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*Sethscapades  
Skip the List*



A couple of years ago, I had the ambition to get my youngest son Seth more focused. He was 9 at the time and I admit, I may have been a little too ambitious. I sat down with Seth and explained the importance of doing a weekly "to-do" checklist.

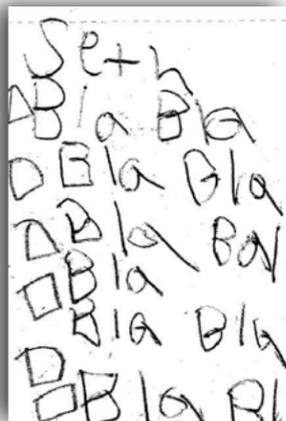
While I explained why it's so important to have goals and to write stuff down, Seth was looking around at the walls and ceiling. He was "sort of" paying attention to me, but was in full Seth-mode. He was looking around to see what there was to be curious about. He wasn't invested in what I had to tell him.

I asked him to write down three things he was going to get done for that week. I handed him a pencil and piece of paper and let him loose.

A little later, I came back to check on his progress. He showed me he had, in fact, put together a checklist. He drew checkboxes, and next to his checkboxes he wrote his goals for the week, over and over again: Blah, blah, blah, blah, blah.

So, while he may not have been looking directly at me, at least I knew he was listening. He did, in a sense, do what I asked him to do. And, I suppose, he did capture the weekly goals of a 9-year-old and let me know where his priorities were.

As we take our first steps into 2015, and think about New Year's resolutions, this story popped into my head. It is important to make those resolutions, set goals, and write them down—create that checklist—but it's also important to be curious and excited about what might come next. As adults we tend to lose a lot of spontaneity, and that childlike wonderment.



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**WHAT IT TAKES TO BE A  
GREAT ADVISOR**



Last month I received a call from my office. A package had been delivered for me. I wasn't expecting anything. Then I was told the package was moving. As you might expect, I was very curious. A moving package? I rushed over to the office, to find that I had received two live lobsters, overnighted from Rhode Island.

Occasionally, I do receive gifts from insurance companies, but this one was over the top. I'm sure

**I will never forget it.**

Receiving a pair of lobsters in the mail leaves an impression. That's something that can prove to be important when you want to build a relationship, similar to the relationships that financial advisors wish to build with their clients.

I've worked with many advisors during the past 15 years, and during this time, I have learned what separates an average advisor from a good advisor from a great advisor.

**The average advisor**

Advisors are generally good with people, they can tell a good story, and they can easily explain simple concepts to their clients. However, a majority of advisors I've worked with are disorganized. They are focused on selling a product, but they don't approach it with any real strategy. The average advisor only does client reviews when the client asks for one, and even then, there is seldom any follow-up. Basically, the average advisor has a very reactive approach to the way he does business.

**The good advisor**

I would say 10 to 15 per cent of the advisors I've worked with are good advisors. These are the type of people who consider themselves more entrepreneurial. They want to build their businesses and succeed. They are constantly learning, reading, and closely following the latest industry changes and trends. They do a fair job of following up and keeping in contact with their clients. These advisors prefer to call their clients for annual

reviews, rather than the other way around. They are 50 percent reactive and 50 percent proactive.

**The great advisor**

Great advisors are rare. Dan Sullivan calls the great advisors Unique Process Advisors. Dan Sullivan has a book with this title with several examples of

really great advisors. These guys share many of the same attributes of good advisors, but the really great ones have a plan. They have a team they can count on, a system to get things done, and they strategize. They automate processes and they have a marketing plan in place.

What really sets them apart is their client interaction. They hold regular client events, record and distribute podcasts, keep a regularly updated blog, and send out newsletters. They keep their clients in the loop and their follow-up is impeccable. Nothing slips through the cracks. They approach their business very proactively.



How do they get there? How do the great advisors become great? About five years ago, I really became passionate about small business and self-improvement. I constantly read and studied a number of topics and I discovered three concepts that really stood out to me: Strategy, Story, State.

*Strategies* involve having critical systems in place. You have structured, automated plans in place to attract, sell and wow clients. You are prepared. Follow up is planned and impeccable.

*Stories* deserve more credit than people give them. Every good company has a story. People are always interested in a good story—it creates reliability, and as they say, people buy from people.

*State* refers to a company's culture. It's what drives a company's mindset, the confidence of the employees, and their self-esteem. It's a passion and a vision. The employees know why the company exists and what its purpose

*Continued on pg 3...*

# THE BUSINESS OF Inspiration

In the world of finance and insurance, people are sometimes reluctant to talk about inspiration. They prefer to acknowledge facts, statistics, how to accomplish tasks, all without the use of emotion. Inspiration isn't tangible; therefore, it doesn't matter. However, there are those like Joseph Jordan, a New York City behavioral finance expert, who says otherwise.

Inspiration boosts productivity, he says. It strengthens customer relations in the name of value, and not in the name of price. The "why" part of a business model isn't talked about as much as numbers and figures, but without a sense of purpose, communication falls apart and managers don't get the results they want.

The simple reason to incorporate inspiration into your business model is because logic and numbers aren't conducive to emotion. Inspiration stems from emotion; it's how people feel. Inspiration combats complacency, low self-esteem, and the fear of rejection. If

employees understand their purpose, they will be more passionate about their work. Self-worth increases when they realize the impact their work has on people. Measuring their personal value in the workforce is just as important as measuring their professional value in dollars and cents.

While people draw their inspiration from a variety of sources, some, like Ryan Pinney, have to stare mortality in the face in order to find it.

Ryan J. Pinney was serving in Thailand for the United States Marine Corps when his unit came under fire. Luckily, no one was injured in the attack, but Ryan's close brush with death has influenced his approach to life and his approach to work as the president of brokerage sales for Pinney Insurance Center Inc.

On that fateful day, Ryan fully realized his own mortality and saw just how much his decisions affected the fragility of his life. Since then, he's



lived simpler. He got married, started a family, and found faith. He employs a can-do attitude, never wanting to waste a minute of the life he has. This translates to Ryan's work in the family business. When issues come up, he knows how to react. Ryan's close encounter with mortality inspired him to rise to whatever challenge he faces, because he refuses to be defeated by overwhelming odds. His quick thinking in Thailand saved his life, but it's his newfound inspiration that keeps him going.

## COVER CONTINUED

These three points represent a never-ending process. You constantly improve your strategies and discover new ones, you create new stories, and you continue to build the confidence of your company and drive further passion.

One great example of a company getting these things right is Disney. In my opinion, they do it better than anyone. They have their strategies, stories, and state (culture) down pat. They practice an incredible attention to detail that few have matched. They bring random acts of amazement into normal situations, and they leave behind one powerful impression.

— Justin

P.S. -- If you have questions about what it takes to become a truly great advisor, I have good news for you. Starting in February, I'll be leading a class that tackles this very topic. It's called The Ultimate Advisor. Look for more information very soon!

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

sudoku answer key

## How to Make Your Wildest Dreams Come True

Anyone who has lived a day in their life knows that dreams don't just come true like they do in the movies. It takes a lot of hard work to not only set goals for yourself, but also to accomplish them. And more often than not, without a plan in place, the future you've envisioned for yourself can be difficult to attain.

Fortunately, a little bit of planning, in conjunction with a healthy work ethic, can very quickly start you on the path to actualizing your dreams. Sure, it won't happen overnight, but if you stick it out, you really can have that dream life that you have always wanted.



But first, you need to strategize! And here's how:

- First and foremost, whatever your plan may be, write it down on paper. Writing it down will not only force you to think through your plan thoroughly, but also act as a tangible reminder of what it is that you have to do.
- Next, establish deadlines for yourself. Rome wasn't built overnight. In fact, it took a series of very calculated steps, all of which had to adhere to a specific deadline. Treat your plan as such.
- After your deadlines are set, share your vision with others. By getting feedback from

your trusted peers, you can garner some further insight, suggestions, and even some better ideas in the process.

• Lastly, don't be afraid to make sacrifices in the name of progress. It doesn't have to be anything drastic, just make sure you're focusing all of your available attention on the task at hand at all times.

As you can see, fulfilling your dreams doesn't have to be such a daunting task. Depending on what it is you're trying to accomplish, it certainly won't be easy. But, much like Rome, once you start checking things off your to-do list, you'll be making your dreams come true in no time.

## EMPLOYEE SPOTLIGHT

### Hip, Hip Hooray for Megan Thompson!



For the past five years or so, our very own Megan has been living and breathing the Unified Insurance Network company culture day in and day out. As Pam's daughter, she was introduced to UIN when she was in college, and after some time spent helping her mom with inputting applications and other tasks around the office, she was eventually extended an invitation to join our team full-time.

Megan keeps herself plenty busy with different jobs around the office and she prides herself on having the experience to handle whatever she's tasked with. We throw quite a bit at her on a daily basis, but, like always, she employs that excellent work ethic of hers and busts everything out with no problem at all.

And even though she brings her "A" game to the office each and every day, Megan isn't all work and no play. She has a fulfilling personal life, featuring frequent tennis matches, and a 40-pound pitbull-mix puppy named Motlee. Since Megan rescued Motlee a little over a year ago, they've become quite the dynamic duo, boating with Megan's family and spending quality time together.

Thank you, Megan, for everything you do for us here at UIN. We don't know what we'd do without you. Keep up the good work!



## SUDOKU PUZZLE

### PUZZLE YOUR BRAIN!

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

## Memes OF THE Month

HERE'S HOW YOU KNOW IT'S



VALENTINE'S DAY

95% OF THE WAY ACROSS THE ROAD



BETTER TURN AROUND