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Renier has served on the advisory committee for the Department of Finance at Wayne State University School of Business and as a featured speaker for the Federal Reserve of Chicago Money Smart Week. He has written several books, many on the publisher's best sellers list.

Wealth & Wisdom Institute strives to help agents become the center point of information in their clients' lives, establish them as leaders in the industry, separate them from their competition, and increase the size of cases, number of cases and number of referrals per case.

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Personal Communication And Marketing Development

Having all the great products, selling systems and passion does not guarantee success in your business. Even though we strive for great products, systems and passion, these alone do not consistently introduce us to new people. Marketing is a process that will support your products, become an extension of your selling system and create a passion in your work that will attract more people to you.

Marketing is not simply throwing an ad in the paper telling people what you do and how wonderful you are. Your marketing should be systematically supported by materials, concepts, ideas and presentations that highlight conversations you have with people. These materials should be personalized and identify you in a way that separates you from your competition.

Marketing to a message will allow you to communicate with people at a deeper level, much deeper than marketing the company and its products. You must market yourself first and have the system, tools and training to do it. Unfortunately, in our business, most marketing is done by default, by accident, without any idea of how to multiply the results. Your marketing should not only enhance you, but the process should create a system of referrals and name recognition. Also, your marketing should target the type of client that fits your profile and the type of business you conduct.

Our industry is no different than others. Business will fail if we have no customers. Many times, marketing your business comes up short. Ask yourself these questions: Does your marketing identify and promote you as a leader in your industry? Does it separate

you from your competition? Does it help create passion in your message and solutions? Does it assist you in keeping your message alive and in front of clients with marketing materials? We must come to the conclusion that marketing is something that we want, but receives very little of our attention.

Your marketing should be the centerpiece of your practice. It should define who you are and what you stand for. If you are marketing to a message, you will expand your ability to have deeper conversations with clients and potential clients. This is good.

The Business of Learning

Many professionals in the financial services business have the luxury of not knowing what they should know. You see, they cannot be aware of something they are not aware of. Some professionals in this industry have it all wrong. It is about the people, not the company's product of the month or their ranking in a sales contest. Many times the public can become confused between what is good sound advice and what is someone's desire to be recognized by a company for their sales activity.

From a distance, you can see the dilemma that the public must deal with. In every aspect of their lives, from the media, left and right wing politics and even some religions, people are being told what to think not how and why to think. This has a paralyzing effect on the average person's ability to make necessary life decisions. Information and a decision-making thought process are required to make such decisions. Knowledge does not become wisdom simply because it is repeated over and over again until it is

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accepted as "the only truth." Knowledge can be memorized, but wisdom is the art of applying knowledge to one's life. Without a process or a guide in your decision making, recognizing the difference between opportunity and a company's sales goal will be difficult.

Overcoming the Problems We Create

From the very beginning, when we meet or are introduced to someone we have a very short time frame, maybe fifteen or twenty seconds, to capture someone's attention. Many times in a brief few seconds we create the greatest obstacles for ourselves without even thinking. It's only human nature to want to impress people and have them yield some amount of respect for who we are and what we do. This can prove to be a challenge because of the perceptions we assume the public has about our industry.

We also feel the need to separate ourselves from our competition. So, many times, in that brief 15 or 20 seconds what comes out of our mouths is a combination of generalizations and caution. The reality is that a trained professional in our industry brings valuable information and knowledge to those they meet. This information and knowledge your client receives does not come from a company or your business card. It comes from you. In the first 15 or 20 seconds of your conversation think of yourself as someone who can dramatically change their lives.

Win the Battle Lose The War

Our industry is well trained from a technical standpoint. The technical skills come

from company training, industry training and industry organizations. Over a period of time our technical skills become the center point of our conversations and communication. For some, for the right people at the right time, these discussions will be valuable. But for the vast majority of people, our technical skills are not a source of excitement or something that will grab their attention. In the end, with our technical skills we may win a battle or two, but armed with only our technical skills we may lose the war.

The reality is that we spend 95 percent of our time honing our technical skills. We spend very little time on developing our marketing and communication skills. The funny thing is that 95 percent of our sales are made because of our communication skills, not because we are technical geniuses.

One important question you should ask yourself is: What is it that you can say that will make your client go out in their backyard, lean over the fence and tell their neighbor about you? Is your professional relationship with someone you meet going to be based on rows and rows of numbers, or will the center point of this relationship be structured around you and your skills? Becoming the solution in a client's life will be driven by your communication skills.

Separating Yourself from the Competition

The easy way of separating yourself from the competition is to have superior products at the best prices. This would give professionals the confidence that no other sales person would be able to compete with them.

How is a client to decide when there are three or four other professionals also claiming product superiority? The client, fearful of making another mistake, may base their decisions on likeability. They have very little knowledge of what product will be best for them but what they are really looking for is someone they can trust.

Trust is a relationship game not a numbers game. In a relationship your communication skills will last a lifetime and you will only have to show the numbers once. Meanwhile, the numbers game is constantly inviting your competition to beat your numbers and sooner or later they will.

Who You Are And What You Stand For

From the very beginning and from the first words out of your mouth you are describing who you are and what you stand for. Everything you say, or don't say, will have a bearing on how people perceive you. In the beginning you are using your words to sell yourself. If your words lack confidence, then that will be the exact impression that people will be left with. Once you have created that impression it could take a long time to change that bad first impression into a good one.

The best way to repair damage is to not create damage in the first place. If you put passion and meaning into your words and discussions the central focus will be on you. Before anyone buys a product from you... they buy you. The key to success is personal development training in communication and personal marketing development. ☺

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