

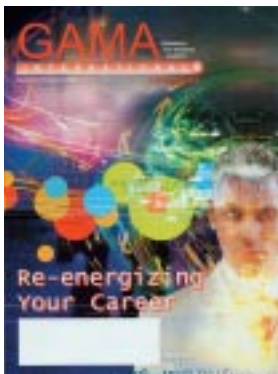
Consistent Client Connection



Robert E. Krumroy, CLU, ChFC

An Agent's Personal Business Image Is Dependent Upon Compliance, Marketing and Email Support

"I know that I can do really well in this business. I can be one of the best. And if I can do that, plus keep my motivation high and my attitude positive through the ups and downs, eventually people in my community will notice me and my expertise - and my career will really take off, business will become easier and I will have a great future."



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Now, there's a killer business statement just brimming with enthusiasm, integrity and resolve. In truth, it has been the sentiment of most of the 90% of agents who fail in their first five years. So, what's wrong? Why aren't more financial service professionals succeeding? Why do we continue to see a 90% failure ratio? The answer is that something in the marketplace has changed.

Contrary to most thinking, building a financial service professional's personal business image - one that creates local market preference, attracts new business and outclasses the competition - doesn't just happen due to "persever-

ing" while one gets more experience and builds their expertise. And neither is prospect or referral attraction a result of increasing company name recognition, perfecting one's selling skills or increasing one's knowledge. Building a personal business image happens by delivering two elements: First by *creating local market intrigue* (building a perception of differentiation) and second by continuing to build and intensify affection to an identified audience through a planned *connection strategy*. The combination of which will make one consistently more visible and memorable than the competition. Isn't that how politicians win elections? Isn't that how celebrities gain fame? The person with the greatest distinction, affection and highest visibility (connection) usually wins - *voilà* - MARKETING!

How do you Frequently Connect?

In the past two years I have written over twenty-five articles and two books on how to create a local market perception of differentiation, and then how to accentuate it. But even if agents *differentiate themselves* in their market it is still only fifty percent of the equation. The other fifty-percent is making frequent connection with their prospects and clients and continually warming them up. So, how do you do it - FREQUENTLY CONNECT? And how do you systematize the process so that you can create an almost unfair competitive preference in a sea of competition? That is the piece that the industry continually seems to overlook.

First of all, there are only so many ways to connect with a client and prospect audience: phone calls, traditional U.S. Postal Mail, and Email. Psychologists say that in order to create

"dominant mindshare," a meaningful connection that accentuates your business image needs to occur at least eight times per year. This means that traditional U.S. Postal Mail may no longer be a realistic connection tool due to postage expense, printing, folding, stuffing and customer sentiment. Customer sentiment? Most of us no longer consider retrieving our daily mail to be a pleasant event. How often do you retrieve your multiple pieces of daily mail to find nothing but junk - just another irritating daily intrusion?

What about phone calls? Phone calls are a great connection tool - there is nothing more meaningful. But could you phone clients, prospects and even referrals eight to twelve times per year who initially said "no" to an appointment in an effort to build affection, preference and deep loyalty? Hardly. Plus, the attempted dials-to-reaches may become so frustrating that your good intentioned determination would eventually be broken. The task would be impossible.

What's left? Email! Yes, Email! (Not to be confused with a Web site) Email is the fastest growing connection tool in the world and the preferred choice of communication for the majority of college educated people. Even clients who refer you to new prospects, more often than not, have the person's email address and will gladly give it to you and/or send them an introductory note on your behalf - just ask. Admittedly, spam is as negative to email as junk mail is to your daily U.S. Postal encounter. However, email messages are opened when the recipient recognizes the *sender's name* (not an email address) or when the *subject line* reflects a recipient's high-level interest, fondness or commonality. Examples such as an affli-

ated church name, a civic club, or an association to which the recipient belongs, fall into this category. When one of those items is present, the recipient is more likely to open the message. Creating one message to send to an entire address book is an effective way to communicate to hundreds or thousands of prospects and clients. This is especially true if your email delivers each message individually without multiple email addresses listed at the top.

Email is an Accelerating Tool

How prolific is email today? Over 65% of America is connected to the Internet. Over 85% of families with incomes greater than \$75,000 are connected and over 90% are active email users. Additionally, the over 65 age group is the fastest growing user group in America. Email is not a diminishing connection tool. It is an accelerating tool. Believing that your market is not connected by email is a critical mistake.

Email addresses can be found through referrals and within groups to which you already belong or could easily get involved in: civic groups, association groups, occupational groups, sport and hobby groups, Chambers of Commerce, and community organizations. Almost all of these groups include email in their directories. Many churches and synagogues also send out weekly email communications. And on many search engines, you can look up groups of individuals with their email addresses. Try looking up CPAs, attorneys, home-builders, home-renovators or local schools to find teachers, etc.

So what seems to be the problem?

Why aren't more financial service and insurance companies in the lead, creating compliance approved email messages to help their agents identify and consistently connect with their intended audience? Does the SEC prohibit email communication? NO! Remember, they allow mutual fund prospectuses to be sent via email. SEC communication regulations are very clear - you cannot carry on a two-way dialogue about investment products over email. However, you can send the prospect and client email communication about financial issues including: not having a well-planned investment diversification strategy, not rebalancing an investment portfolio on a systematic basis, or business owners' not having a deferred compensation plan. And the SEC allows you to ask the recipient to respond for additional details, to which you can respond with a phone call. Additionally, you can send electronic newsletters and invitations to events, and even direct them to a Web site with a URL link in your email message.

Create Market Attraction Now

It is past time for companies to get involved. Ignoring email as a legitimate and effective communication delivery system, for building and sustaining a personal business image is only hurting the agent and their productivity. Frequent email connection is not about selling something. It is about creating deep loyalty and building an accentuated personal business image within one's market that creates market attraction and preference. I don't know of any other way to create consistent connection in

today's market than through Email. But don't just take my word for it. Ask your clients and prospects about their preference: Receiving more "stuff" through the U.S. Postal service or an email message where they can quickly respond when your message triggers an interest for more information? I know my preference. Send me a frequent email message and begin accentuating your personal business image.

If you're interested in our connection tool, Email Concepts™, that can be used with clients, prospects and professionals — helping you build a distinction in your marketplace — just email us with a request for info. We will send you a FREE Email User Manual with sample scripts and phone techniques that will maximize your effectiveness - Email: info@identitybranding.com.

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"My first year commissions exploded from \$94,000 to \$232,000 in one year - all of it came from Email Concepts" *George Roberts, Agent, Sioux Falls, SD*

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