

My 4 Secret System for Annuity Selling Success!



4: Secrets!

Here is the rule: ***Outsource it, Automate it, Delegate it, or Ditch it.***

If you are in the annuity business you would have heard of me, if you are interested in finding out more, simply Google me: Bill Broich.

I will show you how I do it, how I became one of the largest producers in America, selling only in Olympia WA.

Why am I sharing? Hopefully, my information will cause you to ask for more and maybe, you will want to become part of our crew. I am a real live annuity salesman, I figured it out, I know what to do and I will share it with you.



You see, I give away hundreds of ideas and have for the past 25 years, it is my gift to the industry. You may join in on the weekly call for free, you never need to register, you will never have to give your name. **Open MIC** is every Thursday (almost, 42 weeks a year) at 9 Pacific. The number is 800 504-8071 and the code is 2554567#. Feel free to dial in and get it for free.



Before I get started let me get the gorilla in the room handled. **You need to have a marketing budget,** you must invest in yourself. The amount you are willing to invest will translate to the success you will find. If you do not have funds set aside, don't read any

further.

I hear it all the time, all I want to do is see people and sell. Here is a shock, that is what we all want to do. But, what if I could show you how you could do exactly that? Interested?

Before we go any further, I want to explain the marketing budget. To write annuities in the \$3-\$5 million annual premium level, you need \$2,000 to \$4,000 a month (can vary) in marketing. To sell more, invest more, to sell less, invest less.

What I am going to show you is exactly what I have done. Lots of leads, a leader in my community, a constantly increasing ROI and tons of referrals.

I am happy to tell you that if you do what I have done, that will happen to you. You will become debt free, you will become independent, you will be in business for yourself, you will be the boss and yes, unless you somehow goof away the money, you will become rich. Only one thing stands between you and your life long dreams, **people to talk to.**

We all need leads, you, me, everyone.

Have you heard that before? I have done those 4 things and I know how to do it. I will show you a simple, repeatable and dependable system for annuity marketing. I know it works because I did it myself. You can learn from my career and you too can become independent and successful.

Never run out of leads again Ever!

The first thing to do is to be honest with yourself, do you really want to accomplish those 4 goals? Most agents will say yes but when reality enters the picture, commitment can evaporate. For those who truly want to learn my system, those who will be committed and follow my approach, for those who will establish a marketing budget and stick to it.... your chance of success will soar.



What is that old saying? *Those that can't sell sell...teach!* It has nothing to do with selling, **it is all about marketing.** It has always been about marketing; it always will be about marketing.

Secret Number 1:



Outsource: your lead generation, outsource the marketing, answering the phone, paying the bills and running the office.

Left those who know more than you do, do the heavy lifting.

Ask yourself this question: Who are you and what do you really want to do?

If you truly want to be an insurance salesperson, then outsource everything except the activities that make you an annuity salesman and that make you money.

For me those activities are: Seeing new prospects, soliciting referrals, completing Fact Finders, building relationships, closing sales and delivering contracts.

Everything else in my life is outsourced.

Secret Number 2:



Automate:

Use tools of automation to make your business run smoother. Automate your monthly (or weekly) client outreach. Automate your payroll, automate anything in your office you can.

Secret Number 3:



Delegate:

Decide exactly what makes you money. For me it is seeing people and selling annuities. Everything else I do is delegated.

Use a system to market yourself to your database, keep your clients, referrals and leads warm.

I delegate my appointment setting and my appointment reminders. My assistant calls my clients for reviews, I see them.

I delegate to staff everything about the applications and forms, I delegate money transfers and I delegate all service issues to staff.

Secret Number 4:



Ditch it: Only do what you want to do, see people and sell product.
Ditch everything else.

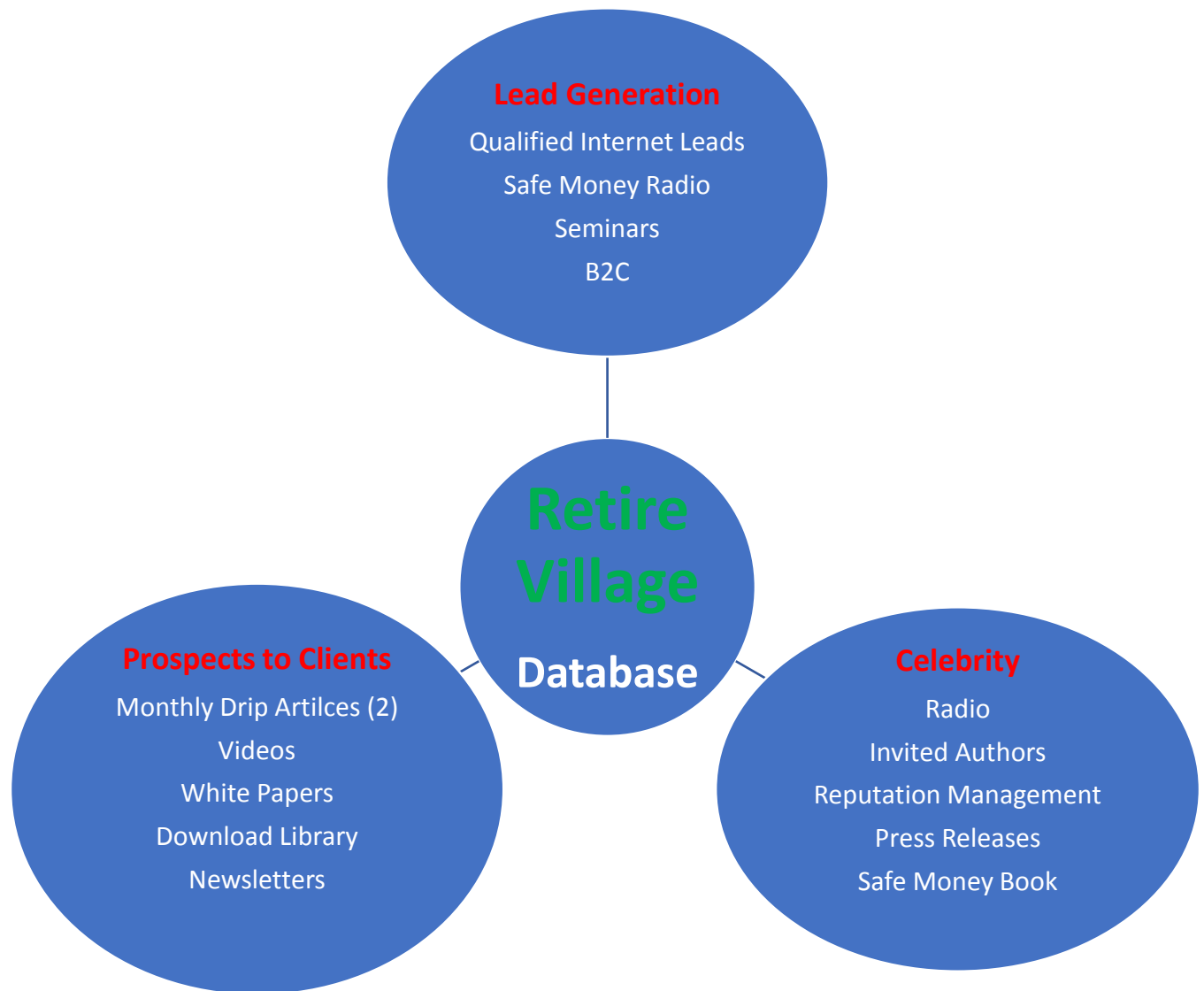
For some agents this is hard to do because they cannot keep their fingers out of all aspects of their business. To achieve the highest possible sales for your abilities, doing this is a MUST.

Anything that does not work, ditch it and try something else. Follow the Starbucks Coffee business plan. Starbucks knows that 90% of everything they try will at some point fail, but the 10% that works makes it worthwhile

If you get a great marketing idea, try it, if it works, great. If it doesn't, the ditch it and move on. Forget failures, they are history.

How do we build our business model to become an outsource business?
How do we maximize our selling efforts?

The center of my business is one thing: **Retire Village. (RV)**



Retire Village: Why is it relevant, how does it work?

RV is **SEO Engineered** and is a **Directed Website** and works in two ways.

1. **First**, it reaches its database, a database gathered by the agent, a database that knows the agent. I would estimate that of the 100-members RV has, 1-2 people a year MIGHT find an agent and ask to be in a database. It just doesn't happen. But what it does do is reaches a database that knows the agent and often the message is forwarded to new people. It has relevant content (2 drips a month) and it can be customized, the agent can add to the content and use our custom drip system to expand info to their database.
2. RV helps build and enlarge relationships with quality, original and helpful information.
3. The **second** thing that RV offers is the Google playbook. RV is Google compliant. If you Google an agent (use me as an example: Bill Broich) you will see how RV helps build my internet credentials. RV creates a slightly different website for each agent and that allows them to be seen in Google searches.



Mine your database for sales and referral gold

Each RV site has:

- RV has **16** unique and original videos on a wide range of financial topics that can be sent individually to prospects and clients. RV Premium Service adds two 60 second Ads “*Safe Man*” and “*Stock Market Blues*” which have aired nationally and are tied to the agent’s contact information.
- **100** financial articles written on a wide range of topics that can be sent individually to prospects and clients. Articles are updated and added monthly
- A download library with **8** “white” papers covering a wide range of topics. These can be sent individually to prospects and clients
- A specialized topic on **annuities** located at the very top of the page with a wide range of information and include 5 videos and links to additional annuity information.
- An optional section on the top that explains **federal benefits**
- A specialized topic on **Social Security** located on the top including the SS estimator.
- A specialized topic on the top that explains **life insurance** and includes 3 videos and links to additional information
- The agent **picture + LOGO** and contact information are immediate and easy to find.
- An up to date **bio** of the agent is at the top so visitors can learn more about the agent, additional images can be included in this Biography.
- Home page includes a **contact form**, so others can join the agents RV database.
- Specialized article **highlights** are displayed at the bottom of the first page.
- Agents can include **up to 12 of their own custom downloads, including Safe Money Radio shows**, in the downloads library
- **Monthly 4-page Newsletters** provided to all agents – Premium agents have the newsletter customized with agent image and contact information

Go to my RV site and explore: billbroich.retirevillage.com

Let's talk about the 3 segments of my system:

- Leads
- Celebrity
- Prospects to clients

Leads

Let me explain where I get my leads, after all, isn't that what agents are really interested in learning?

Before I show you, a couple of important points about marketing. Leads are just an invitation to a relationship, nothing more than that. Some leads will become a sale, others will depend on timing. By staying in contact with your leads will allow the relationship to grow. Remember, it is all about timing.

My 4 lead sources:

Radio: I use *Safe Money Radio*, the oldest and largest agent radio system in America. Proven repeatedly as a dependable and quality oriented lead source. Almost 100% of the top producing agents in our organization use SMR as the foundation of their prospecting plan.

(In the past 10 years, SMR hosts have written \$2 Billion of annuity premium.)

SMR accomplishes two things:

1. It establishes the agent as the local authority in their marketing area and it generates leads.
2. There is also a 3rd reason, it can be outsourced!



Internet Leads: scrubbed and pre-qualified leads nationwide, we start the marketing process for you.

The leads work, they generate sales. Here is an example of a “scrubbed” lead.



Notes from an actual lead:

Charles has \$325,000 saved for his retirement. Over \$200,000 of this money is in his IRA, while the rest is in a combination of mutual funds and stocks. His greatest concern is outliving his retirement savings, so he is interested in a product that will guarantee monthly income when he is older. He and his wife would like to retire in 5 years, and want to be sure they are making smart choices with their money. Charles says the advisor can call anytime, but prefers late afternoons if possible.

Seminars: I recommend a tried and true system that we created in 1994 and has morphed into *Maximize Retirement* Systems. It works, prospects attend, prospects become clients.

B2C: A direct offer to potential prospects that has been effective and worked in our industry for over 30 years. Cost effective, efficient, scalable and it works if you know the secrets!

Celebrity

The VERY most critical issue facing agents now and in the future, is their internet credentials. LinkedIn discovered in a recent survey that **92%** of all prospects considering enhancing a relationship with an agent looks at the agent through an internet search.

Making sure the search produces positive results is the most important part of an agent's business.

Here is how we do it:

Radio, nothing sets the agent apart from the competition more than being on the radio. A radio host is viewed as an expert, an expert that knows what he is doing.

Invited Authors: Being a published author elevates the agent in the eyes of the community. It also opens marketing opportunities for the agent by sharing their published articles with their database.



Invited Authors

We allow “invited authors” to post articles on Annuity.com and then use their articles to drip on their database to increase awareness and enhance relationships.

Their picture, their bio and their articles appear on the front page of Annuity.com. Our authors are indexed by Google as are their articles. When an agent is Googled by a possible prospect, that internet search means “*credible credentials*”



Wm. Jed Mayfield

Mayfield Financial &
Estate Protection
Services, Inc.

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Lyle Boss

Boss Financial &
Insurance Services, LLC

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Joe Edgeworth

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America's Financial
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Rick Dennis

Conservative Retirement
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Chad Owen

Eagle Shadow Life &
Annuity, LLC

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Robert Kelly

Safe Money and Income
Solutions

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Dan Barnard

Barnard & Associates

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Rick J. Hahn

Safe Harbor Financial

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Press Releases: Twice a year, we post a “press release” about the agent and the services offered. The Press Release is posted on a national website and sent to local news centers in the agent’s area. The Press Release becomes part of the agents “*Internet Credentials*”.

Here is an example: <https://www.annuity.com/neil-henry-safe-money-and-income-radio-show/>



Safe Money Book: Consider using our Safe Money Book as your business card. The book provides basic information regarding options available to a prospect regarding how to keep their important money safe. The book is 89 pages long, customized for each agent with their bio, picture and contact information, and the book is in color! Using the book as a business card leaves a terrific impression on the prospect, an impression that helps grow the relationship. Have a look: www.safemoneybookprinting.com

Prospects to Clients

The biggest problem facing annuity salespeople is how to make prospects act. Calling the prospect continually usually has negligible effect on the relationship.

What I suggest is this:



Grab the low hanging fruit!

The leads and referrals left over are added to your Retire Village site and the system begins to work.

Twice a month, Retire Village emails helpful, beneficial and original information with relevant links into the agent's web site to each validated contact customized with the agent's name and contact information to each validated member of the agent's database.

In addition to the twice monthly drip, the agent's full web site, including videos, white papers, newsletters, and custom download library are all available.

The power of Retire Village is the ability to keep many leads and referrals warm, allowing the agent to be in front of their database of contacts.

Over time (it is about timing) RV will have built your relationship with your contacts database which makes calling for an enhanced relationship much easier.

Use the system I use, sell lots, be viewed as an expert in your community, have more leads than you can see, build your relationship with your prospects, gather referrals, lots of referrals.

I believe in giving away my information and sharing with others, you can do it exactly as I have done it, or you can reinvent the wheel.

I have heard it a million times, an agent will say to me: **“All I want to do is sell”**. I understand, I have been there myself, what you are forgetting is it has very little to do with selling, it has to do with something completely different. The secret to success is not what you think it is, it is not selling, it is marketing. Marketing is the secret to huge production, marketing is the secret to independence and marketing is the secret to endless lead flow.



Why not focus on the one thing that makes you money, selling and seeing people and let others do the **heavy lifting**. BTW, let me clear up a crucial point, selling and marketing means being in front of enough qualified prospects to make a sale and it means using everything available to you in my system to market yourself and your business. You must market 24 hours a day.

- Always be marketing
- Referrals are king
- Leads are everywhere

Marketing never stops, it goes on 24 hours a day every day. If you go on vacation, marketing continues to run, you can collect 2-5 referrals a day when working in the field, those referrals become the bedrock of future increased sales. My system shows you exactly how to collect referrals, how to classify referrals, how to throw away the ones who are a waste of time and how to grow referrals into either a sale or a referral source.

It is really about the relationship between appointments and your closing ratio. Every agent will have a different number. Since the same common denominator is “leads”, my system does just that, it provides endless lead flow, over and over and over. I will show you how to be a celebrity in your local area, I will show you how NOT to use the internet for lead generation, how to use an outsource to market you to your prospects and leads 24 hours a day. All this at a cost of a latte a day.

Bill

More Tips and Helpful Information

Define your target market, mine is seniors age 60 to 75 simply because they are the easiest to see during the day.

Use a reliable and available lead source to reach them. There are several choices, I use 3, I never turn any marketing off.

Does it seem too simple? It is simple, and it is based on a formula that really works: see the people and the numbers will take care of themselves.

What were you expecting, some miracle system with a magic genie? To make the annuity business work for you in a profitable manner, all you need are leads, a system to run on and the ability to be friendly and kind to your target market. What I have shown you above has really nothing to do with how my Endless Lead Flow works. It is merely a taste.

- Expert in your community
- Multiple marketing approaches
- Domination of your competition
- Scalable and renewable
- 100 plus new fresh leads each month in your target market
- A 25-year proven system of converting high hanging fruit to low hanging fruit.

11 Rules to Remember to Huge Production

1. The first rule to remember: Trash belongs in the dumpster. Learn to recognize trash when you see it. If a prospect is not going to be a client or provide referrals, dumpster them.

2. The second rule to remember: We are not here to be friends with our clients, we are here to make a sale and obtain referrals.

3. The third rule to remember: Everything is sourced with a fact finder. **Facts** are important, but **Feelings** are what counts.

4. The 4th rule to remember: The Two Most Important Questions to ask if you want to make sales.

Q: *“I have the information you requested, while I am here do you have any questions to ask me?”*

Q: *“What is the purpose of (insert topic) and what do you want it to accomplish”*

5. Your fifth rule to remember: **You don’t ask for referrals, you feed referrals!**

Power Phrase: **Can I tell (her, him or them) that we do business together?** (then be quiet, first one to talk loses). Does it get any simpler?

We are so fortunate to own and be able to use the three best lead generation systems in the industry:

- **Safe Money Radio**
- **Annuity.com (scrubbed leads)**
- **Retire Village**

Referrals and fact finding.

My business was never based on closing; rather it was based on **fact finding**, understanding how a prospect feels about:

- Themselves
- Their relationships
- Their life
- Their family
- Their assets and
- Their goals.

6. Your sixth rule to remember: A referral and a lead is just an **invitation to a relationship**.

7. Your seventh rule to remember: **Sales are made through relationships**

Referrals need to be classified, make sure you understand the process of turning a referral into a client, it takes time to build relationships and to convert a referral to a client.

Also it helps if you ask for the correct class of referral.

Here they are:

- **Class One:** My friend is interested in annuities; can you call her? (1 out of 1,000)
- **Class Two:** My friend may be interested in annuities. (1 out of a 1,000)
- **Class Three:** My friend may be interested in receiving some information from you. (**Target referral**).

“Hi, your friend Mrs. Jones and I do business together and while I have no reason to believe you may have any need for my services,

...would it be a bother?”

8. Your eighth rule to remember

if I stopped by and at least shake hands with you and leave you information and my business card?”

9. Your 9th rule to remember: Retire Village is a Lead Generation System

Annuity Marketing is all about timing

Give Value (information)

When your prospects request information, you are being invited to expand your relationship with them. By answering their questions and becoming their source of information, you are providing value.

Value Creates Trust

Trust is developed by providing value and by extending the relationship.

Trust Builds Relationships

Once a relationship is established, personal information is shared such as feelings, goals and finances.

Relationships Provide Sales

Once a prospect shares their feelings and goals, the benefits of annuities can be examined and considered by your prospect. Solid fact finding and fully understanding how a client feels and how an annuity could benefit becomes a key part of retirement planning.

Fact Finding is how you begin to learn about feelings and how to relate to your prospects in an effective and meaningful manner. The **Force Out:** changing the relationship

“Mrs. Jones, this is Bill Broich, from Annuity.com, how are you?” (she answers)

“I have been sending you information for about a year (or two years, up to you), have you enjoyed receiving it?” (she answers)

“Great, I am happy to hear that. The purpose of my call is simple, I would like to continue to supply you with our timely and important information as I have been, but I need something from you to be able to continue.”

(she answers)

I say: “Additional details about your personal situation would allow me to better provide you more meaningful and helpful information. I will be in your neighborhood next week; may I stop by between appointments and visit with you for a few minutes?”

(she answers)

Yes...”Great I will see you next Tuesday in the afternoon.”

Fact Finding is the key to selling, but it is not really about the facts, it is about

“how they feel”

How they feel about themselves, their lives, their relationships, their assets and their goals.

Before we talk Fact Finding: Here is an important share: Two Very Important Questions to Always Ask.

Q: *“I have the information you requested, while I am here do you have any questions to ask me?”*

Q: *“What is the purpose of (insert topic) and what do you want it to accomplish”*

More Help with Competing Against Mutual Funds

12 Reasons to Help Your Client Select an FIA Over a Mutual Fund as a Retirement Vehicle

1. An FIA owner can *never* lose money due to a down market.
2. Annuities grow tax-deferred, mutual funds don't.
3. Tax Liability Timing: *You* control your taxes, not the fund manager.
4. FIAs can avoid tax traps. The ownership of mutual funds may require the mutual fund owner to pay estimated taxes.
5. Social Security Taxation: Mutual funds may cause income taxation of Social Security benefits.
6. Use Principia Pro to understand all the fees associated with any specific mutual fund: Fixed Index Annuities can be less expensive to own than most mutual funds.
7. Record Keeping is done for you with an FIA, the record-keeping requirements for owning mutual funds are significantly more complex
8. Named Beneficiary: Mutual funds can be part of a decedent's probated estate
9. Nursing Home Waiver.
10. (1035 exchange). FIAs allow the tax-free exchange of one contract for another.
11. Asset rebalancing: Mutual funds do not provide cost-free asset rebalancing whereas Fixed Index Annuities do.
12. The best reason possible for selecting an FIA over a Mutual Fund **is income.**

Selling Against Variable Annuities: The easiest sale of all
Variable annuities are sold as securities, you must be licensed. Variable Annuities are under the control of FINRA.

Think of variable annuities like a big basket, you buy the basket and then you buy the investments inside the basket. Each variable annuity (basket) could hold many different investments which are called sub-accounts. A sub-account works like a mutual fund. Sub-accounts could be invested in stocks, bonds, real estate, almost anything that can be monetized.

VARIABLE ANNUITIES CHARGE FOR THE ANNUITY (BASKET), FOR EACH SUB-ACCOUNT, FOR ADMINISTERING THE ANNUITY AND FOR ANY RIDERS ATTACHED TO THE ANNUITY

Variable Annuity Charges

You will pay several charges when you invest in a variable annuity. Be sure you understand all the charges before you invest. **These charges will reduce the value of your account and the return on your investment.** Often, they will include the following:

Mortality and expense risk charge – This charge is equal to a certain percentage of your account value, typically in the range of **1.25%** per year (can vary as high as 1.75%). This charge compensates the insurance company for insurance risks it assumes under the annuity contract. Profit from the mortality and expense risk charge is sometimes used to pay the insurer's costs of selling the variable annuity, such as a commission paid to your financial professional for selling the variable annuity to you.

Fees and Charges for Other Features – Special features offered by some variable annuities, such as:

1. Stepped-up death benefit
2. Income riders
3. LTC protection
4. Sales loads can be charged on some types of VA

Prospectus: the prospectus will describe and show all expenses. It is possible to find variable annuities with overall fees 3-5% annually.

11. **Your 11th rule, be who you are, you are an insurance salesman!**

Do you get my point?

Outsource it, Automate it, Delegate it, or Ditch it.

I wish you luck.

Disclaimer: Information in this report is deemed to be accurate, however, information can change. I suggest you verify everything before it's use.