concepts and strategies that will overcome this obstacle. You will learn ways to bring that prospect out of the “Distrust” mentality.

The public's perception of a Network Marketer is definitely way off track.

In fact, because of the positive impact you and I are making on so many lives, we should be respected at least as highly as the medical professionals, wouldn't you agree?

Of course!

If our prospects and clients really understood the important role we play in their lives and in society, then they'll respect and appreciate what we do.

Well, it's my hope, through this program, you and I can change the public's misconceptions about Network Marketers and improve the image of whatever industry you are in and gaining their trust once and for all.

One way to achieve this objective is to *educate* our prospects and clients about the benefits of our products.

We do this by showing them how to enjoy and benefit by using your product or service. Please keep in mind...

What Your Customers Buy When They Buy From You... Is The Benefit they receive from your product or service.

That's it. That's what every person buys when he or she buys from you.

Think about it.

Isn't this also the main reason you buy anything? You want to gain the benefits from purchasing that product, right?

Certainly!

Unfortunately, because some Network Marketers are more concerned with closing the sale, they don't bother to take the time to find out what their prospects' or clients' needs or wants are. And then educate them about the best possible options available to them. Worse, some of these Network Marketers even used and are using questionable methods or techniques to influence their prospects or clients to buy a something from them.

As you can imagine, these unethical actions have affected the overall image or reputation of being in Business,.

Let me assure you, after you've put some of my exceptional customer service secrets into action, your clients will definitely consider you as their valuable advisor for whatever they need from you that you offer.

When this happens, you'll be able to increase your income enormously... and contribute positively to enhancing the image of being in Business.

Also, since your prospects can simply log onto the internet and get a quotation from several hundreds of thousands of websites by clicking the mouse, they don't need to buy from you anymore (unless you've given them a good reason to buy from you).

As I said earlier, despite the deteriorating image of your industry, and the many unfavorable conditions within the industry that have made it very hard for many Network Marketers to make a good income, you're still in the best profession in the world right now.

While today may seem like the worst time to be in the your industry, I have wonderful news for you...

**There Are More Opportunities To Make A Fortune In Business Today Than
There**

Ever Was In The Last Three Decades!

That's right, after being in Business for over 45 years, and creating 35 Businesses, I am more excited about the enormous opportunities it provides today than it did when I started my first business.

This is because, when the industry is under so much pressure, many "average" Network Marketers simply won't be able to survive. So this will create an unparalleled opportunity for some "super-business owners", like yourself to increase your market share substantially.

Listen, today, your prospects and clients are facing more risks and hardships than ever and having less good people to rely on to help them deal effectively with these risks. So, if you position yourself strategically in the market place, then you'll prosper enormously.

And, in this program, you'll discover how to do just that, and much, much more.

Like I said a few moments earlier, after I teach you how to take control of your finances once and for all, I'll teach you how to achieve the things that are infinitely more important than money, such as your purpose and destiny.

Now look, if the lack of money has been causing you many sleepless nights, or if it has prevented you from living your life to the fullest, I completely understand how you feel.

You see, in the early stages of my career, I also had to struggle extremely hard to just make ends meet.

The day I became financially independent was one of the happiest days of my life.

And, believe me, the day you become financially free, and this will happen sooner than you can possibly imagine, will also be one of the happiest days of your life.

Let me ask you this...

How much better will your life be when you make twice as much money as you do now?

What will you do with this extra money?

Will you buy a nicer home or car, go on an extended vacation, save it for your children's college education, pay down some or all of your debts, help out a family member or friend, or donate some or even all of it to your favorite charities?

Well, regardless of how you choose to spend this extra money, I'm sure your life will be greatly improved by having it, right?

I realize money can't buy happiness or solve all of your current challenges or problems.

But you know what?

If you have plenty of money, you can arrive at your problems in a limousine and solve them in style.

That would be great, wouldn't it? You bet!

Right now, you may be saying, "*Ken, if achieving success in business, practice, or career is really this easy, then how come most Network Marketers are earning only an average income?*"

This is a great question.

The reason most Network Marketers have to struggle to just keep their heads above water... is they simply haven't mastered one key business skill.

This is the most important business skill you'll ever learn. And, after you've mastered it, you'll possess an "unfair competitive advantage" that'll make you very rich and successful!

The purpose of *this Coaching Program* is to help you master this powerful business skill... so you can write your own ticket to success.

In the last Forty Five years, I've invested almost \$10 million to master this incredible business skill. And now you can master it for only a tiny fraction of the money and time that it took me.

Believe it or not, after you've mastered it, you'll be able to double your income not just in the next nine months... but every twelve to eighteen months after that... for as long as you want.

In short...

There's Really No Limit To How Much Money You Can Make!

So, my friend, are you ready to find out what the most important business skill you'll ever learn is?

Great.

I'm extremely excited to share it with you. The skill I'm talking about is...

Knowing How To Attract Customers, Provide Quality Product And Exceptional Service... And Maintain Customers For Life!

In short, this is the secret of becoming incredibly successful in business today.

I realize this statement may be contrary to what you've read, heard, or been told.

For example, you may have been told the key to making a lot of money in business is to know how to manage your Business well.

While knowing how to manage your Business well is one of the important ingredients to building a successful Business, it's not the most important.

You see, even if you have the best Business management skills in the world, if you don't have the skills to attract a large number of customers and keep them for life, then you'll end up making only a mediocre income at best.

On the other hand, if you know how to get and keep an abundance of customers for a long time, then, even if you have the worst management skills in the world, you'll still be able to make a great income in your business.

Let's face it, *customers or clients are the lifeblood of every business*, including yours and mine.

Here's an important fact you should know...

Most Businesses Fail Because They Don't Have Enough Customers Buying From Them Regularly... Either The Business Fails To Attract A Sufficient Customer Base Or It Lets Current Customers Slip Away!

In my career, I've seen many Businesses fail because of this reason more than any other.

You wouldn't believe the number of well-managed Businesses that went out of business because they simply didn't have enough customers doing business with them regularly.

On the other hand, there are some poorly managed Businesses that are still in business today simply because they have enough customers buying from them regularly.

Listen, in business you have two kinds of “customers” – the people who buy your products – your clients/customers, and the people who provide you the products – your Manufacturer or Distributor.

In this program, you’ll learn how to develop great relationships with both your clients and your Distributors/Manufacturers, with a little more focus on your clients than on your suppliers.

Some consultants suggest Network Marketers should focus their resources on building good relationships with their suppliers first, then with their clients/customers second.

Their reasoning for this is, if the Network Marketers don’t have good relationships with their Suppliers, then they won’t have the price and product competitive advantage to sell to their clients in the first place.

I certainly agree it’s very important for you to develop great relationships with your Suppliers. But, as important as good Supplier relationships are, it’s infinitely more important for you to invest your resources on developing great relationships with your clients./customers.

As you may have experienced first hand, today, a lot of Suppliers usually require you to have a large number of clients in your database, before they even talk to you. That’s why you should invest your resources on developing great relationships with your clients... first, and then with your Suppliers... second.

The larger the client base you have, the more bargaining power you’ll have. If your client base is large enough, you don’t even have to ask Suppliers to do business with you. Many of them will ask you to do business with them.

In my case, as my client database grew larger and larger, more and more Suppliers approached me, out of the blue, trying to persuade me to do business with them.

Guess what?

The same thing will happen to you as your client database grows bigger and bigger.

The Quickest Way To Grow Your Client Base Is To Make Getting And Keeping Clients For Life The Number One Priority Of Your Business!

How do I know?

Well, in the last Forty Five years, I've invested more than \$10.2 million to discover effective ways to attract an endless supply of customers... to provide them with exceptional service... and to keep them for a lifetime.

As a result, today, I've created a database of more than 460,000 clients for one of my company's, *Professional Buyers Guild*, which markets malpractice and life insurance in all 50 states.

If you're like many Business Owners, then cold calling is probably the most common way you're using to get more new customers, right?

If so, is this because you actually like to cold call on prospects, or is it because it's the best way you know of getting new customers?

Well, I bet the answer is the latter, isn't it? You're doing cold calling because, although you dislike or even hate doing it, it's the best way for you to attract more new customers.

The Five Main Disadvantages Of Cold Calling...

- 1. Most of your prospects hate being cold called on. It irritates them.**
2. You usually get the cold shoulder from the people you cold call on.
- 3. You have to constantly chase down the prospects. They usually don't return your messages.**
4. Cold calling is a numbers game that can wear you down and cause you excessive stress.
- 5. You have to call on a lot of prospects to find a few that are interested in your products and can afford the product you offer. The closing ratio is extremely poor, even if you're one of the best salespersons in the industry.**

Research has shown, when you cold call, only 10 in 100 prospects usually agree to meet with you. And, out of that 10, less than 3 of them will end up doing business with you.

So, what's the alternative to cold calling? It's what I call...

Creative Prospecting!

Creative prospecting means sending a pre-approach letter to your prospects in such a unique way that it compels at least 90% of them – even CEOs of Fortune 100 or 500 companies – to call you for appointments, instead of you having to call them.

This would be wonderful, wouldn't it? Imagine having lots of qualified prospects enthusiastically calling you, eager to meet with you.

And, for the few prospects that you actually have to follow up, they'll recognize you immediately and tell you how unique your letter was.

Now, I realize sending a pre-approach letter to your prospects before following up with a phone call is not a new idea. Many Network Marketers, perhaps even you, have done it.

But the difference between those pre-approach letters and mine is that their letters usually get thrown away, while mine gets acted upon.

Why?

This is because their letters are the same as everyone else's. There's nothing unique or special about them. Their prospects get dozens, perhaps even hundreds, of similar letters each week.

In later Modules, you'll learn how to use my creative-prospecting techniques to get truckloads of qualified prospects to do business with you.

Well, you're indeed very lucky.

You see, it took me a lifetime and a fortune to achieve my current level of success. But now that you're armed with this program, you'll be able to achieve yours very quickly, while using only a small fraction of the money, effort, and risk that it took me.

That's right, you don't have to spend the next thirty years, and invest millions of dollars, trying, by trial and error, to figure out effective ways to build a successful agency. Instead, you can simply use my tested and proven moneymaking formulas to get as many prospects to do business with you as you want.

It doesn't matter if you run a Storefront Business or an elaborate Health Spa, you'll be able to use the cutting-edge ideas and techniques in this program to get more clients in a week than you now get in several months.

In addition, you'll be able to get **higher-quality** clients/customers than before.

Believe me, after you've applied my tested-and-proven customer-acquisition methods in your business or practice, you'll have more clients/customers than you can possibly handle.

This would be wonderful, wouldn't it? Absolutely!

Let's now examine an important business principle you must understand to make the kind of income you want from your insurance business.

The Purpose Of Your Business Or Practice Is... To Get And Keep Lots Of Customers Or Clients!

If you were to look at the most successful businesses in your town or city, you'll find all of them have a system to get and keep lots of clients/customers.

You must always keep this in mind...

Your customers are your business and your Business exists for your customers. Without customers, there is nothing. No profit, no income, no college education for your children, no trips or vacations, no new home or car, and, of course, no business!

To put it another way, the kind of lifestyle you get to enjoy will depend on how well you can get and keep clients.

The More Clients You Can Get And Keep... The More Successful You'll Become!

That's all there is to it. To become very successful in your business, all you have to do is know how to get and keep an endless supply of clients/customers.

The reason most Network Marketers don't know how to get clients/customers... is it usually takes many years and a lot of money to develop the necessary skills to do so effectively, especially if you do it by trial and error.

In my case, it took me a lifetime and millions of dollars to develop and master the skills that have created almost 460,000 clients for my agency.

The great news for you is, I've made the sacrifice for you, so you won't have to. All you have to do is apply the secrets I'm sharing with you in this program in your business, and you'll be able to get as many clients and customers as you want... quickly... easily... and effortlessly.

I promise you, if you were to follow all the steps in this program, nine months from now, you'll become one of the top experts in getting clients/customers in your Business, allowing you to write your own ticket to success!

This sounds exciting to you, doesn't it? Great!

All right, since the primary purpose of your Business is to get and keep clients or customers, this means...

Clients/Customers Are The Lifeblood Of Your Business!

As simple as this statement may sound, it's incredibly profound.

You see, unless you understand and accept the fact that clients are the lifeblood of your Business, you'll never do whatever is necessary to make them feel special and appreciated.

Here's another important fact you must understand...

Your Clients/Customers Are Your Greatest Business Asset!

Although these seven simple words summed up one of the single greatest keys to your long-term business success, it never ceases to amaze me how many Business Owners don't even understand this basic fact.

When asked what's the greatest asset of their business, they usually replied, "*The cash in our bank accounts.*" "*The real estate we own*" or "*Our employees.*"

Well, even though these assets are very important to your business or mine, they aren't the most important.

Because, without your clients, eventually, the money in your bank accounts will be used up, the real estate will have to be sold to generate cash to pay the employees and other expenses.

Because most Network Marketers don't realize their customers are their greatest business asset, a lot of them treat their customers poorly or with indifference. This is why they don't make the kind of income they want.

The First Priority Of Your Business Should Be To Please The Customer!

The goodwill you have with your customers is worth its weight in gold. So you must do everything you possibly can to protect this valuable asset.

Always remember this, your ability to meet a customer's needs and expectations should have greater priority than any individual sale.

Establishing long-term relationships with your customers is the backbone, the very lifeblood, of your Business's survival and prosperity. Providing that "good old fashioned" service is what keeps Customers coming back again and again.

For the Network Marketer who don't practice the exceptional customer service philosophy but are only interested in "making the sale," then they won't be able to last very long.

Going the extra mile to satisfy each one of your customers is the best insurance for your business success. (No pun intended.)

Simply realizing customers are your greatest business asset... is a great first step toward creating your ideal Business or career.

Because, as I said a few moments ago, by knowing and accepting this important fact, you'll treat your customers like kings and queens, so they'll consider you as a close friend and valuable advisor, not simply a Network Marketer.

In a survey to determine why customers stopped doing business with a Company, they found...

Three percent of them stopped doing business because they moved.

Five percent because they were influenced by friends and relatives to buy from somebody else.

Nine percent because they found a better price or product elsewhere.

Fourteen percent because they were dissatisfied with the product they bought. And...

Sixty-eight Percent Because... They Were Treated With Indifference!

In other words, 7 out of 10 customers stopped doing business with a Business because they felt the owners or the employees, or both, didn't care enough about them, or didn't value their business.

This is a shame!

The success of your Business, practice, or career will depend on how well you serve your Customers! You can only become successful after you've helped your customers fulfill their needs or wants.

As unbelievable as this may sound, once in a while, a Network Marketer would ask me, "Ken, I know you said the main purpose of my Business is to keep and get customers by going the extra mile to serve them to death. But, frankly, I don't care so much about the customers. I just want to make a ton of money in my business as quickly as possible so I can enjoy a great lifestyle."

When I hear Network Marketers say that to me, I knew they were making little or no money in their business. You see, although one of the ultimate outcomes you want to get from your business is plenty of money so you can live the lifestyle of your dreams, if you don't first take great care of your customers you'll never be able to make the kind of income you want.

This is like you're saying to me you want to live until age 100, but you don't take great care of your health by exercising regularly and eating a well-balanced diet. Well, in this case, as you can imagine, the chance of you living to age 100 is slim to none.

Please make this truth a permanent part of your business philosophy...

If You Want To Make The Kind Of Money You Want And To Become

Incredibly Successful In Business... You Must Learn How To Get And Keep Tons And Tons Of Clients!

And, the only way you can get and keep lots of clients... is to treat your prospects and clients like kings and queens, putting their needs and wants before your own.

When you find out exactly what your prospects and clients want and help them get it, they'll never want to do business with anyone else but you.

Okay. Contrary to what you may have been told, heard, or read, there are only four ways to grow your Business (or any business – regardless of industry – for that matter). These four ways are...

- **Get more prospects to buy from you and become your customers.**
- Get your current customers to keep on buying from you for a lifetime (client retention).
- 3. Get them to buy from you more often.**
- 4. Get them to spend more money each time they buy.**

While I'll show you, step-by-step, how to use all of these four ways to grow your business in my wealth-creation program, in this Module, I'll show you only the first way.

The great news for you is, although you'll be learning only the first way to grow your business, after you've mastered it, you'll be able to double your income within the next twelve months.

Like most Network Marketers getting more prospects to become your customers is probably the most common way or the only way you use to grow your business or to make more profits, right?

If so, then like many Network Marketers, I bet you're having a difficult time getting lots of prospects to do business with you and to become your customers, aren't you?

How do I know?

Well, this is because you're probably using outdated and ineffective prospecting and marketing systems, which may have worked in the past... but are no longer working in today's competitive economy.

Although the world has changed significantly in the last several decades, I'm afraid the prospecting and marketing strategies, techniques, or systems used by most Business Owners today, including a lot of big companies, have changed very little, if any.

Believe it or not, many Network Marketers are still trying to sell the same way they did two or three decades ago.

Let's face it, times have changed dramatically.

Several decades ago, the buying public was a lot less sophisticated, demanding, and skeptical. On the other hand, today, consumers have become more sophisticated and cynical, demanding more and more value for their hard-earned dollars.

So, to become successful in Business today and in the future, you must learn to sell to your prospects or customers the way they want to be sold to – not the way you want to sell.

The keyword is “want.”

Remember, if you can give your prospects or customers what they want, then they'll give you what you want – money, success, prestige, recognition, and so on.

Now, listen, to persuade a prospect to do business with you, you must answer his or her most important question.

Can you guess what this question is?

You're right, if you said...

“What’s In It For Me?”

You see, all of your prospects want to know what benefits they’ll gain from doing business with you. So, unless you can answer this question to their satisfaction, you have no chance of getting them to buy from you.

Now, the main reason the prospecting and marketing materials or systems currently used by most Business Owners are so ineffective... is they don’t answer the prospects’ most important question.

They don’t give their prospects a good reason for wanting to do business with that particular Business.

For example, when a prospect asks the Network Marketer why he or she should be doing business with them instead of their competitors, here are some of their typical answers:

“Because we’ve been in business for more than twenty-two years.” “Because we’re one of the largest Businesses in the city.”

“Because the company we represent has \$17 billion dollars in assets.” What’s wrong with these answers?

If you think about it carefully, you’ll notice each answer is for the self-serving interests of the Business or the companies they represent – not for the prospects’.

Here’s an important fact you must understand...

Your Prospects Don’t Care One Iota About You Or Your Business... They Only Care About Themselves!

What this means is, telling the prospects how many years you’ve been in business, how much assets you have, or how successful you are, is a waste of time.

They don’t care how great you are.

They only care how your product or service is going to benefit them.

In other words, they want to know how much better their lives will improve if they buy your product or use your service.

Let's face it, your prospects and customers, just like you and me, are self-centered. This is not good or bad. There's nothing wrong with it. It's just human nature.

So, before they decide to buy from you, they want to know all the benefits they'll gain from your product and also from doing business with you.

Since your prospects have so many other Businesses to choose from, before considering doing business with you, another important question they ask you is...

“Why Should I Choose Your Business Or Product Or Service Over Any And Every Other Business Available To Me?”

To rephrase this question, let me ask you this...

Why Should Someone Drive Past Three Or Four Other Similar Businesses To Come To Yours And Do Business With You?

Do you have a great answer?

Most Businesses try to answer this question by citing the old platitude: *price, service, quality, and integrity.*

Well, if this is also how you would answer your prospects' question, I have bad news for you.

You see, your prospects are sick of hearing this platitude. Today, this statement isn't even worth the paper it's written on. Every Business makes the same claim.

I bet you're probably also sick of hearing: *price, service, quality, and integrity,* aren't you? I definitely am.

Look, when I asked some Network Marketers why a prospect would choose to do business with them, the most common answer I got was: “*Service.*”

What do you mean by service? I then asked.

They usually replied, “*We answer the phone promptly.*”
Or, “*We process the data accurately.*”

Or, “We return the customers’ messages within 24 hours.” Or, “We update their files immediately.”

And so on.

As you can see, these “services” aren’t really true customer service activities... they’re simply processing activities.

Every Business, to an extent, provides these services, and your prospects and customers certainly expect to get them from your Business. These services are just the *minimum* expected level of performance.

Your prospects and clients certainly expect to get more – a lot more – from your Business than just having their messages returned promptly or their files updated quickly.

Since most Businesses provide only the minimum level of expected performance, if you go the extra mile to make your prospects and clients feel special and appreciated, you’ll stand head and shoulders above and beyond the competition.

In short, you must differentiate yourself from the other Businesses in your town or city in order to give your prospects a reason to drive past the other Businesses to come to yours.

Let’s face it, within a block or two from your Business, there may be several other Businesses competing for the same business in your geographical area.

If your Business is located in a mall, then you may even have a competitor located on the other end of the same mall.

So, if you don’t clearly differentiate yourself from every other “me too” Business, then you’ll have to work very long and hard just to make enough money to get by.

Well, let me now share with you how you can best answer your prospect’s most important question “*What’s in it for me?*”

You use your USP to differentiate yourself from the competition. Now, please don’t confuse USP with UPS.

USP stands for Unique Selling Proposition

In short, your Unique Selling Proposition or USP is that single, compelling ideal or benefit that compels prospects to do business with you, instead of with your competitors!

It sets you and your business apart from every other “me too” competitor.

When done properly...

Your USP Will Allow You To Out-Smart, Out-Market, And Out-Position

Everyone Else In Your Industry...

To Create An Unforgettable Identity In The Market... And To Make It Irresistible For Prospects Not To Do Business With You!

Almost every successful business, whether small or large, has a USP. In fact, that's how small businesses grow into giant corporations.

For example, both Domino's Pizza and Federal Express became billion-dollar corporations in a very short time because of their powerful USPs.

Federal Express' USP is... *“When it absolutely and positively has to be there overnight.”* This statement tells the potential customers if they want to be 100% certain their mail or package will get delivered the next day, then they must use Federal Express.

Domino's USP was... *“Hot, fresh pizza delivered within 30 minutes – guaranteed – or it's free!”* Doesn't this USP motivate you to buy from them whenever you have a craving for pizza?

You bet! That's why millions of people order from them every single day.

Your USP, when formulated compellingly and powerfully, can propel your agency to the top of the industry in a very short time, just like what Federal Express and Domino's USPs did for them.

How Your USP Builds Customers' Buying Habits!

Every customer comes to you with certain expectations about the quality of your goods, the services, and the total experience of dealing with you.

When you exceed the customers' expectations they'll perceive the overall quality of your agency to be high. That's your Unique Selling Proposition.

But when you fail to meet those expectations, they'll perceive the overall quality of your business to be low.

You see, in the back of every customer's mind, is a scale that compares what they get with what they expect. The more it comes up on the plus side, the greater will be the perceived quality of your customer service.

Your USP is the most important characteristic of your business. Why?

Because perceived quality is the single most important factor in determining long term profitability.

Perceived quality is the primary factor that'll compel your customers to spend their hard-earned money with you, rather than your competitors.

How You Can Shape Your Customers' Perception With Your USP!

It isn't good enough to reward your customers with outstanding service. You must make them aware of the high level of service they're getting by doing business with you, which they usually don't get from anybody else.

Your Business's entire marketing efforts and its ultimate success is built on your Unique Selling Proposition or USP.

In developing your USP, you must clearly express it in only one or two short paragraphs.

And these few words must clearly spell out the **benefits** – not features – your prospects

or
customers will receive by doing business with you, which they won't or can't get from your competitors.

Like I said before, whenever I ask a Business why a prospect would want to do business with them instead of their competitors, the answer I usually get is, "*I offer great service.*"

And when I ask them to explain what "great service" means, they usually give me a list of processing activities, such as: "*We answer the phone promptly, process the data accurately, return the customer's' messages quickly, update their files immediately*" and so on.

Let me ask you this...

If I sat beside you on an airplane and asked you, "What do you do for a living?" how would you answer me?

Would you be able to tell me exactly what you do?

And can you tell me what you do in such a way that would make me say, *“Wow! How do you do that?”*

Or, perhaps, like most Businesses, you’d reply to me with one of these common answers... Let me use an Insurance Agent as an Example. *“I’m in the insurance business.”*

“I’m an insurance agent.”

“I’m an insurance professional. “I sell insurance.”
“I am an insurance consultant.”

As you can see, these answers don’t give your prospects a compelling reason for doing business with you.

Listen, when someone asks you, *“What do you do for a living?”* and you reply, *“I protect people’s dreams!”* what do you think they’re going to ask you next?

You’re absolutely right, *“How do you do that?”* That’s the kind of response you want.

Or when someone asks you *“What do you do for a Living?”* and you reply, *“I’m a Longevity Enhancement Professional.”* What do you think they are going to ask next.

Correct. *“What is that?”* and you reply *“I help people live longer and healthier lives.”* Since you’re stating something so profound and unique from the standard responses, you’ve piqued your prospect’s curiosity and compelled them to find out how you can protect their dreams.

Let me give you some other great responses you can use when someone asks you, *“What do you do?”*

“I help people protect themselves and their valuable assets so they can sleep better at night.”

“I help people eliminate estate taxes so they can have as much as 10 to 15 times more money to pass on to their heirs.”

“I help business owners protect their cash flow from unforeseen events.”

“I show people how to retire with plenty of money to enjoy the lifestyle of their dreams.”

“I show people how to create extra wealth without any additional out-of-pocket cost to them.”

“I show business owners how to make sure their enterprises will have the money to keep going in case something happens to their best employees.”

“I show people how to protect their dreams and future from disability.”

“I show people how to get a regular income even if they become disabled and can’t work!” “I teach people how to accumulate wealth and reduce their taxes.”

“I teach ordinary people how to become millionaires.”

“I teach people how to protect their assets from creditors and lawsuits.” “I show people how to save up to \$317 on their auto insurance.”

And so on.

As you can see, each one of these statements will cause someone (who could be your ideal prospect) to say, *“How do you do that?”* if he or she asks you, *“What do you do?”*

In the above examples, you may have noticed some USPs are general while others are specific.

Which one you use depends on the situation.

For example, if you’re talking to a prospect about Vitamins, then you use your USP, which may go something like this, *“I help people stay Healthy.”* Or ask a question, *“Would you like to live a long and healthy life?”*

Or, if you’re talking to a prospect about Photography or their wedding. You can use your USP, which may be, *“I help people remember the most treasured moments in their lives.”*

If you sell Martial Arts, Your USP could be, *“I help people live longer by protecting themselves.”*

If you sell Cleaning Services your USP could be, *“I help individuals stay healthy by keeping the Area they live in free of Bacteria, Fungus and Disease.”*

If you sell Pest Control, Your USP could be “ I help families live in a pest free environment.”

I could go on and on, but you get the point. If you are having difficulty in developing your USP, on our monthly Teleconference call mention it and I'll help you develop it.

In one of my businesses, I sell malpractice insurance to nurses. So, when I communicate to my prospects and clients, the USP I use is... *“Helping you protect your career and future!”*

Let's say I only sell malpractice insurance to nurses. Then, in this case, when somebody asks me what I do, I'd reply, *“I teach nurses how to protect their career and future!”*

Now, I understand, if you're not a nurse, then you may not be interested in finding out how I do that. On the other hand, if you're a nurse, then your next question is probably going to be, you guessed it, *“How do you do that?”*

Can you see the “unfair” advantage you'll have over the competition after you've developed a powerful USP or USPs for your business?

Like I told you in the last lesson, Federal Express and Domino's USPs took them from nothing to billion-dollar corporations in record time.

So your USP certainly can help you dominate your particular market, allowing you to make the kind of income you want.

Your USP is the nucleus upon which you'll build your business.

How To Develop A Compelling USP

The three important points for you to keep in mind as you develop a USP for your business are...

- **Make sure you formulate your USP from your prospects' or clients' point of view. Your USP can't be something you think is so wonderful that people should want to be interested in. It must be something the prospects or clients want.**
- Whatever USP you come up with, make sure you can deliver on its promise or promises. Do not state a promise or something that you can't fulfill.
- **State your USP in one or two short paragraphs (ideally less than 100 words) that clearly spell out the benefits – not features – your customers will get from your product or from doing business with you.**

Let's talk about point number 3 in detail.

Your USP must clearly state the **benefits** and not features of your product. There's a big difference between benefits and features.

Features are product characteristics, such as 5-year renewal, double indemnity, declining term, A-rated carrier, comprehensive coverage, and so on.

On the other hand, benefits are the financial rewards, such as saving money or time, or emotional rewards, such as protection, peace of mind, security, which the customers get from the products.

Benefits answer the customer's most important question: "*What's in it for me?*" For example, let's take the features **comprehensive coverage** and **A-rated carrier**.

The benefit of *comprehensive coverage* is... **Complete protection for you and your family.**

The benefit of *A-rated carrier* is... **The insurance company has strong financial strength and stability to pay all the claims.**

The names of insurance policies are usually features.

For instance: **Declining (reducing) term-mortgage life insurance** and **keyperson (employee) insurance**.

The benefit of a declining term-mortgage life insurance policy is... **you'll have the money to pay off the house if the wage-earner dies.**

The benefit of a keyperson insurance policy is... **you'll have the money to keep your business going if your key employee dies.**

As you can see, although product features are usually easy to identify and describe, product benefits can be trickier because they're often intangible.

The benefits of an insurance policy usually are: (1) financial rewards, such as saving money or time, or (2) emotional rewards, such as protection, peace of mind, and security.

It's fine for you to talk to your prospects about the features of your product, but just remember to always tell them what benefits they get from the features.

Let me ask you these questions...

What advantages do you offer your prospects and clients? Do you offer them the best (whatever)?

Do you offer them the largest selection?

Do you offer them more service, advice, and follow-up than all your competitors? Do you offer them the fastest service?

Are you open evenings and weekends, seven days a week, to better serve your customers?

Can clients reach you after business hours?

Do you educate your clients with special reports, newsletters, brochures, information hotlines, or other services to help them improve various aspects of their lives?

Do you offer a guarantee?

While you'll need to take time to think about these questions very carefully, answering them will help you develop a compelling USP that'll knock your prospects' and customers' socks off.

Take my case, for example.

You probably think it's not practical for anyone to offer a guarantee in the insurance business, right?

Well, let me now share with you another one of my USPs for my malpractice insurance, which is built around the guarantee...

"When your Certificate of Insurance arrives, look it over to make sure you're 100% satisfied. If you're not, simply return it... and you'll have no further obligation and no coverage. And even after you've made a payment and you're covered, you may cancel at any time, for any reason, and receive a refund of the unused premium. No hassles, no headaches, and no questions asked."

As you can see, this guarantee is for the policy or product. Some insurance policies come with a similar guarantee (a "free look" period). So, if one or more of your products have it, then you can use the same guarantee as mine.

Although emphasizing the built-in guarantee of my malpractice policy seems like just plain common sense, most of my competitors don't know how to capitalize on the same built-in guarantee from their product.

They think because every malpractice policy for the nurses comes with a similar guarantee, there's no reason for them to restate the obvious.

This is a big mistake!

You see, while it may be obvious to them and their carriers, it's usually not obvious to all their prospects and clients.

And the same thing is true with your prospects and clients.

If you sell a policy that comes with some sort of guarantee, I suggest you build a USP around it, and use it right away. The amount of new business and profit you can make from doing so will astound you.

For example, if your product has a "free look" period, such as ten days, then let your prospects know about it. You may state your guarantee like this...

"Within ten days after receiving your policy, if you're not completely happy with it or if you simply change your mind, then just let us know and you'll get 100% of your money back. No questions asked. No hassles!"

Now, if none of your products comes with a guarantee, then you can offer a service or price guarantee and build your USP around it.

For example, your USP may be, *"We guarantee you'll get a quotation from us within 24 hours... or we'll treat you and your spouse to dinner at the restaurant of your choice."* Or, *"We guarantee to beat the competition's price by at least 13%... or we'll treat you and your spouse to dinner at the restaurant of your choice."*

And, assuming you can actually deliver on the promise of either one of these USPs (or guarantees), then your USP will distinguish you from your competitors and compel your prospects to do business with you.

As I said before, the possibilities of USPs are endless. The important thing to remember is to always make sure you can deliver on the promise of whatever USP you came up with.

If you're working for somebody else, then right now you may be wondering how developing a USP is going to help you make more money, right?

Please remember what I said earlier. The only way for you to make more money... is to help your employer become more successful.

Since your employer probably doesn't know about USPs and all the other moneymaking secrets that you're learning from this program, you can apply them or show your boss how to apply them in his or her agency.

When your boss sees the positive contributions you're making to the organization, he or she will reward you accordingly.

Okay. It's time for you to create a compelling USP or USPs. You may refer to the examples that I gave you earlier to help you get started.

While it'll take time for you to create a compelling USP for your business, doing so is going to be one of the most profitable investments of time you'll ever spend. So, please take whatever time necessary to do this important exercise now... before you go on with the rest of this program.

- A general USP for your agency or practice:

- A USP for your most important product (or what's the biggest problem that your product or service will solve for your prospects?):

- A USP for your second most important product (or what's the second biggest problem that your product or service will solve for your prospects?):

- A USP for your third most important product (or what's the third biggest problem that your product or service will solve for your prospects?):

- A USP for your fourth most important product (or what's the fourth biggest problem that your product or service will solve for your prospects?):

Welcome back.

That was quite a profound exercise, wasn't it?

Did you know you just did something that 97% of all the Businesses won't get to do in their entire career?

That's right, by simply developing your USP or USPs, you've put your Business head and shoulders above and beyond the competition.

Look, if you had some trouble coming up with the right USP for your Business, I understand. I know it's quite challenging for you to develop the right USP the first time

you do it. But, if you persist and keep on revising it, reworking it, and re-editing it, then, very soon, you'll come up with the perfect USP.

The good news is, no matter what USP you've come up with so far, it's hundreds of times better than most of your competitors' anyway... because they don't even have one.

The important thing for you to do with your USP is to use it in your business right away.

You Can Start Using Your USP(s) To Skyrocket Your Income To The Next Level!

State your USP in everything you do. In all your letters, ads, brochures, flyers, postcards, letterheads, inside and outside signs, sales presentations, even on your business cards.

Get Your Employees To Sell Your USP!

Educate your employees about your USP, inspiring them to sell your USP to everyone they come into contact with.

When all your staff are excited about your USP, their enthusiasm will spread to your prospects and customers, creating a positive image for your agency or practice.

I suggest you ask your employees, especially your front line staff, what they think about your USP. In most cases, they'll be able to give you valuable suggestions that could help you make your USP even more powerful.

One of the major mistakes a lot of Business owners make is they fail to fully use the experience and expertise of their employees, assuming their employees have little to contribute to their organization besides the duties they were hired to do.

Because your employees are one of the greatest assets of your business, many of them have a lot more knowledge about your business than you think. So, ask them how you can make your USP better and how to improve other functions of your business.

You'll be amazed at some of the creative and innovative solutions that your employees can come up with, which, in many cases, could make a major impact on your income.

Well, a few moments ago, I said your USP should be designed around your prospects' or clients' point of view – not yours.

So, common sense tells you that you should ask some of your current clients what they think about your USP.

Ask them if you've been delivering on the promise(s) of your USP.

If the answer is no, then you must figure out a way to deliver on the promise of your USP. Or develop another USP that you know you can definitely deliver on its promise.

When you seriously market your USP, after a short time, it will create a positive identity for your business in the market place. So when a prospect or client needs or wants to buy the kind of insurance you sell, your name will pop into his or her mind.

This is referred to as Top of the Mind Awareness.

For example, when you think of a soft drink company, Coca Cola probably pops into your mind first, right?

When you think of a shoe company, Nike probably pops into your mind first, doesn't it?

And, when you think of a pizza place, you probably think of Domino's Pizza, don't you?

This is the same kind of top of the mind awareness you want to create for your Business. This way, whenever someone, who lives in your town or city, thinks or talks about a certain product, your Business will pop into his or her mind first.

Believe me, once you've started to market your USP proactively, a few years from now, many people – some of whom are your ideal prospects – will think of you when they talk about what you offer or sell.

Chapter Two

How To Really Work ON Your Business... And Skyrocket Your

Income To New Heights!

The first step to reducing the number of hours you work, while still getting the same or, in many cases, better results, is to work smarter, not harder.

The main reason most Network Marketers have to work very long and hard to just make ends meet... is they're working IN their business, instead of ON it.

You see, when you work IN your business, you're doing the activities that, at best, produce only average results for you. On the other hand, when you work ON your business, you're doing the 20% of activities that'll produce 80% of your results.

Before I show you how to find out which 20% of activities that'll produce 80% of your results, let me first share with you an important paradigm shift you must make immediately.

If you want to take your income to unimaginable heights...

You Must Start Thinking Of Yourself As A Business Manager And Builder, Rather Than As An Owner or Employee

And, as a business manager and builder, the asset you manage and build is your Business, your career, or your job.

The first step to becoming an effective business manager and builder... is to find out how much money you're currently making per hour from the various activities you do on a daily basis.

Next, you then figure out ways to do more of the highest-payoff activities and delegate as much of the low-payoff activities to your staff as possible.

Let me give you an example to drive home the important point I'm trying to make.

In the table below, you'll find: (a) the top five activities that Helen Morris, a P & C agency principal, is currently doing in her business on a daily basis, (b) the number of hours she spends on each activity, and (c) the revenue per hour for each activity.

Activity	# of Hours a Day Spent on Each Activity	Revenue per Hour	Amount
1. Administrative Duties	4	\$20	\$80
2. Paperwork	2.5	20	50
3. Answering the telephone	1	25	25
4. Prospecting	1	75	75
5. Seeing Prospects and Customers	1	300	300
Total	9.5		\$530

As you can see, Helen Morris' two highest-payoff activities are #4 – Prospecting, and #5 – Seeing Prospects and Customers. When Helen is prospecting for business, she can make \$75 an hour. And when she is seeing prospects and customers face-to-face, she can make \$300 an hour.

Helen currently spends 7.5 hours a day or about 80% of her time doing the activities that produce only \$155 or about 29% of her results. And she spends 2 hours a day or 20% of her time doing the activities that produce \$375 or about 71% of her results.

Now, let me ask you this...

Why doesn't Helen figure out ways to do more of the two highest-payoff tasks, #4 and #5, and then do less of the other ones?

Well, this strange situation takes place because, like most agency owners, Helen is working IN her business... instead of ON it.

In other words, because Helen is too busy working IN her business, she has never taken the time to do this important analysis.

This is a shame!

You see, although she earns about \$138,000 a year (\$530 a day x 5 days a week x 52 weeks), she could make this income with a lot less effort and energy.

And, if she wants to work the same number of hours she's currently working, which is 9.5 hours a day, then she could make twice as much money by simply doing more of the highest -payoff activities.

For instance, if Helen learns how to delegate 3 hours of her administrative work and 1.5 hours of her paperwork to her staff, then she would have 4.5 hours to work on her two highest-payoff activities – Prospecting and Seeing Prospects and Customers. This would increase her income tremendously.

Let's say, after prioritizing her activities, Helen now spends 3 hours on prospecting, 3.5 hours on seeing prospects and clients, 1 hour on administrative work, 1 hour on paperwork, and 1 hour on telephone calls, her income would skyrocket to a new level, as shown in this table.

Activity	# of Hours a Day Spent on Each Activity	Revenue per Hour	Amount
1. Administrative Duties	1	\$20	\$20
2. Paperwork	1	20	20
3. Answering the telephone	1	25	25
4. Prospecting	3	75	225
5. Seeing Prospects and Customers	3.5	300	1050
Total	9.5		\$1,340

As you can see, simply by learning to work smarter – to work ON her business instead of IN it – Helen can double her income without having to work a single minute longer.

Even if she has to hire a new staff to take care of her low-payoff tasks, paying that person \$200 a day (8 x \$25), she still makes \$1,140 a day. This is almost 2.2 times more money than her previous income.

Imagine how much money Helen would make if she delegates all of her low-payoff tasks, including Prospecting, to her staff and just focuses on doing only her highest payoff activity

– Seeing Prospects and Customers.

In this case, she would triple or even quadruple her income! Let me prove it to you.

If Helen spends 7 hours a day on her highest-payoff activity, #5, then she would earn \$2,100 a day. And, if she spends 9.5 hours a day doing it, then she would make \$2,850 a day!

Now, because it'll take time for Helen to train a staff member to handle most or all of her low-payoff tasks, she may not be able to delegate 100% of these activities to somebody else.

That's fine.

The important thing is that Helen delegates as much of her low-payoff tasks as possible to an employee.

For example, if Helen could hire John to prospect effectively for her, so for every hour he works, he's able to set up an hour of appointment for her, then, in this case, it's worthwhile for Helen to pay John \$75 an hour (the amount she makes when she does prospecting herself).

This is because, for every \$75 she pays John, she can make \$300 an hour, giving her a net revenue of \$225.

In fact, if John can prospect as well as Helen, then it's even worthwhile for her to pay him \$100 or \$150 an hour to do so. This is because Helen will have more time to do her highest -payoff activity, making \$300 per hour.

Let me tell you how an average agent who still thinks inside the box would react to the above suggestion.

He or she would say, *“Ken, are you crazy! I can't afford to pay someone \$150 an hour to prospect for me?”*

I'd reply, *“Yes, paying somebody \$150 an hour to prospect for you is a lot of money. But, if that person can produce \$300 an hour for you, for every hour he or she works, then isn't it worth it?”*

Unfortunately, while the answer is just common sense, it takes most agents a long time to understand this important point.

And, even though the example we just used was for a P & C agent, most Business Owners also act the same way.

Why don't you hire an assistant and delegate your low-payoff tasks to him or her so you can have more time seeing prospects and clients?

Again, the answer may be because no one had taught you how to think outside the box.

You see, up until now, like most Business Owners, you may have been thinking of yourself as an Owner or Employee, instead of as a business manager. So you think you can't afford to hire a staff.

Let me tell you this...

You can't afford NOT to hire one!

By hiring a staff to handle your low-payoff activities, you could triple and quadruple your income... without having to work a single minute harder, as I proved to you in the above example.

The more low-payoff activities you can delegate to your staff, the more successful you'll become. One of the secrets of becoming super successful in your business is to...

Delegate As Much As Possible!

Okay. By now, I trust you've understood the important lesson I'm teaching you in this Module, right?

Great!

Let's figure out what are your five highest-payoff activities and how much money you can earn from each one. Record the information in the table below.

Now, like many Business Owners, I bet you're also spending less than 30% of your time on your two highest-payoff activities, right?

Activity	# of Hours a Day Spent on Each Activity A	Revenue per Hour B	Amount (A x B) C
1.			

2.			
3.			
4.			
5.			
Total			\$

How much do you make on your highest-payoff task?

\$100? \$250? \$500? Maybe even \$1,000 or more? How much do you make on your lowest-payoff task?

Are you surprised to find out you're spending so much time on your lower-payoff activities and so little time on your highest-payoff activity?

Can you see some ways to delegate the low-payoff tasks to somebody else so you can spend more time on the high-payoff tasks?

Divide the amount you earn per day (C) by the number of hours you work per day (A) to get your average hourly income.

Whatever your hourly average income is, as a rule of thumb, you shouldn't be doing any activity that produces less than this amount.

Check to see how many activities generate less than this amount. Let me repeat...

The first Step To Increasing Your Productivity... Is To Figure Out Ways To Delegate Your Low-Payoff Tasks To Somebody Else!

Even if you're a one-person operation and think you can't afford to hire a staff to do most or all of the low-payoff tasks for you, *you must hire that person.*

Since you're spending most of your time doing the low-payoff tasks right now, this means, like most Business Owners, you're working **IN** your business.

Listen closely, until you've learned how to work ON your business, instead of IN it, you'll never be able to make the kind of income you want.

In the beginning, as you train your staff to handle your low-payoff tasks, you may be able to delegate only 10 or 15% of these activities to that person.

This is fine.

Each week, as you delegate more and more of your low-payoff activities to your staff, you'll have more and more time to work on your high-payoff activities, increasing your income steadily. And doing so without having to work any harder.

Here's an interesting fact...

My research has shown even the Business Owners I know, (earning more than \$342,000 in first year revenue) only spend about 45 to 50% of their time in face-to-face selling.

Now, if your highest-payoff activity is seeing prospects and clients, can you imagine how much more money you would make when you can spend most of your time in front of your prospects and clients?

You'll skyrocket your income to a level greater than your wildest expectations! In

Chapter Three, you'll learn...

How To Calculate The Lifetime Profit Value Of Your Average Client!