The Financial Retirement Seminar System

Almost Everything You Ever Wanted to Know About Financial Retirement Seminars

Created By
Greg Skogsberg
TWH Annuities & Insurance Marketing, Inc.

6200 E. Canyon Rim Rd. ~ Suite 203 ~ Anaheim Hills ~ CA ~ 92807
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**Introduction**

Seminars are one of the most effective marketing methods in the Life Insurance and Financial industries. People that use seminars typically earn many times the income of people utilizing other marketing approaches. This seminar system will provide you with information you will need to generate sales of life insurance products by holding effective seminars.

**Why Seminars?**

- They are successful
- They allow for independence
- They are adjustable
- They are mobile
- They are “easy” to do

**Key Elements in Every Successful Seminar**

In order to have a successful seminar, all of the following must happen:

1. You must “fill” a room with qualified prospective clients
   a. Simply filling the room with people is not enough
   b. Don’t over or under fill the room—both are just equally as bad
2. You must be able to schedule appointments with every interested person, couple, or family
   a. And sometimes you must be able to help them to be interested
3. You must be able to build rapport with the audience
4. You must be able to set appointments
5. You must be able to close sales
   a. The entire process is pointless if there are no sales made
The Purpose of Seminars

There are two fundamental purposes, with ONE goal. The purposes are:

1. To get prospective clients to know you
2. To get prospective clients to believe in you

**And the goal is:**  TO SET APPOINTMENTS THAT LEAD TO SALES

Never forget this goal. As soon as you start working toward any other goal, your seminars will become less successful. Everything in this book is designed around successfully reaching this singular goal.
Part I: FILLING THE ROOM

The Invitation

The invitation is the communication tool that is going to capture someone’s interest within the 4 seconds it takes them to glance at it as they are walking toward the trash can to throw away the day’s “junk mail”.

Your invitation must be eye-catching enough to make the reader want to read a little more. This can be accomplished in many different ways: graphs, pictures, “headlines”, etc. My personal favorite is an opening line that tells the reader exactly what the mail-piece is about, and that it offers a free meal—followed by some bullet points describing the extremely valuable information to be discussed at the meeting.

Invitation Style

There are dozens of styles of invitation out there in the market today and they all work with about the same level of success. Here are some thoughts on the variations:

Postcard
Less expensive than the other styles—per piece, but overall cost is exactly the same as the others because they are less effective—per piece as well.

Wedding Invitation
Most effective and most expensive of all the invitations. They seem to attract a slightly more successful and more financially savvy person, which means more money per client—but they are more likely to already have a financial advisor and/or insurance professional that you will have to compete with.

Letter in Envelope

• Either windowed envelope, or not
• With or without writing on the outside of the envelope
• Colored or white

Some of these differences seem to have more impact in some areas and none in others, so you must experiment with these for each venue and geographic area if you use this style.

Ticket Stub
With this version, there are “tickets” included with the invitation (inside the envelope), and the attendees bring these with them as they would a ticket for a show, concert, movie. As cheesy as this sounds, they work pretty well.

Effectiveness vs. Cost
As a general rule of thumb, the more expensive the mail-piece is...the more effective it will be. In other words, if I use a 30¢ postcard invitation, I will need to mail approximately twice as many as I would if I were mailing out a wedding style invitation that cost 60¢ per piece. The overall cost would be about the same. However, you must also keep in mind that twice as many people are going to see your invitation if you send out the cheaper piece. This may be a good thing, because it can build a sense of reliability and familiarity if you repeatedly mail to the same area periodically.

Invitation Fundamentals

Compliance
First and foremost: make sure your invitation is compliant with any state and federal regulations under which you operate your business.

Eventually, someone will notify someone at a regulatory agency that you are conducting seminars, and then every part of your invitation and presentation will be evaluated to insure you are operating within established guidelines. Everyone I know that has been doing seminars for two years or more has gone through this. BE CERTAIN you are within compliance.
Content

I have seen hundreds of different seminar invitations and there seems to be almost no standard formula for effectiveness. Here are a few recommendations when designing—or choosing—an invitation:

1. List concerns that your audience has on their minds
2. Describe yourself (the presenter) in some way that lends credibility and creates interest
3. Mention that the person will leave the seminar with valuable information, and/or that they will be “missing out” on something if they don’t attend
4. Include dates and times
5. Including a quote from the speaker can be powerful and endearing
6. List the toll-free registration number
   a. And call it yourself to make sure it is the right number BEFORE you print the invitations
      i. This is the kind of mistake you only make once
7. Include your license number and any other state required information
   a. Some states require specific language be included—double check your state’s requirements
8. Insure all regulatory guidelines are followed
   a. For instance, in California the toll free telephone number can be no bigger (in font size) than the agent’s insurance license—if the presenter holds an insurance license
9. Offer statements about the strategies that you will cover to help attendees avoid terrible and frightening financial outcomes
   a. Here’s one of my all-time favorites:

   “Don’t let your I.R.A. be an I.O.U. to the I.R.S.”
Who Will You Mail To?

The most important part of the invitation process is obtaining a list of qualified prospects. You could mail to everyone within a certain distance of the seminar venue, but then you will be swamped by people who do not fit the target for the type of seminar you are presenting. So, you need to be able to target mail to only a certain type of person...one with enough money to need your services.

Where to Obtain Demographic Data

All of the seminar mailing services will be able to help you narrow your mailing list down to target those specific people you want to invite. This service is usually built into the price per mail piece that you pay for the entire mailing.

Or, you can find data brokers that will sell you lists that you can then use to do the mailing yourself (through a mail-house company), or you can pass that data on to the seminar mailing company you are working with.

Defining Your Target Audience Parameters

Age Filter

When holding seminars to set appointments with retirees—and some pre-retirees—it is important not to send invitations to those people that are too old or too young to do business with.

For retirement financial seminars you need to target people between 64 and 75 first. These are people that are typically about to retire, or have recently retired, or have been retired for a few years—but all still have many years of retirement left ahead of them.
If you target younger people, they will often be unable to attend because they are still employed. They are also less motivated to work on their retirement finances because they are still drawing a paycheck.

If you target older people, they typically already have all of their financial planning under control because they’ve already learned from the mistakes they made in the first few years of retirement. Plus, at older ages it is much harder to find financial options to recommend. Health concerns further make qualification difficult, as people’s health often deteriorates as their age advances.

HOWEVER: mailing to people slightly outside of the targeted 64 – 75-year age range can have benefits if you need more people to mail to than are within the targeted mailing area. That is, if you need to mail to 4,000 people, but only have 3,500 that meet your criteria—and are between 64 & 75—then also include 500 people that are a little bit older or younger. Start with older, but don't go too far up in age—no higher than 79.

Then add younger ages to round out the mailing if you need to.

Or, simply mail fewer pieces and present to a smaller audience. Smaller is not bad.

**Money Filters**

**NET-WORTH: Bad filter**

It is absolutely fruitless to invite people that have no money that can be moved. If a person has a net-worth of $1,500,000, they might at first seem like a great person to invite to a seminar. But, if 90% of that amount comes from the equity in their home, there is virtually nothing we can do to help improve their financial position.

**INCOME: Poor filter**

Income has no direct correlation to net worth. Don't bother with it.

**INCOME PRODUCING ASSETS: Great filter**

From our experience, this is the best filter we have used by far. Identifying people within your target age range that have at least a minimum level of income producing assets means that you will be more than likely able to help them improve their financial
position in one way or another. People that already have assets that are generating income are exactly the type of people we, as financial and insurance professionals, want to meet. Choosing the right minimum can be tricky, but it is worth the effort.

Distance Filter

Regardless of which other filters you may or may not use, you MUST set a distance filter.

Be careful when letting a service filter data for you to find people within a certain distance. Some will use a “zip code radius”, which means they will search for people that fit your criteria within a certain distance from the zip code where you will hold the seminar. Because some zip codes are many miles across, this could result in sending invitations to areas that are much too far away for people to drive to a seminar.

The distance will vary according to your local roads, traffic, weather, and cultural characteristics for your area. If you are in a heavily populated metropolis area, you will need to keep the mailing to a small radius of a few miles. And, if you are in a more rural area, you might need to expand that distance quite a bit. Just be sure that you are knowledgeable about the driving patterns, limitations, and habits of the people in your target area.

Part II: PREPARATION

Selecting a Venue

We strictly use upscale restaurants and mid-level country clubs. We have tried hotels, and other type of venues, and none of them have had very good results. There are seminar presenters that use only big hotel banquet rooms, and have great success. But, these are typically very advanced seminars that delve into legal advice, living trust creation, managed funds accounts, and are typically put on by groups that have a very large support staff.
To Feed or Not to Feed…

First of all—feed your audience, and do it AFTER the presentation. I have known many seminar presenters that at one point tried doing a seminar without offering a meal and EVERY one of them regretted it and went back to offering meals.

There are also seminar jockeys that do their presentation during the meal, and some are quite successful. However, I feel that this approach requires much more coordination and the presence of at least two assistants.

It is much easier to successfully set appointments if the meal is served after the presentation—and after the appointments are set. More about setting appointments later.

Plated, or Buffet…

In my experience, attendees feel more pampered if you serve them a plated meal. However, we have used venues that virtually forced us to use a buffet and we still had successful seminars. You may need to try it different ways to determine what works best in your area, and for the specific venues you use.

Time of Day

This varies by geographic and cultural parameters. I have worked with agents in one part of the country that have their best success beginning seminars at 10:30 in the morning—in Arizona. In other parts of the country, 10:30 produces horrible turnouts.

We have done both lunch and dinner seminars and they both work. But we have found that lunch seminars are easier on us, and the guests seem to be more awake and engaged in the middle of the day.

Also, try to get your hands on invitations to other seminars like you are doing in the same area, and see what time they are starting. Often you can mimic others and save yourself some research expense and time.
Lunch Meals Only APPEAR Cheaper

Most restaurants have a different menu for lunch, and it is typically lower priced. So, if you can hold seminars early enough in the day to utilize the lunch menu (rather than the dinner menu), you can save some money on the meals. However, saving money on the meals should in no way be a primary factor in your planning process.

I cannot stress this enough: If you focus on SAVING money, rather than MAKING money, your seminars will fail. It sounds simple, but this is crucial...

Seminar Economics: Crucial Planning

I know seminar professionals that focus so much on the price of the meals that they fail to see the overall system and profit margin. For instance, if you move your seminars to 2:30 in the afternoon, you may save $5 per plate for the meals. But, in the long run, you actually are spending more money.

Let’s assume that you hold two sessions from a single mailing and mail to 4,000 people—expecting about 22 people per session. This is the typical result from other seminars, which were held at 4:00PM. BUT, because of the move to a different time, fewer people sign up and you end up with only 15 people per session. So, did you save money by moving the start-time in order to get cheaper meal prices? Nope, you just lost the opportunity cost for the 14 people that didn’t show up (7 per session: 22 – 15 = 7). Now, if you typically spend 50 cents per mail piece, and mail 4,000 pieces, your opportunity cost per person—for 22 people per session (44 total)—is about $45, just in mailing cost. But, if your same outlay of money only attracts 30 people, then your opportunity cost per person goes up to about $67 per person. So, the $5 you were planning on saving on meals actually ended up costing more money—AND, gave you fewer potential prospective clients to meet with.

I have known seminar professionals that—against my advice—started focusing on the total outlay of money up front and lost sight of the one and only goal: To Set Appointments. Sure enough, their sales dropped significantly as a result.
One of the most successful seminarists I know has been doing seminars for more than 20 years, and he NEVER worries about the meal cost, or the room cost, or the mailing cost. Because he learned long ago the secret to holding seminars is...

**Choose a quality venue, in a great area, that people with money enjoy.** Then mail to a number of people that will GUARANTY you fill your sessions—with a little bit of overflow—and invite them to attend at a time of day that works in that area. Then, deliver a fantastic presentation to them, and feed them a delicious meal. The appointments will come, and so will sales, and referrals, and repeat business...IF you can set appointments, and can sell.

**Understanding the R.O.I. (Return On Investment)**

Here’s another way to think about it: Which is better?

- **A.** Spend $8,000 per month on seminars, and earn $20,000 per month in commissions
- **B.** Spend $4,000 per month on seminars, and earn $7,000 per month in commissions

Choice “A” is obviously better, due to the Return On Investment ratio: 20 to 8, vs. 7 to 4. Now, you might ask, "Why would I only earn $7,000 per month—if my $4,000 investment is 50% of the amount that would earn me $20,000 per month, why wouldn’t I earn 50% of $20,000’’?

The answer is: **Because you presented to fewer people, and therefore had less opportunity to make BIG sales.**

Let’s say the average annuity sale is $60,000, and one out of every 30 annuities sold will be for a premium of $300,000 or more. Well, if you are only attracting 30 people per month, you will have fewer opportunities to run into the big cases than if you were presenting to 40 people per month.

Additionally, the fewer people you sell to, the fewer referrals you will receive, and the fewer repeat business opportunities are created.
Embrace the “Plate-Lickers”

There will always be a certain number of people that attend your seminars that are only there for the free meal. Accept it. In fact, EMBRACE it.

Keep in mind that every seminar you hold is a performance. Now, imagine that you are going to a play, movie, or concert (or some other sort of performance), and you show up to a half empty theater. More than likely you will think:

This must not be a very good performance, or there would be more people here.

This is exactly why we NEED the “plate-lickers” at our seminars: to fill the room. Those attendees that do set appointments, and do business, and become our customers have no idea that everyone else in the room is not there for the same reasons they are. To them, they see a room FULL of people that are all interested in improving their financial positions, and the full room helps the truly motivated attendees feel even more comfortable making the decision to set an appointment with you—the popular seminar presenter.

However, if the room is half empty, those motivated attendees will be more likely to wonder if you are worthy of their business. They will be thinking:

This must not be a very good performance, or there would be more people here.

The bottom line is: plate-lickers help you make more sales.

Don’t Hold a Seminar at McDonald’s

By far the most successful seminars are held at venues that are viewed as slightly upscale dining. Now, this can be very different in Kansas than it is in New York City, so you will have to use your knowledge of the area when choosing a location.

Generally speaking, you want to use a place that is popular with the type of people you are targeting: retirees with investable assets. You can research this easily by simply going to a venue during lunch or dinner and watching who frequents the establishment.
If everyone is under 40 years of age, it’s the wrong place. Or, if everyone pulls up in a rusted-out car that is 20 years old, you better keep searching.

This too has been a problem for some seminarists. They become focused on saving money on meals, so they choose locations that are very inexpensive. The problem is that most people with money will not frequent a lower-class establishment, so you may save a few dollars per meal, and end up losing thousands of dollars in sales and income for yourself.

**Use a Private Room**

The most successful seminars are held in private banquet rooms at nice restaurants. The rooms are quieter, so it is easier to hear the presentation. They have an element of “specialness” to them, because only those few chosen people get to be in that private room. And, they afford privacy for conversations and a relaxed meal.

If a private room is not available, then at least use a private section of the venue that is set as far apart as possible from the other public areas.

We have had great success using restaurants that do not open to the public until 5:00, and we hold their seminars earlier, so we have the entire place for our event. This can be a great situation if you can arrange it.

**The Importance of Room Temperature**

Another nice feature typically found in private rooms is a localized thermostat. Be sure to talk with the restaurant staff to make arrangements for temperature control. Room temperature is CRUCIAL to a successful seminar. For every degree above 70, you will lose the attention of 20% of the audience. It is much better for some people to feel a bit cold in the room than for ANY of them to feel warm.

I have presented seminars in rooms that were too warm, and it was IMPOSSIBLE to keep the audience focused. Then, once we got the temperature adjusted down to 70 or 71 degrees, the audience was interested and engaged in my presentation.

This may seem trivial, but I cannot stress enough how important this is.
Setting the Seminar Budget

With all of these factors considered, you must operate within your own financial ability to start out. Especially since it can take 3 or 4 months for the revenue to start rolling in. Plus, I always recommend starting small while you are still learning the process. As with anything, there will be mistakes and lessons learned. So, starting small helps insure you don't risk quite as much while becoming proficient with the process.

My recommendation is that you commit to 6 to 12 months of seminars, and plan for a monthly investment of a certain amount each month. This will be result of many factors: mailing costs, toll free reservation services, printing, meals, gas, printing, etc.

Committing up front to doing a series of seminars is a crucial step to success. I have met MANY financial professionals that USED to do seminars, but gave them up. When I would ask how many they held, the answer is usually between 1 and 6 total sessions.

On the other hand, EVERY professional I know that has committed to seminars and stuck with them has been so successful that they continue doing them to this day.

When Speaking

Here are some things you must do in order to be an effective speaker—and to ultimately book appointments:

Stand Still…but not too still

Most people that are new to public speaking make this common mistake: pacing back and forth and/or swaying to-and-fro.

Stand relatively still during your presentation. It has a calming effect on people, and conveys confidence. And, do NOT use a podium. It makes you appear as if you are partially hiding and you will seem unavailable to the attendee.
**Make eye contact with each audience member**

It is very easy to simply look at the computer or projection screen, or to focus most of your attention on a few attentive and friendly faces in the crowd. Keep your gaze slowly and fluidly moving across the entire audience, but do not move about too quickly. Part of effective speaking is to convey a sense of calm and control.

And, think of it this way: how would you feel if you went to meet with your doctor and he would not look you in the face? It is unsettling.

Lastly, do NOT focus on any one section or person. I have seen several seminarists who find a friendly or receptive person in the audience—or even an entire section—and they end up performing the entire presentation to just that small section of the room. This is a big mistake, for obvious reasons. Be conscious of making eye contact with EVERY member of the audience, every few minutes.

This is another reason I recommend smaller vs. large audiences—it is impossible to look everyone in the eye if you are presenting to 50 people or more.

**Know your presentation forward and backward—literally**

It is much easier to make frequent eye contact and keep your gaze focused toward the audience if you are VERY familiar with your presentation. If you constantly have to keep checking to see where you are in the presentation, or what is coming up next, you will not be able to calmly direct your commentary toward the room full of prospective clients.

Plus, knowing your material thoroughly makes it much easier to jump ahead or back a few slides to talk about a certain point of information. And, it will make it easy to jump right back into the spot where you left off.

The lesson here: **KNOW YOUR PRESENTATION MATERIAL.**
You should rehearse your presentation from beginning to end—without interruption—a minimum of 20 times before giving your first presentation to a live group of prospective clients. 30 times is even better.

Those that have heeded this advice have made their seminars profitable within the first few meetings. Those that only practiced a few times ended up not making any profit until they had put on at least a dozen seminars.

Practice **pays** off.

**Speak at a steady medium pace**

Watch the highest paid TV news people. They speak at a steady and medium pace that keeps peoples’ attention focused, and moves rapidly enough to remain interesting.

And, keep a glass of water nearby. Dry throat can kill a presentation.

**Keep your hands out of your pockets**

Enough said.

**Look the part**

You must do two things when properly dressing to put on a seminar:

1. Dress as if Steven Spielberg were casting a movie, and you are playing the part of a financial professional with thousands of satisfied clients.

2. Adhere to your own style and comfort level—at your most professional best.

Remember: This is not just a performance—it’s a job interview. Dress like it.

First of all, a successful financial professional is going to look different to many different groups of people. A successful financial planner in Houston will undoubtedly dress differently than a financial planner in San Francisco. Ethnicity, culture, geography, industry, and many other societal influences may dictate how you will need to dress “appropriately”.
Secondly, if you are not comfortable wearing something you have two choices, A) get comfortable wearing it, or B) wear something else. But trying to wear something you are not comfortable in is a recipe for disaster. The audience will pick up on the lack of comfort and it will scare them off.

Trust me. I know a VERY successful seminar presenter that never wears a tie, and I know others that dress to the nines.

I personally wear a nice quality white dress shirt (never any other color), a conservative expensive tie, dress shoes, dress slacks, and a blazer (that does not match the pants). Undertakers and politicians wear suits, and I don’t want to look like either.

**Seating Arrangements**

Whether you dress up or dress down, it won’t matter unless your audience can see you, which is why an effective seating plan is crucial. There are many different seating strategies for seminars and I have tried them all:

- Classroom Style
- Banquet Style
- Galley or Conference Style
- In The Round
- Horseshoe or U-shaped
- Modular
- Half-moon or Crescent
- The Flying “V”

In my experience the most successful seating arrangement is the Half-Moon style:
Half-Moon, or Crescent style seating

This style works well because it clusters people together in small groups, and gives them access to each other as well as an easy and clear view of the speaker and presentation screen. When possible, I like to add one more table than will be needed to allow for some empty chairs and “elbow room” at each table. This also helps accommodate those times when there is more than 100% attendance. In other words, more people show up than were expected (registered). Believe it or not, this happens now and then.

When possible, I like to have six chairs at each table—because 80% of attendees will come with a partner (spouse, child, friend, etc.) and odd numbers of chairs can result in having to do some rearranging so that all the couples can sit together. The illustration above only has five chairs per table, which is not ideal but can still work.

The second best arrangement is Banquet Style:
This arrangement works well too for many of the same reasons the Crescent style works. People can see each other as well as the speaker and presentation, and it affords comfortable dinner conversation without always having to turn side to side to see people—as in Classroom style, which I don’t recommend.

**PART III: The Presentation**

The presentation used during the seminar needs to convey information designed to guide your audience to meeting with you. This is the primary overall goal—to set appointments that lead to sales. Notice that the objective does not just stop at “set appointments”. Remember: we can set appointments all day long, but if they don’t lead to sales, we go broke.

**Content**

The content of the seminar must do two things:

**Inform (primary)**
Part of establishing credibility and building rapport involves speaking knowledgably about the presentation topics. The content of the presentation must facilitate that. Also, establishing yourself as an expert and professional requires that you demonstrate a command of the topics you present, and the presentation must be structured accordingly.

More about this later.

**Motivate (secondary)**
It is also important is to motivate the audience (at least a good portion) to want to meet with you. Remember the primary goal. The seminar I use is 100% informational, without EVER being ‘sale-zy’. If you offer THE RIGHT information, the motivation comes naturally.

Remember: Never sell during the presentation. If you try, you will fail.
Medium

The level of technological sophistication you choose for your presentation is a matter of choice and style.

Handouts Alone

I know very successful seminarists who use no technology at all. They simply stand in front of the audience and speak, using only handouts for the audience to follow along.

An easel is often typically involved to elaborate and illustrate different concepts. To pull this off, you need a level of confidence that typically comes from many years of experience, and you must be comfortable being the ONLY focal point for the audience’s attention.

The upside of this type of presentation is that you can more strongly connect with the audience because you are the only thing they are looking at, plus you don’t have to mess with projection equipment and presentation systems. And, it is much easier to come up with your own presentation.

Projected

Using a computer projected presentation is by far the most popular choice among Seminarists today—for many reasons:

- Customizable
- Attention grabbing
- Large and easy to see
- A central point of focus for the entire audience
- Colorful
- Entertaining
- Can include sounds, movies, music, etc.
- Impressive
- Relatively easy to use
**Power Point Presentations**

By far, the most popular approach is a projected Power Point presentation, which requires a few things:

1. A laptop computer
2. A projector, compatible with the laptop
3. A professional looking Power Point presentation to project

The first two items are simply a matter of finances. There are so many different laptops and projectors available today that I won’t make recommendations as to what brands are best.

I know seminar presenters that have made some very good deals on this equipment using E-bay.com.

**Finding a Good Power Point Presentation**

There are a few different ways to get a power point presentation. Here are the top three:

**Contract With A Seminar Company**

There are several companies that have pre-made presentations that you can obtain, but most of them come at quite a price. Typically, you will have to learn the presentation they have created, and will not be allowed to alter it or deviate from the pre-established script. You will also usually be required to sign a contract that limits your sales to only a few specific carrier companies, and ALL of your sales must be processed through the company that provides the presentation.

The philosophy here is that they have a “proven” presentation that is known to work to generate sales. So, rather than selling it directly to you for many thousands of dollars, they “give” it to you free, and then make money on all of the business you generate from all of your seminars using that presentation.

Some companies even require a time commitment, and have minimum requirements about how many seminars you must have each year, etc. And, some even require that
you provide proof that you have partnered with an attorney and/or accountant, and that you offer either legal or accounting services, or both, as part of your business. 

These presentations will yield various levels of success, depending on how well you can deliver them, and how well the audience receives them.

**Develop Your Own Presentation**

Most of the successful presenters are using their own presentations, but that comes from years of experience and practice. Plus, they know their audience and their business model so well, that it is easy for them to build a presentation from scratch that is very effective.

The nice thing about having your own presentation is being able to customize it so that it shows your personality, and presents information with your style and focuses on areas that highlight your expertise.

Unfortunately, describing how to develop your own presentation would take several hundreds of pages of information, and would most likely require some in person hands on collaboration, which brings us to the third way to obtain a seminar presentation…

**Partner With a Presentation Developer**

There are a few companies—like ours—that have developed their own seminar presentations, and they are willing to work with individuals to customize and enhance the presentation so that it has a custom feel for the presenter. And, this arrangement does not come with unreasonable quotas or the demand that you partner with strangers from outside your industry.

The presentation we currently offer has been presented hundreds of times over the past several years, and has been modified and improved regularly to insure it helps the presenters **set appointments that lead to sales.**

Since no two agents are exactly alike—in any way—I work with them to make adjustments, additions, subtractions, and substitutions to the presentations, so that they can give the absolute best presentations possible.
Amplification

Whether you use your own presentation, or someone else’s, you will also need to decide if you want to use amplification to help your audience hear you better.

Many Seminarists use microphones (often wireless) and amplification systems. Whether you do or don’t, you need to make sure your audience can hear you. Some things to consider:

1. Many attendees will be senior citizens
   a. Many with limited hearing abilities
2. Some attendees have limited vision, and rely more on listening
3. There may be other noises to compete with
   a. Traffic, trains, airplanes, lawnmowers, kitchens, bars, etc.
4. You deliver a more commanding presence when amplified
   a. And the technology lends credibility
      i. After all…only important people have microphones, right?
5. If you are delivering two sessions on consecutive days, your voice gets much less tired if you don’t have to scream
6. Amplification enables you to overpower rude attendees that insist on talking during your presentation

Amplification Equipment

Some venues have their own Public Address (P.A.) systems built into the rooms, with wireless microphones, and speakers in the walls or ceiling. If you have the chance to use their system, it will save you the cost of buying—or renting—one of your own.

I recommend purchasing your own P.A. system, so that you don’t have to rely on someone else’s equipment, and so that you can hold seminars in venues that do not have P.A. systems.
We have used a Yamaha STAGEPAS-300 system for several years, and it works wonderfully:

![Yamaha STAGEPAS-300 P.A. system](image)

**Yamaha STAGEPAS-300 P.A. system**

It is a self-contained system that is meant to pack and go, and is built to be knocked around from place to place. It also provides wonderful sound for audiences of any size—up to 100.

We also use wireless microphones, because they are convenient and allow for easy movement throughout the room. The best we have used has been the Sennheiser Evolution G2 100 lapel wireless microphone system:

![Sennheiser Evolution G2 100 lapel wireless microphone system](image)
The two systems can be purchased for around $1,200 total, and are well worth the investment.

We tried two other inferior models of wireless microphones prior to the Sennheiser system, and they were not a bargain—although they were less expensive.

If you are new to working with P.A. systems, you will have to experiment with the controls and speakers to get just the right sound, without any unwanted echo or feedback.

Here’s a tip: always place the speakers in front of, and pointing away from, you. If the speakers are behind you or pointed at you at all, your microphone will pick the amplified sound from them and then send it back through the speakers again. This is called a feedback loop, and it creates very high pitched noises that sound terrible.

**Amplification Equipment**

Eventually I stopped using amplification equipment, and sales actually improved. However, I have a big booming voice and keep my audience count below 30, so my voice works just fine by itself. You will need to make your own assessment about which works best for you.

**Introduction of the Presenter**

Whether done yourself, or done for you, you—the presenter—need to let the audience know who you are. The introduction needs to be honest, personal, specific, with a little bit of bragging thrown in—without seeming pompous.

The point here is to give the audience some reasoning behind WHY they are there listening to your presentation. They want to know a little bit about who you are.

Keep it brief, and avoid using any sales achievement information in your introduction or presentation. People might be impressed if you mention that you were the leading
annuity sales person for XYZ company last year, but they will also see you as an ambitious *sales-person*, and not as a financial or insurance professional that will have THEIR best interest in mind. Remember: never sell during a seminar.

**Introduction Done by Someone Else**

Having someone introduce you can have several positive effects on your audience:

1. It gets people quiet
2. It gets everyone facing toward the presentation area
3. It gives the speaker an air of importance
   - After all, not just *anyone* gets an introduction
4. It gets people clapping
   - Have the person doing the introduction finish up with applause

...so, please help me welcome your speaker for this evening, Joe Smith (starts clapping)

**Telephone Registration**

There are many ways to handle telephone registration. I have seen people that use mail and even e-mail response methods for registration, and I don’t believe their response rate is as high.

Some agents I have worked with have used a generic business answering service, and some were not even 24 hour services. Not that 24 hour is mandatory for success; it just helps accommodate all possible life schedules.

My recommendation is to partner with a vendor that can supply a toll-free number for you, and work with you to develop a professional and effective script for their operators to use when the callers phone in.
Tracking the Registrations

My preference is to use a vendor for phone registration that will e-mail me every time someone calls in to register, or with a comment or question. I also prefer to be able to access all of the registration information via the Internet.

The best services also provide the ability to print sign-in and call-back rosters, as well as nametag labels and confirmation letters (if you choose to use them). I personally have never found that confirmation letters do anything to improve the attendance percentage—as long as you use an effective verification call script (see next section).

Name Tags

Use them. And, wear one yourself. I have a name tag that is permanent and clips on to my lapel, but it is the same size, style, and shape as the nametags we have our attendees wear. That way, when someone complains about not wanting to wear one, I respond, “I know what you mean…but I have to wear one…”, and that usually does the trick.

Also, people want to be able to know your name as they are speaking to you, and the nametag helps. Plus, when you are standing around before or after the seminar and someone comes up to you and lets you know that they need your financial advice, it is always nice to be able to look at their nametag so you can make notes later about what it is you are going to talk about when you meet with them.

I have never done seminars without nametags, and I never will because they work well.

Verification Calls

It is absolutely crucial to make at least one verification phone call about 24 hours in advance of the seminar. Some people make two or more calls, but we have found that one call is sufficient—IF IT IS DONE PROPERLY. The script you use is crucial.
Having a Service Handle Verification Calls

There are a number of services that will make verification calls for you, and some do it very affordably. If you must use a third-party service to make these calls, it is better than not making the calls at all. However, it is my belief that you will get more people to show up at the seminar if you—or someone on your team—make the calls. Ideally, you have an assistant that helps you at the seminars, and this person makes the verification calls for you.

There is nothing wrong with making the calls yourself. I still prefer to make my own calls, but I work with advisors that have assistants do it and it is fine...as long as you use the right script.

Making Your Own Verification Calls: Use a Real Handheld Phone

This might seem like a somewhat silly thing to worry about, but EVERY little detail contributes to the overall outcome, so I’ll include it.

Older people enjoy the sound of a phone being hung up. People of retirement age have spent decades talking on landline phones that you have to hang up when you’re done. Hanging up a phone makes a distinctive sound that is familiar and calming on a subconscious level. If at all possible, use a phone with a hand piece that rests in a cradle and makes the “hang up” noise when you hang up.

The Script:

Regardless of what type of phone you use, this script works wonderfully when making the verification calls, which you will make approximately 24 hours prior to the seminar session they are attending.

Hi, is this __(their name)__,?

Yes, who is this?
Hi, this is__________, I’m calling to confirm a reservation for tomorrow at
_________________________ restaurant.

Yes, that is right.

Great, are you familiar with where the restaurant is located?

Oh yes, it’s just up the street.

Great...and we’d like to ask—if you can—to come about 15 minutes early, about
10:45.

O.K.

Great. I look forward to seeing you tomorrow.

Thank you. (they almost always say thank you if you deliver this properly)

Oh, you’re welcome. B-bye.

Bye.

Leaving a Voice-message:

Hello, I’m calling to confirm a reservation for tomorrow at_______________. That’s
Tuesday, October 14th, at 3:30 pm, for our free financial seminar followed by a free
dinner.

We’d like to ask—if you can—to arrive about 15 minutes early, about 3:15...that way we
can get something to drink and get seated and we’ll try to start as close to 3:30 as we
can.

The______________restaurant is located at____________________. If you have
any questions, need directions, or need to cancel for any reason, please call me at my
direct number: 555-555-5555. And, again...my name is_________(your first name).

I look forward to seeing you tomorrow. Bye bye. (then slowly and softly hang up the
phone)
**Setting an Appointment**

The underlying purpose for holding the seminar is for you (the knowledgeable professional) to establish credibility with strangers who have money and need financial advice. This is accomplished by giving them an hour or so to watch and listen to you. The number one key to success in seminars is being able to build rapport with people on an individual level while giving a presentation to a group. This is not that hard to do, if you understand the TRUE purpose of your presentation (building rapport & establishing credibility, while impressing them with your knowledge).

You want to try to establish the kind of credibility that Walter Cronkite had when he was the anchor for CBS news, (you can find him on YouTube) and was considered by most viewers as the “most trusted man in America”. A title he earned through using moderate pace to his speaking, in a solid confident tone, using well-chosen words to communicate a message the way the audience wanted to hear it.

**If You Offer Too Much, You Might Not Get the Appointment**

Never give away too much information during your presentation, or during conversations with attendees before, during, or immediately following the presentation. When an attendee starts asking detailed questions about how a strategy, concept, or investment might apply to their personal financial situation you should always give a little bit of a response on the matter. Be sure to answer their questions, but don’t give away everything.

If you fully answer all of the questions on the spot, you will set much fewer meeting appointments. And remember, setting appointments is the only reason you are holding seminars. Sound familiar?
**How to Set Appointments**

There are two basic schools of thought on how to set appointments: at the seminar, and the day after the seminar. The truth is that they both can work very well, and they both can be ineffective. The key is to find the style that works best for you.

Some seminar gurus will tell you that if you are not setting appointments at the seminar, you are losing a large portion of potential sales. And, they usually also have a “proven system” for sale that will show you exactly how to do it “right” (at least from their perspective).

Well, I’ve done it both ways, and can testify that—hands down—setting the appointments at the seminar is the only way to go.

**Follow-up Calls to Set Appointments**

Some people would much rather make calls the morning after the seminar to set appointments. They feel more comfortable in this approach, and often feel that they can have a much more candid conversation about the attendees’ personal finances—because they are not talking in front of a room full of hungry strangers. Don’t do it.

**Set Appointments at the Seminar**

When done well, this is a great way to begin the bonding process with your future clients. In a way, this is striking while the fire is hottest. Here are a couple of different methods that work:

**The Information Sheet**

This is probably the most widely used approach, because it is easy to do is very effective. It requires that you hand out an information sheet of some kind that follows the topical information in the presentation. These forms often have check-boxes and lines for notes for the attendees to use to log information that they find important from
your presentation. These then are the key points of interest around which to schedule the first client appointment.

These sheets also include a section to fill out for personal information about the attendee: name, phone number, etc.

Some also include a scheduling area where the person can indicate a day and or time they would like to meet.

To be used successfully, the information sheet needs to be referred to frequently throughout the presentation, with encouragement for the attendees to mark, or write down, those financial areas of particular interest to them.

One of the most crucial aspects of using the information sheet is to state early on—and repeat frequently—that these sheets will be collected after the presentation and the areas of interest that have been checked off will help you to do research for the appointment.

The key here is that by referencing the information sheet frequently, as well as repeating that you will be coming around to collect them—AND to schedule appointments—you take all of the fear away about the “sales pitch” the attendees are expecting. Since you are up-front about it, they become totally comfortable with the idea of scheduling an appointment after the presentation.

This takes a little practice, but works VERY well.

The “Golden Ticket”

This approach is typically used with larger groups of attendees, because it helps weed out those people that are not interested in making an appointment. It also sensationalizes the appointment in a way that starts a bandwagon effect that gets some people to make appointments that might not have otherwise.

The attendees are each given a certificate in their information packets that entitles them to one FREE financial consultation meeting with you—the expert.
The presenter typically explains that these types of consultations typically run between $200 and $xxxx, but that fee will be waived for those people that have been kind enough to take time out of their busy schedules to attend the seminar.

The certificate is typically VERY fancy and official looking, which gives it an implied importance and high-value.

The speaker does not even have to refer to the certificate until the end of the presentation, which saves time AND draws even more focus and “special-ness” to the magical certificate.

The speaker mentions that if the attendees make an appointment for their financial consultation right then and there, the usual fee will be waived—and all they have to do is to take their certificate over to the loyal and competent assistant (usually seated at a scheduling table in the back or on the side of the room). But they must act now! The offer is only good for that one time. Once they leave the seminar they cannot change their minds and call later on asking for an appointment—it will no longer be free.

Perhaps the nicest aspect of this approach is that there is virtually NO work to getting the appointments set. It also allows you, the speaker, to leave the seminar immediately after the presentation is complete, if you like.

Regardless of which approach you utilize—whether at the meeting, or not—it is important that you quickly become EXTREMELY effective at setting appointments that stick.

Personally, I find the golden ticket approach too ‘sale-zy’, so I don’t ever use it.

**Making Appointments Stick**

Regardless of what method you use to get the appointments set, sometimes the prospective client will lose interest in keeping the appointment. You need to be prepared IN ADVANCE to handle this situation. The best way is to prevent it from happening entirely. Here is a process that has worked well—developed over years of learning:
1. Follow up with a phone call the day after the seminar
   a. Re-introduce yourself, and remind them of meeting them last night
   b. Thank them again for coming
   c. Confirm appointment time & date & location
      i. If appointment is more than a week out, try to reschedule for closer date
      ii. Tell them you will be sending a confirmation letter to them
          1. ...and that it will have date, time, and directions to office (if needed)
          2. Mention that you will be including a copy of your newsletter
   d. After mentioning the confirmation letter, try to engage them a little bit to re-connect them with the seminar topics
      i. Only if it seems natural
          1. Listen for comments from them that relate to seminar topics
             a. Talk about those points a little bit—making sure not to give away too much information
                1. Save something for the meeting
          e. Send confirmation letter and newsletter right after phone call

1. If meeting is within a few days of the seminar, don’t do a confirmation call
   a. Especially if it is at their house

2. If meeting is more than a few days out, then call again the day before to confirm

3. ALWAYS send a thank you note to EVERYONE that attended
   a. Confirm the appointment date and time, if they set an appointment
   b. Offer an appointment to those that didn’t set one
Some Final Thoughts

Hopefully this information will help you to build a successful seminar business. We have spent years trying different things and learning what does and doesn’t work, and I sure wish I could have had a book like this to help when I was getting started.

Remember, the only goal for seminars is to **set appointments that lead to sales**, and then commit to doing two sessions every single month—at a minimum. Choose a great venue, with a good private room, and set a time of day for the seminar that works for you, the venue, and the attendees. Then, mail out an effective invitation, to only those people that fit your target market. Have them call in and register for the seminar, and then you give them a reminder confirmation call 24 hours in advance. Then perform a well-developed and well-rehearsed presentation, followed by a free delicious meal. And lastly, set appointments that lead to sales.

Finally—and MOST importantly—remember that seminar marketing is the most successful marketing method for financial and insurance sales, hands down. But, only if you commit to and continuously work the system will you see success. Doing one or two seminars and then quitting will almost always return poor results. Many people don’t see profit until their third series of seminar sessions—sometimes even longer. In fact, when we started doing seminars, we didn’t see a profit until **12 months** after we started. But, we didn’t have anyone teaching us, so we had to make all the mistakes ourselves and learn how to correct them. Now, over a decade later, the process has been successfully profitable every single year without fail—even in the volatile economic climate of years! In fact, the worse the economy is, the more sales we make.

Good luck! Use a good presentation, a good venue, good data for mailing, a good invitation, a good presenter, and a good way to set strong appointments, and commit to the process for at least six months, and you WILL be successful.

It’s just that simple.
Contact

For more information,
Please call (800) 200-9194,
Email greg@TWHagency.com,
or Visit www.TWHagency.com

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