C4G
CATALYST4GROWTH

6 KNOWLEDGE TORCHES

Kevin Berwald
CLU®, ChFC®, CFP®, CASL®

TORCH #1: GOAL SETTING AND VALUATION OF ACTIVITY OF AVERAGE CLIENTELE VS. TOP 20% CLIENTELE

Establish Current and Dream Goals based on your actual value you create per sales interaction with both your median clientele and your top 20%.

Compare the value you create with both groups and apply the actual number of sales interactions you need to light your sales goal on fire.

Establish a minimum value for future sales interactions and review your calendar, past and future, for clarity, obstacle avoidance, and success as defined by you.

TORCH # 2: SECRET SAUCE FORMULA *(QXA)I=$*

Applying The Dollars Per Interaction Formula (DPI)

The DPI formula is used to isolate the elements that are within your control to affect the outcome of your results. The elements that are in your control are:

Q: *The quality of the clients and prospects to whom you direct your resources.*

A: *Your ability and effectiveness when interacting with clients and prospects.*

I: *The number of sales interactions or activity level to which you can execute.*

TORCH #3 CREATING YOUR UNICORN CLIENT PROFILE(S)

Unicorn Clients are those that are the top 1% of your top 20% of your clientele and prospect base and have some of the following characteristics:

A. Unicorns share many of the same interests, hobbies, social clubs and lifestyle traits as you, and can or could be considered friends.

B. Unicorns are the most effective referral sources to others of your Unicorn Client Profile. Unicorns become advocates for you to other Unicorns.

C. Unicorns respect and act on your recommendations and are accessible when necessary.

TORCH #3: CREATING YOUR UNICORN CLIENT PROFILE(S)

We will design and create an action plan with a definable process based on your Unicorn client profile(s) and show you how to implement the process to impact your Unicorn client acquisitions.

TORCH #4: SETTING THE STAGE TO TEE UP YOUR MEETINGS FOR SUCCESS

Shortening the sales cycle begins with your preparation and ensuring that your client or prospect has the correct mindset, impression and expectations because of your interaction.

Setting The Stage incorporates a few of the following:

A. Establishing an objective(s) and purpose for every sales interaction with an agenda.

B. Using video coaching to create a better presentation and enhance presentation skill sets

C. Having a professional and effective biography that controls first impressions and can be used for Unicorn client referral generation.

TORCH # 4: SETTING THE STAGE TO TEE UP YOUR MEETINGS FOR SUCCESS (CONT'D)

How to create and effectively utilize a pre-meeting agenda and assign the client or prospect preparation tasks and homework that leads to buy-in by the prospect/client.

How to prepare appropriate material, props and small gifts.

How to prepare for active listening, note taking and how to leverage what you hear.

TORCH # 5: DEVELOPING YOUR OPENING CONVERSATION FOR CLIENT INTERACTIONS

The first words out of your mouth set the direction of your interaction and often dictate how it will end.

We discuss creating opening dialogue for clients and prospects that will give you a baseline understanding of where their mindset is, and what actions will be required to meet prospects and clients' needs.

TORCH # 6: QUANTIFYING YOUR VALUE AND CONVEYING IT TO YOUR CLIENTS

We discuss how to quantify and convey the value you, your product and/or processes bring to your prospects and clients.

One of the primary reasons a client or prospect does not take action is that they do not clearly understand the value of what is being discussed.

The sixth knowledge torch creates clarity of your value which allows your prospect the ability to make a decision to execute or disengage from the proposal.

A CORE ELEMENT TO THE SIX KNOWLEDGE TORCHES IS THE CREATION OF AN EFFECTIVE AND PROFESSIONAL BIOGRAPHY THAT CONTROLS FIRST IMPRESSIONS AND CAN BE USED FOR GREAT CLIENT REFERRAL GENERATION.

A professional biography is NOT a fancy business card

- It is an introduction tool to great referrals!!!

Bio Example – Carlos Guzman

REGAL
FINANCIAL GROUP
SAN DIMAS

Carlos Guzman
Financial Advisor
909.305.8815
cguzman@regalfin.com
regalfin.com/san-dimas

"It's far better to walk alone than with a crowd going in the wrong direction" - Diane Grant

Carlos Guzman began his advising career over 2 decades ago. Over that time, he has been able to help hundreds of clients achieve their financial goals by following a unique process. He has taught financial principles at local churches, on the radio and at local high schools. This process involves creating a plan that creates Financial Peace of Mind no matter what life brings. He and his team will share with you this unique process that includes creating a customized written plan that will clearly map out: what your goals are, how we will achieve them and why recommendations are made. This process provides his clients with: Clarity, Balance, Focus and Confidence. His clients are able to focus their attention on doing what they love most with those they love because they've been empowered to take control of their financial future. Carlos has been married for over 25 years with his wife Kristina and they've raised 4 young adult children. They call La Verne their home and it is where you can find them hiking the local trails. They also enjoy listening to live music, exercising, reading non-fictional books that focus on self-improvement.

Anchored by the belief that, "it's better to walk alone than to follow a crowd headed in the wrong direction," his unique process best serves individuals that want:

- an advisor that will know exactly what their goals are.
- want a plan specifically created to meet their needs.
- want to be able to have full transparency in fees.
- want to be able to trust that their advisor is working to do what is best for them
- want an advisor that is proactive in communication no matter what the market is doing.

Many of our best client relationships have been related to:

- Individuals that are approaching retirement or have retired
- Married couples that are homeowners
- Individuals that are open minded to learning new ideas
- Individuals that are motivated, focused, and honest

We offer a portfolio review and stress test to help you feel better about your financial goals and how to achieve them.

Send me an email to schedule a discussion and possible evaluation of your portfolio at cguzman@regal.fin.com

BUILDING YOUR PROFESSIONAL BIOGRAPHY

HOW TO GET
GREAT REFERRALS

Presented by
Kevin Berwald, CLU®, CHFC®, CFP®,CASL®
National Sales Manager, VP of Distribution, Troy, MI

BENEFITS TO BUILDING AND HAVING A *GREAT PROFESSIONAL BIOGRAPHY*

- Creating the seven elements makes you think differently about your business
- Empowers you to control and convey how you and your business is perceived
- Makes it easier to discuss your value proposition and quantify your value
- Helps you identify the key elements of the prospects and clients you want
- A great introduction tool for generating referrals to great clients

WHY IS IT SO
HARD TO GET GREAT REFERRALS?

? You don’t know the profile of your ideal prospects to ask for referrals

? You don’t know the identity of the referral sources from referrals

? You don’t know the process of how to ask your referral sources for introductions

? Your referral sources don't know how to easily identify and make introductions

THE SEVEN ELEMENTS OF
A PROFESSIONAL BIOGRAPHY

PROFESSIONAL PHOTO OF YOURSELF

NAME, TITLE(S), CONTACT INFORMATION

PERSONAL QUOTE

PERSONAL AND PROFESSIONAL INFORMATION ABOUT YOU

YOUR VALUE PROPOSITIONS

ELEMENTS OF YOUR IDEAL CLIENT PROFILES

CALL TO ACTION

REGAL FINANCIAL GROUP
MOTOR CITY

Kevin Berwald, CLU®, ChFC®, CFP®, CASL®
National Sales Manager, VP of Distribution

3250 W Big Beaver Rd, Suite 110 | Troy, MI 48084
734.626.1281 | 800.357.4757

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"It is literally true that you can succeed best and quickest by helping others to succeed." – Napoleon Hill

Kevin Berwald began his consulting and financial services career over three decades ago in 1988 after graduating college with a BA in business with a marketing concentration. Over that time, his focus has been centered on helping individuals, families and businesses establish and plan to achieve their personal and financial goals. Since obtaining his CFP designation in 1997 and as a Certified Financial Planner Professional, Kevin follows a six-step process to help you make a plan designed to reach your goals, guide you through it and then review your progress over time. Kevin, his wife Heather, and two sons live in Grosse Ile, Michigan, where they enjoy boating and fishing on the Detroit River and Lake Erie, playing golf and swimming as members of GIGCC, hunting and raising honey bees on their farm and they are members of NorthRidge Church. Kevin attended Olivet College where he received four varsity wrestling awards and was co-captain his senior year.

Anchored by the core tenet that "the quickest road to success is helping others to succeed," Kevin best serves clients that:

- Need help in creating or revising a plan to achieve specific financial goals like income, retirement or specific needs planning.
- Are concerned that their current retirement income levels may not be sufficient to last a lifetime or are not keeping pace with inflation.
- Need help to transition from accumulation of wealth to taking income from their investments. This might be by choice, forced retirement, divorce or death of a family member.
- Are charitably inclined and would like to create a plan to enrich their favorite beneficiaries and charities.

Many of Kevin's best client relationships have been related to:

- Individuals and families that desire control over their wealth and recognize money as a tool to achieve goals.
- Friends and family members and their referrals of others that they care for.
- Those that live by The Golden Rule and treat others the way they want to be treated.

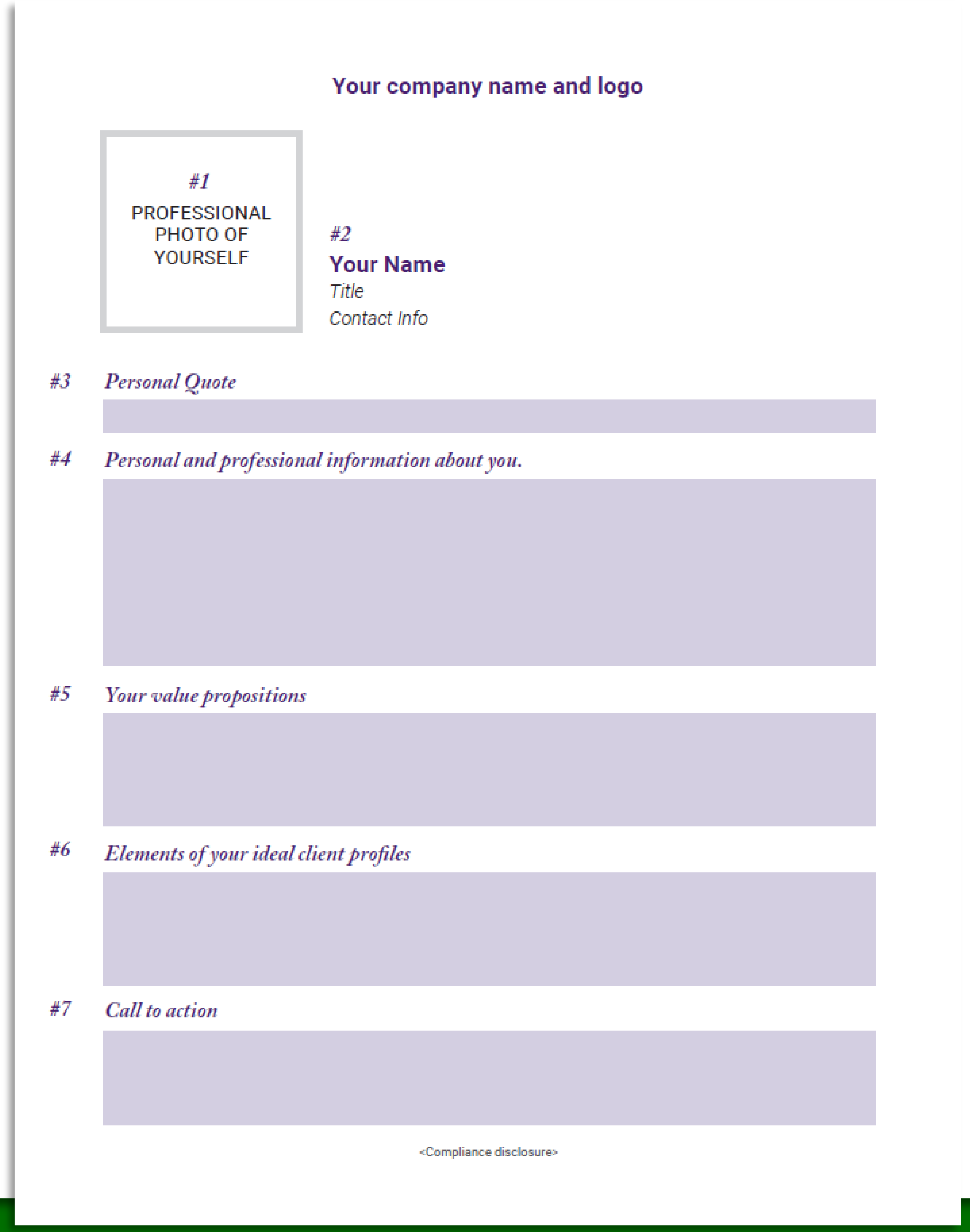
We offer a portfolio review and stress test to help you feel better about your financial goals and how to achieve them. Please feel free to download our Financial Life Checklist at www.regalfin.com/motor-city.

Or

Contact me with specific needs, questions or to schedule an initial discussion and possible evaluation at kberwald@regalfin.com.

THE SEVEN ELEMENTS OF

A PROFESSIONAL BIOGRAPHY



Your company name and logo

#1 PROFESSIONAL PHOTO OF YOURSELF

#2
Your Name
Title
Contact Info

#3 *Personal Quote*

#4 *Personal and professional information about you.*

#5 *Your value propositions*

#6 *Elements of your ideal client profiles*

#7 *Call to action*

<Compliance disclosure>

1 **PROFESSIONAL** PHOTO OF YOURSELF

2 *YOUR* NAME, TITLE(S), AND CONTACT INFORMATION

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3 *PERSONAL* QUOTE

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— Napoleon Hill

4 *Personal and Professional* Information about you

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5 Your *Value Propositions*

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6 Elements of *Your Ideal Client Profiles*

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7 Call to *Action*

Or…

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kberwald@regalfin.com

HOW TO USE YOUR PROFESSIONAL BIOGRAPHY TO ***GET GREAT REFERRALS***

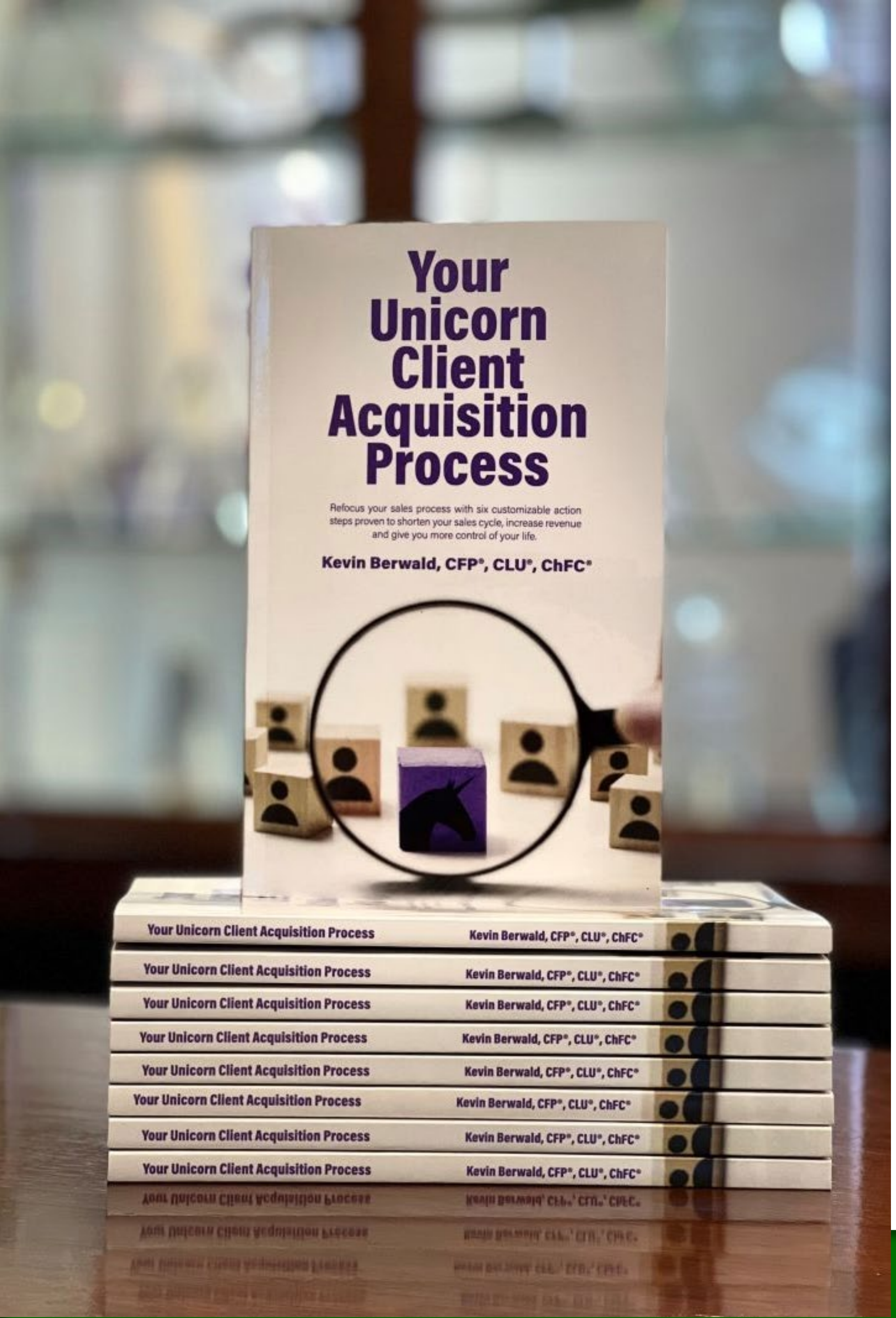
Identify — 25 top clients by revenue

Power — Rank them based on like-ability, referral opportunity, and longevity

Schedule — Time with them to discuss and get their opinion

Ask — Them to forward to referrals with kind words copying you in

Identify — COIs that can refer to you. CPAs, Attorneys, Bank Tellers, etc., and give to them in hard copy and in electronic version



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Questions?