

ARE YOU WORRIED, SCARED, INSECURE AND EXPLOITED?

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Let Decision-Makers Triple Your Income In One
Week!

Join Us, All Our Members Make Millions More Than
You Do!

Never Again Fail To Make A Sale!
Make All Other Planners Jealous Of You!
Will You Ever Do What Makes You Rich?

“I can not fail! I will never fail. It will be impossible for me to fail!” This is what the planner told me. He was a JD – a lawyer -- and I respect that professional designation. He was a planner with a less than stellar reputation in his market area.

“Why is your success assured? I asked. He replied, “Because I have retained ten consultants. Let me tell you who they are. Bla, bla, bla.” He was not known in his market area or in the industry for being truthful so I attributed his comments to boasting and exaggerating.

Two month after our casual conversation this attorney planner informed me, “I have added two more consultants.” Then he went on-and-on telling me how proven and famous his two most recent consultants were.

Two years later I learned that this planner had twice borrowed money to pay for all of his “name” consultants. The number of his “big name” consultants eventually totaled fourteen. He had refinanced his home, got a part-time job at Home Depot, gone bankrupt, lost his house and wife, then disappeared from “the ranks of financial planners.” Of course many of his consultants were clowns and con men!

Many of the clowns and con men that offer services or support products to financial planners and insurance agents became aware of the

characteristics that make-your psychological profile. They also well understand the basic or typical “normal” human profile. That is to say, they learned how to exploit aspects of your weak, insecure, “false-face wearing”

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and “struggling mode” so effectively that they have grown into a cottage industry. As a result of this, insurance agents and financial planners are exposed to unending “in your face” and over-the-top magazine advertisements, Internet offers, and direct mail solicitations that highly over-promise, mislead, lack specific facts, and sensationalize?

Many of these “in your face” approaches actually appall intelligent and responsible. These offers and their claims offend secure and successful, intelligent, disciplined, and secure financial professionals. You have seen the suspect offers again-and-again if you read any financial publications. Such absurdities as, -- **Commissions Suck! Two Days With Me Can Triple Your Income! Financial Planning Scams! Triple Your Income In 9-Days! Free Money! Work Less To Earn More! Put More Of Your Client’s Money In Your Pocket Now! I Discovered The One True Secret For Your Success And You Can Use It For Free!**

Never-ending “in your face” magazine ads, web sites, newsletters, e-mails, and direct mail offers, are effective at attracting attention, creating interest, and stimulating the desired response from desperate financial advisors. Even obvious exaggerating and over-promising apparently does not hinder the results obtained by “in your face” operators targeting those who are struggling. Some financial marketing consultants actually recommend this type of approach. They encourage planners to confront their prospective clients with the same type of misleading approach. Agents and planners who respond to these “in your face” offers generally find themselves in meetings where they are urged to sign up for product after product, plus ongoing “services,” all for a fee, price, charge, or cost.

During a recent research project, 200 financial planners across our nation were asked why they did not attend financial planning conventions, seminars, and workshops. The majority (71%) said in effect, “I don’t attend because the speakers always have something to sell. They push their offers on the captive audiences. They all over-promise. I know from long experience to expect to be confronted with one hard-sell pitch after another.

The speakers often include clowns and con men. That is why I do not attend our industry meetings and gatherings more often.”

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By reading the following Internet headlines you immediately know that these five “in your face” offers are only phony con-jobs. But many people who are unable to recognize themselves as “near-desperate” are also unable to see through these false promises.

<p>Become A Multi-Sports Financial Super-Coach In Only Three Days! Hot Chicks Who Wants Sex With You Now! Get Your College Degree In Two Weeks! Never Again Be Outsold By Any Competition! Everyone Wins When You Gamble With Us!</p>

Most likely, you, or any other person with “half a brain,” would not ever consider responding to any of the above absurd “in your face” offers. But why do so many agents and planners continually fall for the obvious untruths and excessive over-promising of the “in your face” advertising directed to them? It is as if these offers originate by people who think, “I know my target prospect is insecure and not too bright so I will propose ...”

<p>Legal Battle Makes Super-Marketing Secrets Available! Get Our \$10,000.00 Training For Only \$2,000.00! Top Ten Guaranteed Stock Money Makers For Next Year! Attract Five New High-Net-Work Clients Every Week! Are You Mad As Hell And Not Going To Take It Any More?</p>

Jeff Eshun, a successful financial planner in Toronto and long-time advocate of the **Insurance Pro Shop**-, says, “I have never responded to any of the “in your face” offers that saturate the financial professions. Advertising like this is routinely brought before agents and planners. It

never ends. I strive to be unique in my presentation relative to, not only our marketing techniques at **Solution Twenty-One Finance**, but also to our product mix, and the clientele that we serve. Total honesty is an essential! Typically I am involved with retirees and providing those products that are most competitive. These include, but are not limited to, annuities, life insurance, long-term care, and other supplements. Truth and accuracy are absolutes for both my practice and for my professional speaking. When I speak to financial

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organizations it is vital that I be totally accurate, current, and not subject to various interpretations. Misrepresentations or exaggerations of any kind should not be acceptable for speakers or anyone offering any other services to financial professionals.”

I Discovered The One True Secret For Your Maximum
Success!
Our Program Pays For Itself In Ten Days Or Less!
Our Exclusive \$20.00 CD Will Make You Millions!
Escape The Seven Deadly Agent Or Planner Traps!
World's Most Expensive Consultant Will Help You!

Lew Nason, “*The nine out of ten guy!*” says, “I would never respond to “in your face” advertising offers regardless of the fantastic promises or the financial trade journal in which they appear! During my career as a financial professional, I have found “in your face” advertising to be very frequently clichéd and what typically sounds too good to be true usually is.”

Are You A Commission Dependent Junky?
Get An Interest-Free Loan From The IRS!
Magic Secrets For Closing Every Sale!
Learn Why Our System Works Like Magic?
Stop Making Others Rich While You Settle For
Crumbs!

Some of these statements such as **Tap Into The Booming Market!** or **We Have The Answer To All Of Your Problems!** or **Discover The Secret Of Real Success!** or **Our Free Report Tells You Everything You**

Need To Make Millions! and other slogans, are so frequently proclaimed, year-after-year, that I am amazed these “come-ons” composed of clichéd phrases are still used.

Some of the organizations and programs that use these “in your face” slogans are legitimate organizations. However many “in your face” ads promise far more than they can deliver! Always there are fees attached to these programs where-by the agent or planner is charged. The financial advisor (actually a “mark”) may be required to work extremely long and hard at implementing the program or system he or she “bought” (that the “in your face” advertising promoted). Even so, the agent or planner may find that he or she is legally obligated to paying fees for a service, format,

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program, system, supplies, or for ideas that are:

- (1) extremely difficult to implement for their situation, or
- (2) do not work as indicated or promised, or
- (3) cause them to spend more to make them work to a limited degree, or that
- (4) was just too good to be true in the first place. Or
- (5) they end-up paying for “services” that are available for free elsewhere.

What You Learned From Your Home Office Now Hurts You!

1000 Qualified Leads Per Week Guaranteed!
This New Tax Law Allows You To Claim Free Money?
How You Learned How To Use The Magic Yet?
Three Days With Me And You Can Become Wealthy!

My advice to agents and planners that are considering responding to any of the endless “in your face” hype, that appears in most all of the financial industry’s trade magazines, is to first be very thorough doing your homework. Suppose you have decided to respond to an ad that claims to provide unlimited qualified annuity leads. I recommend that you attempt to carefully examine the company’s claims and actual track record. Ask for many references – references that are not “plants,” and contact all of them. I would also want to know exactly what it is that this company requires as a

fee, subscription charge, or for writing my business through them, or whatever their financial requirements are.

We'll Show You The Guaranteed Quick-And-Easy Way!
You Can Be A Star Like Me!
Turn 100 Clients Into 6,000 By Working With Us!
Stop Making Only Your Home Office Or B/D Rich!
Make Tons Of Money As A Financial Planner!

Before responding to any “in your face” advertising, I would advise financial planners to do their homework in the most thorough way possible to make certain that they completely understand and know exactly:

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- (1) What is the advertiser is actually proposing?
- (2) How much time and money will the product or service actually cost?
- (3) What are the realistic expectations or benefit?
- (4) How will this impact your financial planning clients?
- (5) What options will I you be required to give-up?
- (6) How can this relationship (if entered into) be terminated?
- (7) What various obligations are involved
- (8) What changes or adjustments must be make?

Anyone paying for anything should know what actual benefits to expect, not the promised benefits (especially if they are merely promised or stated by “in your face” sales copy), but the reality! Ask yourself, “Is this realistic?” Contact any other sources you can check for current, impartial, and factual information, i.e., state or federal regulatory agencies, financial associations, financial services companies, competing organizations, etc.?

Higher standards are greatly needed for speakers who talk to financial professionals. A similar type of homework should be applied to any and all speakers or platform “talents” before they present to financial professionals. Often the struggling agent or planner ends-up as a mere captive for special interest sales pitches. “In-your-face” tactics should not be allowed! Have the such speakers actually walked in your shoes? Are they totally responsible? Do they use exaggeration?

Are the platform presenters actually successful as producers or speakers or anything else? Do they have something original to say that is not a rewording of what you have heard for years-and-years? Do you know how to calculate your **ROI** for the fee they get from you? Consider these and similar logical questions regarding the crowded ranks of speakers. We have all found ourselves listening to a speaker and we suddenly realized that the speaker was not especially qualified, skilled, or beneficial. Some of these speakers “kick-back” a portion of their fee to the person who hires them. Remember also, if you are seeking to grow your business, sales, or practice, then you don’t really want, or need, an entertainer! The purpose of your speaker is not to entertain or amuse.

Sometimes the often-repeated catch phrases that are used by speakers, also appear in the copy for “in your face” offers. Such catch phrases are also used by some legitimate businesses that offer products or services designed

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to help insurance agents and financial planners. They attempt to help by assisting in accomplish a better job of marketing their services, or to help them provide a more competitive product mix, or improve client services! I

It seems that major established corporations and the largest agencies avoid “in-your-face” advertising that asks question that are rude, crude, or even vulgar, i.e.,

Do Your Commissions Suck?

Are You Still Missing The Money Boat?

Are You Falling For The Commission Scam?

How Long Can You Survive Struggling As You Do?

Are You Still Making The Greatest Mistake?

And these promises are endless. Here are five more:

Are You Living And Working In The Past?

Has Your Sales Slump Lasted For Years?

Does Your Bottom Line Stink?

How Long Are You Going To Be So Stupid?

Stop Selling And Start Making Tons Of Money

Now!

Sell Our Products And Earn Our Senior Consultant
Designation!

You Can Make Far More As A Fee-Only Planner!

Our Exclusive System Works Like Magic!

Avoid The Six Career Ending Pitfalls!

Our Seminar System Is Always Fully Packed!

I believe it is correct to state that most long established and responsible organizations in any field do not use “in-your-face” advertising. Such advertising works best with the desperate, the failing, the insecure, the uneducated, the frightened, and those who are less intelligent.

The intent of over-the-top advertising is to immediately capture the target’s attention! The intent is not necessarily to be accurate. In the financial industry most “over-the-top” advertising is produced by self-appointed experts, or alleged gurus, production managers, coaches, consultants, trainers, speakers, etc.

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Not all of the “in-your-face” come-ons are baseless, or without merit, or lacking in at least some substantiation. Some “in your face” ads, or direct mail pieces, may represent substance that is worth looking into, but I repeat you must:

- (1) Do your homework carefully.
- (2) Remain grounded in your reality.
- (3) Focus on the truth and actuality.
- (4) Think more carefully about all aspects entailed.
- (5) Remember that your client’s protection and best-interest always come first.
- (6) Always act with utmost caution. If you have to commit legally before learning and knowing all the details involved then forget it! Play it safe even if the “deal” or “arrangement” appears legit, by making certain that you have a legal and workable exit option that is not too costly for you.

What “The nine out of ten guy!” Says!

I turned to no less an authority than Lew Nason, for some answers for you:

Have you ever responded to any “in your face” advertising or promises aimed at agents or financial planners?

Lew Nason: Yes I have! Years ago when I was new to this business, but I threw away the material I was sent.

Would you ever respond to “in your face” offers again?

Nason: I don't think I would. I prefer dealing with legitimate organizations and they tend to not use over-the-top approaches or come-ons.

Why do apparently intelligent and experienced (some experience at least) agents and planners respond to “in your face” offers?

Nason: They may simply be desperate. There are many reasons that I don't know about. But some reasons include, certain people

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are so honest, they believe everyone else is also honest, therefore, they think all industry-related promises are true. Others may believe an easier way to sell exist. A percentage may not deal well with rejection. The “in your face” offers may press the greed buttons of certain financial services advisors.

Rather than providing complete service in the best interest of the client some advisors may be more concerned with pushing products, especially products they know how to sell best. Some may mostly recommend products that pay them the highest commissions. Still others may be pursuing sales quotas. Also, many seasoned agents and planners may respond, suspecting that the offer isn't going to be what they would like, but hoping it will be something that can help them as they are struggling. I hope most who respond have enough sense to not sign-up. Of course there are always new agents and planners who are not doing too well.

The struggling financial types are always vulnerable to these over-the-top promises. They are looking for leaders, for secrets, for magic or for

quick-and-easy strategies or formulas, or other ways to succeed without much work, knowledge, or effort.

What are some more ‘in your face’ promises?

Nason: They seem to be endless. One of the favorite lines remains: **Retire A Millionaire In 6-Months!** OK, I wouldn't mind if it took an entire year, but I don't intend to pay for what they are selling. Among the other ever-popular offers are: **Shocking Lead Generation Discovery! Tell Your Sales Manager No More Cold Prospecting! Get Hot Prospects To Call You! Is Your Seminar System As Effective As A Pig In A Mud Hole? Zoom Into The Next Billion Dollar Industry! Get Your Book Published Now! Is Your FMO As Smart As A Cow In Sunglasses? Tell Your Boss To Go Stuff It! Who Is Hoggish With Your Commissions? Take The 72-Hour Get Rich Challenge!**

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Don't Look For Magic Answers!

What is your advice to any agent or planner who considers responding to “in your face” promises?

Nason: The best advice I can give is *‘Don't do it!’ ‘Don't waste your time!’* Magazines, radio, TV, and newspapers should be more responsible and not present “in your face” offers aimed at financial planners. There is no way to make direct mail accurate or honest.

If possible, respond first and only to the advertising that is responsible, honest, dignified, and respectful of your intelligence. If you feel you must respond to “in your face” direct mail or ads in magazines, see if there is a guarantee. Usually there is no meaningful guarantee. Is there a return policy? Most likely there is not! Is this going to cost you money? Of course this will cost you money! Will your results equal those promised or indicated? Not likely! Why not simply try to remember that the company way usually works if you do! Try to use your common sense and not order

the “in your face” free details. Never forget magic is always a false illusion! Recognize that which is fake. There is no real magic so don’t seek a magic solution to anything.

Note: Have you received “in your face” or “over-the-top” offers other than those mentioned in this article? If so send them to the author **Forrest Wallace Cato** at **wcato7@juno.com**. He is author of the book *You Can Sell Like Mehdi, Ben, And Norman*. Cato is a financial magazine editor and **Image Branding Media Advocate** for financial sales and service professionals. www.CatoMakesYouFamous.com (Web Site)

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