

**Think
Differently**

Think Differently

**ELEVATE AND GROW YOUR FINANCIAL
SERVICES PRACTICE**

Shift your methods a little, elevate your practice a lot.

George Wells



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Introduction

Whether you've been in the financial services business for thirty years or are just getting started, ShiftMethods® will change your life. What if you could have your clients talking about you with the same excitement they exhibit when talking about new electronic gadgets? Well, not only is it possible, it *will* happen using the ShiftMethods process.

Over the past decade, ShiftMethods has been refined to be the most effective blend of strategy, training, and process. Can you envision:

1. Improving your introduction-to-close ratio by 50 percent?
2. Increasing your case size by 50 percent?
3. Transforming your business into 100 percent referrals, no longer spending your time, effort, and resources “looking” for clients, and finding people already excited about you before you meet?
4. Reducing your time in the office by 50 percent?
5. Creating such powerful positioning in your market that you eliminate your competition?

The goal of the ShiftMethods team is to enlighten and inspire your awareness of what is possible. Every giant step forward starts with awareness and vision—and thinking differently. As you merely think about ShiftMethods, you will see a change in your perspective and a change in your productivity. Even as successful as you likely already are, as you progress, you will elevate your practice to yet another level in sales effectivity and increase your skills in a way that benefits both savers (your prospects and clients) and, of course, you! You will experience the following:

- Greater effectivity
- Greater success
- Greater enjoyment

I observe traditional sales as a “predator vs. prey” model. Too often, financial advisors are taught to attempt to “drive a wedge” between a saver and his or her current advisor or financial plan and attempt to convince prospects that their own products are the best without taking time or interest to determine what is most important to the clients and what is *good* about their current plan. This results in a big missed opportunity.

Sell, sell, sell...ABC—*Always Be Closing*. We’ve seen countless movies highlighting the behind-the-scenes hustle of manipulative and borderline-deceitful techniques rumored to be taught to financial reps to sell products.

And you know what? It doesn’t have to be that way!

ShiftMethods training is for financial professionals seeking to elevate their client interaction experience. If you’re a client reading this book, it’s a great opportunity to “look behind the

scenes” and see the motivations, methods, and techniques the elite financial professionals use.

Serving vs. Helping

With all the chaos and complexity in the financial markets, it’s more important than ever to understand our clients and prospects to serve them better.

We prefer to use the word “serve” as opposed to “help.” The concept of “helping” assumes that one person is in a subordinate position to another. But “serving” assumes that both people have equal status. The advisor and the client are on the same side of the table. This creates a partnership in which both parties are working together toward the same goals. Your professional skills will be elevated and valued because your methods foster insight, empathy, and advocacy.

This is opposite what has been typical over the years in the financial service business—the information-harboring, uptight, dark-suit-wearing advisor sitting behind a mahogany desk, dictating recommendations in a somewhat condescending “father knows best” tone. No one ever liked this approach, and in the age we live in today, few savers tolerate it. The most sought-after clients want to be served by a professional they can relate to who makes financial matters simple and clearly cares about their best interest. In summary, we serve well.

“Serving well is living well. As you are giving, you will be receiving. What you have, achieve, and enjoy is a multiplied measure of what you give.”

—George Wells

Here's a Challenge

Can you envision giving yourself to success? We experience the adage, “What you have, achieve, and enjoy is a multiplied measure of what you give.” This does not make sense mathematically. How could one give up something yet receive a multiplication in return? It does not make sense logically, yet naturally it always works.

Think of a time when you were young and some teacher, mentor, or other caring elder took time to invest in you. That person may have noticed something positive about you that others overlooked. Or maybe he or she encouraged you or taught you something you never forgot.

What often creates the impact is the fact that someone saw you, heard you, and did something to leave a positive impact that you never forgot. With ShiftMethods, you are creating those “moments of impact” in every meeting. You are leveraging your role as a highly skilled financial professional with a higher level of impact, being known and experienced as a lifelong, key person of impact. Ideally, our clients look back on the day they met you as a key transition in their saving careers.

Financial professionals are often underappreciated, which unfortunately often results in clients being underserved. Typically, financial professionals are known by the “products they sell.” If an advisor is well liked, the clients will say to others, “Hey, you should talk to my guy. He got me this special investment...” That is flattering, but everyone has different needs. An investment that is ideal for one saver might not be recommended for another.

What if a friend referred you to her physician, and she is excited because he put her on a special drug called Lysikstratton?

You may be thinking, “I don’t need Lysikstratton!” The drug worked great for your friend because she has a specific medical condition. But you don’t think you have the same issue. You may think, “I don’t need that prescription, so I don’t need to see your doctor—regardless of how great the medication is for you.”

ShiftMethods advisors are known by the *experiences they create* (rather than the financial tools they prescribe) in facilitating a discovery process that encourages savers to align financial resources with what is most important to them. Our clients tell their friends, family members, and others, “Wow, you’ve got to meet my financial advisor. I’ve never met anyone like him/her.”

It is possible that someone who is referred to you believes they are “all set” and don’t need your services. It’s like the patient who hates prescriptions—he probably doesn’t want to take any medications, but he would be happy to be referred to a highly recommended physician to hopefully confirm that he is fit as a fiddle. As the doctor goes through the process of discovery, it creates a great experience for that patient. Even if nothing is wrong, the patient is likely to refer that doctor to people he knows because he had a positive and insightful experience.

When you are at your best, you are the financial hero for your clients! Successful advisors I meet are on the perpetual prowl to improve their practices and will go to any length to be the best. They embody the entrepreneurial quest and take little for granted. I believe entrepreneurs are the future of humanity. They’re the ones who are driving human progress, creating jobs, and building real value in the world. And that’s one of the reasons I’m so passionate about our business—it’s all about serving people. Service at its core is giving for the sake of doing what is right for the recipient and trusting the principle of reciprocity.

Giving is the key. I challenge you to give more than you ever have before. I challenge you to be the best version of you. Seeking to be just like others will limit you in the end. Be the best version of yourself. Step back and look at your practice. Is something missing? Is there room for something better, or something more? Is it possible for you to be more efficient, more fulfilled, or more successful in the way you define success? You are likely thinking, “I can always get better; that’s why I’m reading this book.”

Here’s the good news: we are living in the greatest time in human history. More retirees are living longer, healthier, and more prosperous lives than ever before. Their opportunity is to “retire happily ever after,” and our privilege is to show them how.

ShiftMethods training is a process of transforming a seller’s mind-set from *convincing people to buy* to *facilitating alignment of people’s plans with their expectations and most importantly, hopefully avoiding regret*. Your life will never be the same.

Warning, Advisors!

Many advisors are looking for the quick fix, the silver bullet. They want to find a solution and get it over with quickly. But learning to shift your approach takes time. Not because the tools are so complex, but rather because the habits you made and that have become entrenched so deeply are quite difficult to modify. The initial response from many advisors who use ShiftMethods is, “It just makes sense...yet implementation is more complicated than it seems at first.” You must stay committed to it and consistent with it to see the results you hope to achieve.

Let’s look at how the ShiftMethods process works and what makes it so effective in building trust and long-term relationships with prospects and clients.

Change Is Disruptive...Instead, Keep What’s Working

ShiftMethods does not replace the strategies that are working for you now; they simply enhance your interaction effectivity. They enable you to shift into even more success than you’re already experiencing.

We know change is disruptive. But what’s even more disruptive is the feeling of regret of your future self failing to continue to improve and missing the opportunity to build a better practice and better client relationships...feeling the regret of what you could have achieved if you had learned the techniques earlier. As my grandfather, Leo Sonnenberg, always said, “You can’t learn it any younger!”

This is not to suggest that you are somehow way off course and missing the boat. We find that most advisors tend to underestimate the value of the processes they’re currently using.

You read that correctly—they underestimate the value of their current processes.

When I work with advisors to integrate ShiftMethods into their current processes, typically 90 percent of what they do is quite effective. We start from where you are.

To make this book most beneficial for you, assess how each of the ShiftMethods strategies is different from or similar to

what you are currently doing. You may say something like, “Well, that’s pretty much what I do.” Ask yourself, “If I were going to approach the process *exactly* the way ShiftMethods does it, how would I change my current methods, and what would it look like?” Thinking differently is where progress begins.

How the ShiftMethods Process Was Born

Do you remember your very first closing opportunity in this business? Well, my first opportunity seemed like a total disaster, but in the months to follow, it proved to be a life-changing event.

When I made the move from engineering to the financial services world, to attempt to look the part, I bought a seven-year-old 1999 Cadillac STS Seville for \$9,600. It had quite a few miles, and the seller somehow masked the revolting smell of smoke that soon emerged, but it still looked great. I needed an appropriate vehicle because I was going to meet with people in their homes.

Back then, I would send out postcards to people who were looking for information about estate planning, tax planning, or the “recent government changes.” Then I would talk to them about their investments, in hopes of finding some retirement assets that needed attention. I was taught that the goal was to drive a wedge between them and their current plan.

Here’s the scene...

It was the night before my very first closing opportunity. I was so nervous and apprehensive that I couldn’t sleep. This was my big debut. The couple had set up an estate plan based on a previous meeting we had, and I was going to help fund the trust. I had had some training, but in hindsight, I realized it was the

“predator vs. prey” type of training. I started going through what I was taught. I asked him, “Did your broker ever tell you this? Why do you have these investments?” I was beginning to attempt to “drive the wedge.”

And then the client told me something that made me stop. He said, “I don’t know if it makes any difference, but we’re planning on purchasing a home up north in the next six to twelve months, and we want your advice on how we should manage our investments.”

With my training, I probably should have said, “Well, we can set aside some money to put a down payment on the property and then finance the rest of the purchase.” But they were getting ready to *build* a home. My experience with building and rehabbing homes had taught me that it’s hard to know just how much cash a person is going to need in that situation. So the best advice I could give them, even though it was contrary to what I had been taught, was that they should probably liquidate their non-qualified investments, put the money in the bank, and see how much money they would need. Then maybe we could talk in the future about investing some of it.

The couple had not saved a significant amount of money for retirement. In their case, with their plans of building a home, although it could be easily justified, to me it didn’t make sense for them to redeploy their assets into investments where I could make money. Little did I know that this disruption in what I was taught was the beginning of what we know today as ShiftMethods. Even though it looked like it was not going well for me, it ended up turning out great. I finished going through the process with the clients as we went through the estate plan and got everything in order, as promised.

Afterward, they said, “We appreciate this so much. Thank you for what you’ve done. Now, how do we pay you?”

I replied, “Well, I set up the plan and implemented it for you. I got things in order for you, and that’s really how I’m compensated.”

We both knew I wasn’t going to get paid anything. About three weeks later, the client called me and said, “George, dear friends of ours from church would like to meet with you. They have some questions about their retirement savings.”

My assumption was that “birds of a feather flock together” and that I would find this new couple in a similar financial situation as their friends. Nevertheless, I was very thankful for the opportunity and eager (nearly desperate) to see whoever I could.

Once I met with them, I was surprised to learn they had several hundred thousand dollars of retirement assets. Now, there I was brand new in my career, meeting with a couple who had (what seemed like) quite a nest egg (for a beginner). And based on their friends’ experiences, I had come highly recommended because their friends saw me as one who did the right thing, even though I was new in the financial business. In the end, I put together a plan for them, and it was one of my first cases I ever closed. It was huge because of what is now labeled “ShiftMethods thinking.”

With that first closing opportunity, I didn’t do what I had been told. I didn’t do what I was taught. I did what I felt was right. I just tried to be there for them and *with* them, and you know what? Reciprocity has its way of coming right back to you. That is where the ShiftMethods process was born—listening, being

attentive, being patient, what I would later learn to be called “building empathic connection,” and most importantly, doing the right thing for the client. That means developing a strategy that’s clearly in *their* best interest—not thinking about immediate gratification but thinking about what my reputation would be in the long term. If I tried to grab this and grab that, I’m not sure I would have been referred to their friends. More importantly, I’m quite sure I would not be writing this today. But because they saw I was trying to do best for them, they had good reason (based on our encounter) to trust me and send others to me.

It was an amazing experience I had immediately in my career that’s continued to feed itself over and over and over again. One day, I was losing sleep, feeling the pressure of trying to close business based on what I was taught. The next day, I left my first big-deal appointment feeling let down and a little embarrassed that I didn’t “sell any financial products” because I went in there and tried to do the best thing for people. Then a few weeks later, I was referred to a case that completely exceeded my expectation. Now, that is a story with a great ending! And fortunately, as time has passed, we’ve been writing the script for many, many stories like this, impacting thousands of savers.

About This Book

Over the years, I’ve gotten the nickname “financial protagonist” because I’ve refashioned an old script of service and made it new and progressive. I enjoy facilitating savers’ ability to retire happily ever after by really listening to them share their hopes, dreams, and fears. In addition to working with financial advisors to build their practices, I am still a personal producer. I believe it’s important to stay relevant and to continue to experience the same challenges every financial advisor faces every day.

Everything you will learn here—in this book, on the website, and through the training program—is based on results I experience personally in my own practice every day. I created this formula through massive amounts of what I like to refer to as “self-inflicted training”—trial and error, testing, and hard-won experience. I’ve invested more than \$250,000 in training, mentorship, and coursework. With each new idea or method, I test, modify, test, refine, and then modify, test, and refine again to see the highest mutual benefit before passing the method on to our great advisors.

I am intensely passionate about my most valued asset—time. The reason I wrote this book is to do once (create videos and write this material) what many thousands will be able to enjoy over and over and over again. My goal is to impact millions of people and affect more than \$1 trillion of savings. I hate wasting time. Every chapter in this book should either reinforce something you’ve heard before, bring clarity, teach you something new, or enable you to take something away that you can apply immediately. By supplementing what you’re already doing with some proven methods, you can improve every aspect of your practice—and your life.

Now, let’s look at how the ShiftMethods process works—and what makes it uniquely effective.

CHAPTER 1

Transform Every New Interview with “My Bias”

With all the chaos and complexity in the financial markets, it is more important than ever to connect with clients and prospects in a way that serves them. The optimum way to begin a client interview (which many financial advisors call a “sales meeting”) is to begin with what I call the “bias statement.” This early commitment is a great key to improving your ability to build trust and rapport with clients and increase your Assets Under Management.

Begin Every Interview Like This

When I meet someone for the first time, I tell them “my bias” early in the interview. This sets the tone of expectation for the meeting. Here is a story of Mr. and Mrs. Griffin, who were referred to me by their neighbor, Sheila. Here’s what I say:

Mr. and Mrs. Griffin, I believe everyone has a bias. I want to share with you what my bias is: My bias is that you would

have an experience meeting and working with me that would exceed your expectation so much that you will go back to Sheila, the one who referred you, and thank her for referring you to me. Whether we have any reason to do business together or not, my bias is that your experience would be a positive reflection on your relationship with Sheila, and you would be grateful she referred you to our office.

So, if I do or say anything during any of the time we spend together that rubs you the wrong way or doesn't seem quite right, I want you to stop me immediately and make me aware of it. Does that make sense?

Beginning your meeting this way has a multiplicity effect. Here are four of the most significant benefits:

1. Not only do you set the expectation that you will have served your prospects well, but you are having them serve you by giving you feedback.
2. This introduction will completely shift the energy in the room. Instead of savers coming in thinking they are going to “kick the tires” and see what you offer, you are now talking to them in a way that engages them in conversation.
3. Knowing you want them to benefit from your time together, they will likely give you more information. That is indeed the goal—for them to benefit from their meeting with you and to get their expectations met. The only way for that to happen is for them to fully engage with you. The only way for them to fully engage with you is for you to create an atmosphere of serving. They must know you are there to benefit/ them, first and foremost.

4. When sitting with clients for the first time, this conversation shifts their perspective so they feel that you are sitting on the same side of the table as they are and that you are truly there to listen to them well and serve them well.

Advisors tell me it is beneficial for them to watch the “bias” video many times to get the conversation right when they meet with clients. It takes practice, either by yourself or with colleagues. Not only are you changing what you say, more importantly, you are modifying your mind-set. This is monumental.

In some ways, ShiftMethods is a new and awkwardly different approach to something you've done for a long time.

It can feel like riding a two-wheel bike, but...backwards. Just about everyone knows how to ride a two-wheel bike. But then we tell them, “OK, that's great. Now sit your bottom on the front handlebars and ride the bike backwards.” It's the same concept It's just balance and peddling, but everything is in reverse. They're thinking, “Riding forward has always worked well for me. How could anyone benefit any more from riding backwards?” And that's how it can feel to shift the focus of your client interview.

Advisors will say, “I pretty much do that with my clients already.” In athletics, pretty much scoring is *not scoring*. If you are not doing it exactly, you are not doing ShiftMethods. Don't feel bad. As humans, we have an inherent need to feel right, so we resist admitting that a slight shift in the way we do things may result in a better outcome. I know this isn't you, right? After all, you are reading the book. You've already set yourself apart as a striver who wants to be the best. At first, people tend to think these are “just words.” But the nuances are important. The nuances are the difference between catapulting your practice or settling for

your own level of mediocrity. You have good reason to fear mediocrity. It will keep you from greatness if you let it.

“Mediocrity is always nipping at the heels of the great.”

—George Wells

Have you ever gone into the home of someone who has one of those little “yapper dogs”? They weigh about thirteen pounds, have a little raspy bark, and won’t stop barking until you sit down. Then when you try to get up and go somewhere, they start that raspy barking again and nip at your pants leg or your heels. As long as you’re not moving, there is peace, but as soon as you try to get up and do something, the little dog gets all bent out of shape and tries to discourage you by nipping at your heels. He wants you to sit back down and do nothing.

Greatness is not an accident.

Imagine what it takes to be awarded the top prize in a bake-off. When you’re baking a cake, it just turns out better if you are super particular about the process. What seems like a meaningless nuance can actually be a game changer. What’s the difference between the one who bakes a cake that tastes good and the one who takes the top prize at the state fair? I don’t know, but the judges can tell the difference. Our clients are the judges. When you are the best version of yourself, your greatness comes out. And you will get the grand prize.

Phil, a Former Skeptic, Shifts Methods and Transforms His Client Interactions

One of my advisor clients who had been using ShiftMethods very successfully for a while referred one of his friends named Phil,

who was a successful advisor. And, like many successful advisors who have experimented with many different sales training programs, he was open but also a serious skeptic. Phil asked a lot of questions about how ShiftMethods can make a difference in a successful person’s practice. I told him, “The real difference is that your clients feel like you’re sitting on the same side of the table as them, and it facilitates an environment in which they want to do business with *you*, almost without exception.”

His response was, “Yeah, right. Is there anything you can show me? Is there anything you can give me that I can try?”

I gave Phil a few videos; one of them was the “my bias” video that describes the interview-opening approach you just read about. He told me, “I’m going to do this based on the recommendation from my buddy, basically to prove it wrong. A friend of mine swears by it, but I can’t believe just saying those words can make any difference. They’re just words. But I’m going to use the bias opening with ten people and see if it makes any difference.”

He did use the opening with his clients, and after about three weeks, he called me to tell me he wanted to apply to be part of the training. Apparently, he saw a glimpse of what his friend had been experiencing. With just a few videos, Phil experienced value. I teased him, saying, “Why? They’re just words.”

“These are high-impact words,” he said. “When I start the sales meeting with the ‘my bias’ statement, it changes the environment. People are opening up to me who wouldn’t normally open up to me. They’re giving me information they wouldn’t normally give me. I have always wanted people to feel comfortable, but now I realize that the techniques I used in the past

didn't make every person feel comfortable. It made some of them feel *sold*."

Phil went on to say that using the bias statement in his client meetings, or interviews, has made a significant difference. He told the story of how a man and his wife came into his office. "The man was very standoffish, harsh, and asked a lot of hard questions (the typical strong version of the type A personality) until I noted the bias statement," Phil said. "And then I noticed a switch in his countenance. It literally felt like we moved from sitting across the table from each other, sparring as potential adversaries, to sitting on the same side of the table, partnering so that I could be of benefit to him and his wife. It was as if we were working together on the same team. I was able to give him feedback on what he has and how it's aligned to give him results he expected."

Phil explained that in the past, this would have been the type of person who would have questioned and questioned and questioned him until he found a weak spot in Phil's presentation. "The meeting might have lasted a long time, but it would have been very difficult to do business with him," Phil says. "This time, this type of person was open with me. He shared with me. He told me what his challenges were, what his fears were, and he discussed all his assets. And of course, he ended up being my client. That experience was the tipping point for me. I knew that my friend was on to something brilliant, and I needed more of it."

Phil applied on the spot for the ShiftMethods program. Now he has been using the program for almost a year. He recently told me, "Ninety percent of what I do is the same as what I've always done. The difference is in how I listen—and the way I start and conduct the meetings...well, I guess that is a lot. These techniques set the tone for everything. Using them creates a much

more comfortable environment with prospects. I've increased my business by thirty-seven percent."

Phil added that in his first four months of using ShiftMethods, he paid for his three years of tuition more than two times over with the increase in revenue from his enlightenment.

"In the past, that type A person I mentioned may have ended up being my client, but he would have always needed to feel like he was in charge and would have been difficult for my staff and me. Using my newfound methods, I am able to find mutually beneficial ways of working with the stronger, more domineering personality types, who typically have more assets. They value my services because they see that I'm trying to serve them in how I set the tone of the interview using ShiftMethods."

(This is where you might expect to see a disclaimer such as, "Individual results may vary. If you have a heart condition, consult your physician before..." In this case, individual results will vary, and if you are like the many, many professionals who have begun to implement ShiftMethods, the biggest regret you will have is not starting earlier in your career.)

As I was writing this book, Scott from Washington gave me feedback about introducing the "My Bias" statement as text only. He said the text description misses the true benefit. "In the video, the way you use your hands, your facial expressions, and your speech intonation are very important factors that create the impact of stating your bias," Scott said. "It is impossible to properly understand how it changes the dynamic without studying the video. ShiftMethods concepts are so new and different to advisors, they have to watch the videos to fully understand how to implement them into their process."

Skepticism is healthy.

Back to Phil...if you feel skeptical right now, like Phil was at first, and you're thinking, "Yeah, right, I'm not sure I believe it... this kind of sounds too good to be true," then you're in the right place. Keep reading and pondering to unlock the star in you and help your clients see how diligent, able, and referable you are.

Those who find great success are desperate to find new ways to make it happen.

Your future is bigger than you can imagine right now. The process creates an environment in which people are thrilled with the experience they have working with you, and they refer everyone they know to you. Imagine the possibilities!

Shifting Your Methods

1. *Do not* revise the "bias statement" on the first page of this chapter so it sounds like you—say it exactly as stated at the beginning of this chapter. (After you have used it perfectly with ten prospects, you can modify it if you really think it will be better.)
2. Practice your bias statement by yourself or with someone else until you know it by heart and you are completely comfortable with it.
3. Use it with every client you meet with.
4. Evaluate how the bias statement changes the tone of your meetings and how it facilitates building relationships, understanding savers' needs, and closing sales.

Since the original writing of this book, we have had quite a number of people wanting to initiate the process for ShiftMethods while they are reading. To begin your journey, go to www.shiftmethods.com/go.