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MAY 2015



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Your Ultimate Resource In Life Brokerage

**THE TRUE SPIRIT
OF A TEAM**

Being part of a team can be incredibly fulfilling. Throughout my life, from my youth playing sports to today, in family, church, and career, I have benefited from being a part of something bigger than myself.

Right now, I'm involved with the Boy Scouts. I've been doing a lot of work with a troop and recently I took note of one of the boys who seemed to be feeling a little left out. One day, our group (about 15 of us) made a surprise visit to his house. We wanted to let him know how much we appreciated him, and asked him to lead the troop during an upcoming competition. When we asked the 16-year-old to lead us, he instantly perked up. That sense of belonging came right back and he was eager to take on the task. He grabbed the bull by the horns and committed himself to the role of leader.

The competition was the third annual Hairyman Venture Quest — cleverly named, as it's held in Herriman, Utah. The competition is a 22-hour relay, structured around a series of events. Teams work to complete the events, and with completion, the team earns a set number of points. The more challenging the event, the more points it's worth. After completing of an event (or sometimes during), the team has to take a picture or video and upload it to social media, tagging it with a competition hashtag and sharing it with everyone.

The events in the Hairyman aren't all what you'd expect. In total, there were 75 events. Here's a partial list:

- Interview a veteran, and learn his story about when he served this country.
- Call girls and ask them out on dates, with the speakerphone on.
- Eat hot dogs with hot sauce, while wearing hot pants in a hot tub.
- Participate in a flash mob, while out in public.
- Cook a three-course meal for breakfast.
- Carve a mascot out of a bar of soap.
- Jump into a cold swimming pool.



- Ask a girl for her phone number.
- Perform yoga by a waterfall.
- Catch a loose chicken.
- Sing out in public.
- Ride a zip line.

So, the events were extremely varied, testing wit and will. One of the most challenging events was getting a Twitter "celebrity" with more than 25,000 followers to tweet or retweet something with event hashtags. One of the people in the troop had a good friend with 35,000 followers who helped us accomplish this task.

We continued to rack up event points and ended the competition on a very high note.

The positive momentum stayed with us as we drove back to Hairyman HQ. We looked at all we had accomplished in the past 22 hours, and we knew we'd be taking home the prize. Once we were back with the other teams (there were about 15 teams competing), there was a 30-minute wait to find out who had won. The anticipation was palpable.

Continued on pg 3...

Sethscapades AN EXPLOSION OF WONDER

"IMAGINATION IS EVERYTHING. IT IS THE PREVIEW OF LIFE'S COMING ATTRACTIONS." ~ALBERT EINSTEIN

The most curious person I have met is my 11-year-old son, Seth. Seth has lots of adventures, which we call "Sethscapades."

A couple of weeks ago, on my wife's birthday, we decided to spend some time at a local furniture and electronics store looking around for home decorating ideas. Seth was happy to be our sidekick for the night. This is one of Seth's favorite settings — he had the two of us all to himself at a place where he could ask us to buy him almost everything he saw.

This is a fairly new furniture store that is very large. We started in the family/living room area and as we were making our way through, Seth talked and talked. He sat on almost every couch and then told us we should buy it. His happiness at being there with us was amusing.

After walking through all the furniture areas we ended up at the electronics. Seth spent time checking out the iPads, laptops, headphones and GoPros. He had to touch everything. He also wanted to know the sizes and differences in all of the large screen TVs. Seth and his mom also made a brief (15-minute) stop at the \$5,000 massage chairs, one of which he begged us to buy because it was capable of making him feel as if he were in zero gravity.

On our way out we walked through the country or cabin section of the store. They had a rock fountain with stuffed black bears climbing around it. Seth loved it. He kept saying over and over, "Don't you wish our house looked like this?"

To Seth's disappointment, we left without buying anything, but we had a great time. Taking a child to a store like that is not always pleasant. As my wife says, taking Seth to certain stores can leave you sweating and wishing for a child tranquilizer (it was much worse when he was younger). However, we had an enjoyable evening and loved being there with him. We realized that if we could see things as he does, even something as mundane as a furniture store, life would be a lot more exciting.



KEEPING CLIENTS SAFE ON THE *Journey to Retirement*

Many people think of retirement as a period of time later in life. However, consider the analogy developed by Barbara Crowley, 2014 NAILBA Chairman of the Board and current

CEO of Brokers Clearing House in Des Moines, Iowa. Retirement is a destination, and to get there, clients need a reliable "flight plan."

The plan starts with the advisor who, in many respects, serves as a "flight crew." The flight crew is made up of highly-qualified individuals, with the tools and know-how to get their passengers safely to their destination. Though the advisor may be just one person, she too has the products and services to help clients hit retirement goals. With these tools, coupled with experience, the pilots overcome challenges and unforeseen circumstances such as wind that may set the plane off course or turbulence, which causes anxiety for passengers.

First, before the flight plan is created, the client needs to decide on a destination. Every person is going to have a different retirement destination. What are the client's personal goals? Financial goals? What do they want out of retirement? What is realistic? The advisor works closely with the client to find their ideal destination.

The next question is, "How do we get there?" Or, as Crowley puts it, what flight path will give the client "the greatest odds of reaching the destination safely and efficiently?" In other words, what products

does a client need to accomplish their goals? What route can an advisor chart to minimize risk, where the skies are clear and strong winds aren't expected?

With those questions answered, it's time to prepare for takeoff. Crowley describes this stage as the "most aggressive, and consequently where the passengers also face the most risk." This mirrors the process of putting together the right plan to get the retirement account off the ground and soaring. In order to really soar, risk may be higher (generally leading to higher return). It's that return that gets the client well on their way to their destination.

After an "aggressive" and "risky" takeoff, the rate of climb slows and the plane levels off. Everything becomes steady. This might mean a change of product — a shift into something offering the client more security, with low risk. When the journey nears the destination, it's time to land. In this situation, and in getting prepared for landing, the plan comes together.

Crowley does warn that even the best laid plans can "become irrelevant." "Too many advisors," she says, "focus on growth and distribution, but ignore protecting the flight in the first place." A successful retirement can be determined by how well those events are handled by an advisor. The best way to do that is through education of both clients and others in the industry, and as Crowley puts it, "advisors need to see life-insurance products as a strategy, not a sale."

CUTTING THROUGH *Mental Clutter*

What goes through your mind when you are having a conversation with someone about their business and you notice every few words is a buzzword? You tune out many of these words — alignment, core competency, seamless, etc. — you know them. You want to get to the heart of the conversation — the point. You are listening for new ideas and concepts and you want to give your feedback.



In business, when you successfully convey your meaning by being clear and concise, you have influence. When you speak to your peers, your team, and others with clarity of thought, that clarity is passed on to those around you. Others will also begin to think with a similar level of clarity.

To get to this point, however, takes a little work. In a fast-paced

environment where ideas flow rapidly, you might not be able to think as clearly as you want. To put yourself on the path to clarity of thought, there are a few steps you can take to cut through the mental clutter.

BUZZWORDS. Let's come back to them for a moment. We know they can sound good, but at the same time, they are clunky. We are all guilty of using buzzwords, but there is no denying they get in the way.

In our conversations — face-to-face, phone, or email — buzzwords are a distraction. They are the cue for listeners or readers to tune out. Your goal is to cut them out of your vocabulary and focus on editing them out of your conversations. Give it a little extra thought. When you've made the effort to cut buzzwords, it makes getting to the point easier — and will bring along increased clarity.

SIMPLIFICATION. No one likes reading a wall of text unless they are reading a good book. Your goal is to take long-winded monologues and to transform them into short, concise sentences. Practice paring down long sentences to the bare minimum. Start with the buzzwords, then move on to the fluff, and other extraneous words. Not every "the," "this," or "that" is needed.

To take simplification to the next level, think about using smaller words, as well. When you write and think, use simple words. The fewer the syllables, the better. Avoid using complex words. It may sound strange at first, but your goal is to take a complex business idea and turn it into an idea that is clear and accessible.

COVER CONTINUED



We didn't even place in the top five. As the winners were announced, I saw the disappointment on the boys' faces. We got together after we learned the results and talked. One of the boys spoke up and said the competition wasn't about coming in first place. It was about being a part of a team and having fun. We had spent the last day building memories and strengthening friendships.

At the end of it all, these kids had left me with an important message. Winning isn't everything. We may be competitive in spirit — trying to be number one, attempting to make the most money, focusing on becoming the best at what we do — but when we're part of a team, win or lose, we're a part of something bigger than ourselves, something much more important.

— Justin



SUDOKU PUZZLE

PUZZLE YOUR BRAIN!

				8				
2				9				8
			6				3	
8	5		2	4	6	3		
								5
	9	1	5				8	
				6	3			9
					9	1		
6			4			2		

Answer Key

8	2	9	1	7	6	8	9	
4	9	1	6	2	8	5	3	7
6	5	8	3	9	7	4	2	1
2	8	9	7	3	5	1	6	4
5	7	1	8	6	2	9	3	4
1	6	7	2	4	6	3	9	8
7	3	8	5	9	6	2	4	1
8	1	5	4	6	8	9	7	2
9	2	6	8	7	1	4	3	5

BLAME IT ON THE WEATHERMAN

February 18, 1979, marks the date when the most important race in stock car history zoomed on to television screens. Admittedly, the Daytona 500 was in its 21st year, but on this blustery day, everything changed for NASCAR, and at the root of what was to become a cultural phenomenon was a storm.

Of course, there were a few other factors to take into consideration. For instance, the 1979 race was the first complete 500-mile race to reach the airwaves in the U.S., and CBS decided to use their brand new "in-car" viewing cameras to capture every adrenaline-fueled moment, but still, very few people actually watched the races in the first place (most of which were aired starting with the 'good bits' of the final quarter). This groundbreaking live broadcast was something truly special, and the weather certainly agreed.

February is full of wintery surprises, and on that Sunday, a snowstorm hit the Midwest and Northeastern U.S. (even the Sahara Desert saw a few flurries). Between the wind, the cold, and the incredibly poor driving conditions, many who would have been out and about were homebound and in search of distraction.

Lo and behold, one of the three channels available to a good portion of the East Coast was CBS and the race instantly made its mark on over 15.1 million viewers. Even better, it was a terrific show, culminating in a fistfight between the leaders of the pack after their cars collided in spectacular fashion. Years and several dedicated channels later, NASCAR is a national pastime, and to think, it all started with a captive audience and a storm!

Mememes OF THE Month



"You have choice, you are master of your attitude, choose the positive, the constructive. Optimism is a faith that leads to success."
- Bruce Lee