

Integrated High Performance Agency



Testimonials
References

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(770) 474-1889

Partnering for Quantum Growth



Tom Guzzardo

Tom Guzzardo has helped hundreds of Financial Advisors and General Managers to move to their next level of excellence. As a professional speaker, business coach and practice productivity coach, Tom is in demand. His training, speaking and coaching compels breakthroughs in his client's business and personal lives. Recognized by CNN News for his innovative work, leadership and sales coaching, Tom delivers. With more than 15 years of partnering with his clients in the insurance and Financial Service Industry, Tom customizes programs for Financial Planners, General Agents, Regional Vice Presidents and Home Offices.

Tom and his associates embody Partner Leadership Skills. They empower you to create a "living partnership" with your employees, clients and vendors. This partnership brings connectedness and creativity to your company, associates and your profits.

Regardless of the size of your firm, Tom Guzzardo gets results. He has worked on a one-on-one-basis and in group coaching and training programs for AT&T, Delta Airlines, Bank of America (NationsBank), Northwestern Mutual, American Express, New York Life and MetLife.

Tom is a member of the National Speakers Association and the American Society for Training and Development. Tom's father was a General Agent with MetLife. Tom received an M.A. in counseling from Illinois State in 1974. A trained psychotherapist and ordained minister, he works with "the whole person concept" and works with values oriented, faith based companies.

Tom's business development audiocassette program "**Grow Your Business or Go Out of Business**" has been widely acclaimed in the U.S., Canada and Australia as an innovative program giving practical strategies for quantum business growth and partner leadership.

Tom has co-authored the books "Wholehearted Success" and "Success is a Team Effort, " teaming with several of the world's top trainers and productivity specialists to offer the latest practical ideas on how to be successful in business, life and relationships. Tom provides a faith-oriented process to help create clarity, focus and power in your business and personal life, while also offering a practical process for developing the necessary vision to help grow your business to the next level.

Tom is also featured alongside such world renown names as Stephen Covey, Mark Victor Hansen, Les Brown, Brian Tracy, Bruce Jenner and Wally "Famous" Amos in an upcoming edition of the "*Mission Possible!*" series, a six volume series featuring tales of great American success stories and the people who have made them possible.

Guzzardo Leadership Group 2004 Literature Pack Materials

Letter from MetLife Sr. Consultant



MetLife Individual Business

Richard C Keating, Senior Consultant

Ph 201-761-4813, Fx 201-761-4808, rkeating@metlife.com

April 29, 2003

To: Tom Guzzardo, Guzzardo Leadership Group

From: Richard C. Keating
MetLife Senior Consultant

Tom,

I hope this note finds you well.

To this note, I have attached a copy of an article that appeared in the May 2002 issue of **Fortune Magazine**. The article should be of particular interest to you as it cites some of the demonstrable results of a program that you were directly involved in while working with MetLife; *The Practice Development Program*.

Your expertise, guidance and collaborative effort on implementing this program were outstanding and very much appreciated. These talents, coupled with your active participation in coaching efforts, has afforded me the luxury of directing a successful program that drives results at multiple levels.

I have full confidence that the program will continue to thrive and help our sales force concentrate on developing relationships, developing creative solutions and closing more sales.

Thank you for all of your support and feel free to contact me should you need anything.

Sincerely;

Richard C. Keating

Senior Consultant

ASK ANNIE

Annie Weighs In On Executive Coaching

"Richard Keating and Aaron Becker at Metropolitan Life Financial Services... (on) whether executive coaching pays off in real dollars and cents, and Metropolitan's experience strongly suggests that it does. The company put part of its retail sales force through an intensive coaching program, and afterward found that productivity among those salespeople increased by an average of 35%, while 78% of the sales reps embarked on the pursuit of a new license or professional designation, and 50% identified new markets to develop. Perhaps most important, Metropolitan has retained all of the salespeople who had the coaching--a big deal, since industry statistics show that each rep who leaves a company with three years' experience costs \$140,000 to replace. In all, Keating writes, the program, which cost about \$620,000, delivered \$3.2 million in measurable gains."

FORTUNE MAGAZINE

Monday, May 13, 2002

By Anne Fisher

Guzzardo Leadership Group 2004 Literature Pack Materials



BUSINESS BREAKTHROUGH COACHING (One-on-One Intensive Business Consulting for Top Producers)

PURPOSE

Program designed for advisors: \$50 - 250K Total Commissions /fees (5 - 20 years exp.)

- Provide prospecting and marketing tools to increase sales activity in your most profitable markets
- Provide breakthrough coaching to consistently prospect, get quality referrals, and increase your sales to the next level
- Create quantum growth in sales through smart marketing, time management and office systems

ADVISOR NEEDS

- Identify and improve the eight performance areas that increase your sales and business profits
- Build your marketing action plan to get regular referrals and personal introductions
- Build your business plan, weekly action plan, and office work systems to run your business like a business
- Expand your staff's role and function in your daily sales and marketing and reduce your administrative service time
- Create and execute your ideal week and month, living your highest values and getting top results with your sales

METHOD

- Four meetings over one year period: intensive sales, marketing and business workshops
- Individual business coaching for fast sales increases. Fine tune your business
- Four 1 day sessions (1 per quarter)
- Four 4 hour sales & marketing training workshops plus ongoing telephone coaching and support
- Monthly telephone follow up coaching sessions
- Training materials: sales and marketing training notebook (150 page training manual with customized tools)

RESULTS

- Grow your sales and business profits to the next level. Increase total commissions /fees 50 - 100%
- Increase sales in profitable markets: sell more high net worth clients and expand fee-based business
- Create more time to sell and market by reducing service and administrative interruptions
- Grow your business to the next level by creating inner focus, drive and consistent prospecting
- Achieve your true sales potential by changing your habits and limiting beliefs
- Consistently open new cases through solid referrals and personal introductions



CEO BUSINESS COACHING (One-on-one Consulting for Agency Managers)

PURPOSE

To provide business consulting and coaching to:

- Assess your strengths, weaknesses and agency growth potential. Streamline your business plan, marketing activities and recruiting to the next level.
- Polish your systems for recruiting, training, selling, supervision/coaching, and marketing, operations
- Expand your productive time to do your most revenue producing activities through effective business systems, staffing, and time mastery strategies
- Create balanced living programs for increased play, productivity, power and personal satisfaction

Individual Coaching Designed for Agencies: 2.0 million or more total sales revenue, Managing Director with 5-20 years experience or more

YOU WILL DISCOVER:

- The four performance areas that limit your agency sales, marketing, recruiting and personal growth
- Ways to better implement your business plan, weekly and monthly action plan and accountability to run your business like a business
- How to plan and implement your recruiting action plan using the systems and tools designed to help you regularly recruit top quality people into your organization
- How to polish office systems and build a recruiting support team to increase your productivity and hit agency growth goals
- Areas in your business and personal life where you are "stuck." We will coach you to change your limiting beliefs and habits to create breakthroughs in recruiting, marketing, coaching and productivity

METHOD

- Length of program 12 months (4 half day individual consulting sessions at agency manager's office with agency manager and staff) Face-to-face sessions are scheduled approximately every 10 weeks
- Regular 30-minute teleconferences creating follow up and accountability.
- Assessment and testing: know your unique personal and business strengths and weaknesses
- Marketing and administrative training with your staff. Coaching in your office helping you and your staff implement your goals, systems and special projects to grow your agency and yourself to the next level.

BENEFITS

- Consistently recruit top quality people into your high performance culture
- Do what you do best to grow your agency as staff and business systems work efficiently to leverage your time
- Grow your agency to the next level with business and recruiting systems
- Reduced frustration and business stress through better staff productivity, teamwork and business systems
- Increase personal satisfaction, focus and power as you execute your balanced living action plan
- Get more done in less time through time mastery strategies, increased focus and personal power



COURT OF TABLE SALES/MARKETING GROUP

(Group Business Coaching for Financial Advisors)

PURPOSE

Group designed for financial advisors: \$50 - 250K Total Commissions /fees (5 - 20 years experience)

- Provide prospecting and marketing tools to increase sales activity in your most profitable markets
- Provide breakthrough business coaching to consistently prospect, get quality referrals, and increase your sales to the next level
- Create quantum growth in sales through smart marketing, time management and office systems

ADVISOR NEEDS

- Identify and improve the five business growth areas that increase your sales and business profits
- Build your marketing action plan to get regular referrals and personal introductions
- Build your business plan, weekly action plan, and office work systems to run your business like a business
- Expand your staff's role and function in your daily sales and marketing and reduce your administrative service time
- Create and execute your ideal week and month, living your highest values and getting top results with your sales

METHOD

- Four meetings over one year period: Intensive sales, marketing and business workshops
- Individual business coaching for fast sales increases: Fine tune your business
- Four 1-day sessions (1 per quarter) of sales and marketing training and individual coaching
- Ongoing telephone coaching and support
- Training materials: sales and marketing training notebook (150 page training manual with customized tools)

RESULTS

- Grow your sales and business profits to the next level: Increase total commissions /fees 20 - 50%
- Increase sales in profitable markets: Sell more high net worth clients and expand fee-based business
- Create more time to sell and market by reducing service and administrative interruptions
- Grow your business to the next level by creating inner focus, drive and consistent prospecting
- Achieve your true sales potential by changing your habits and limiting beliefs
- Consistently open new cases through solid referrals and personal introductions
- Create greater life balance and personal satisfaction



MDRT COACHING GROUP **Hit MDRT Production Levels!**

Program Design:

- Producers are coached on Guzzardo Production Systems to reach MDRT Level.
- Managers/AD's are coached on Guzzardo Coaching Skills and Techniques to sustain the program between group sessions and maintain the program at the end of the contract.

Program Length:

- 6 Month Program for Producers and Manager/AD's

Program Format:

- 2 One Day and a half Meetings with Producers and Managers/AD's spread over a six month time period
- 6 Phone Conferences
- Managers/AD's attend additional days of coaching, Coaching Techniques following each coaching session
- Managers/AD's also receive additional Phone Conferences

Requirements for Participation:

- Producers should have from one to two years of experience, depending on success achieved during those year(s).
- Producers should have been able to demonstrate competency at selling product or financial services.
- Producers should have achieved \$30 – 35 K in FYC; preferably sustained over a two year period.

*(Exceptions will be considered.)

Number of Participants:

- Minimum of 10 Producers must enroll.
- Minimum of 2 Managers/AD's must also enroll.

Value Added Marketing: Guzzardo Leadership Group will offer a Kick-Off Sales Presentation to interested participants. Cost of hotel, food, transportation expenses for Guzzardo Group Presenter to be paid by the contracting agency.



Management Testimonials

Tom Guzzardo and the Guzzardo Leadership Group coaches were a big part of helping us achieve Chairman Counsel Production in 2002 and 2003. We were the number five agency in the Metlife Companies in 2003 and we had a great year as Tom coached myself and a number of our managers. Tom Guzzardo and his coaches were very effective in training and coaching our second line manager and helping us hit our recruiting objective. Tom is very effective at helping us at recruiting experienced producers. The training programs, tools, and systems are practical and easy to use. He really helped us hit and exceed our production goals.

The Guzzardo Leadership Coaching Program helped us set up clear monthly objectives, weekly objectives, and set up an ideal calendar and stick to it. They helped us to implement as execute our action plans and get top sales and recruiting results. They are very persistent in their follow-up and support. Through their coaching and training they help you to change your habits and do more of the key activities that really grow your firm. I highly recommend Tom Guzzardo and his programs.

Scott Phillips, MetLife, Lithicum MD



Management Testimonials

Guzzardo Leadership Group has a unique and powerful approach to sales management training and consulting. They do customized programs for each manager and agency based on the needs and challenges of the manager and the agency. Tom Guzzardo and his senior consultants do frequent follow-up and provide support and accountability. They have helped our managers to hit or exceed in our production and recruiting goals last year.

They have worked close with our three (3) managing directors in helping us to effectively coach our intermediate and experienced producers. The Guzzardo Leadership Group management training system and tools are result oriented and field-tested. These systems and tools really work. We are currently having our best year ever. We attribute much of our strong production and recruiting results to Tom Guzzardo and his training and support.

Using his customized tools we have been very effective in coaching our second line managers. Their recruiting efforts have have been excellent. I strongly recommended the Guzzardo Leadership Group's program and tools to any agency seeking a breakthrough un sales and recruiting results.

Linn Allen, MD Metlife Alabama-Mississippi Agency



Management Testimonials

Tom Guzzardo and his business management coaching have helped me be more effective in my time and my ability to get strong results. He taught me to leverage my time and work through others to get way more done and to do more of the truly important revenue producing activities. I am able to delegate more effectively, execute my priorities, and get more done in less time. My production is up 15% over prior years and we are very pleased about this.

My experienced and inexperienced representatives are way more productive because of the coaching tools and systems that Tom has trained us on. Our producers now get more personal introductions and personal recommendations. They have built their skills as we are using the tools and the systems that the Guzzardo leadership Group has trained us on. They are building strong client centers of influence (COI) and going deeper in their target markets. These tools and the coaching is practical, hard hitting, and result oriented.

The Guzzardo Coaching System has helped me achieve better results in recruiting as I do life balance. I have quality time with my family, my kids and more peace of mind. I am more focused and I get more done in less time but I am spending quality time with my wife and my children. If you want to increase your recruiting, your life balance, and your sales results through other individuals, through managing systems effectively, you want to use Tom Guzzardo. His systems are customized and tailored for you, your needs, and your firm's needs. He partners with you, you get strong results, he knows you as an individual and his systems really work.

Danny Noles, Metlife, Huntsville Alabama



MANAGER REFERENCES

Name	Company	Type	Phone
Scott Phillips	MetLife	Managing Director	(443) 957-6000
Jim Marker	Northwestern Financial	Managing Partner	(937) 312-2000
Danny Noles	Met Life	Managing Director	(256) 539-9522
Jeff Gayonski	North Western Financial	Managing Director	(937) 398-0045
Linn Allen	Met Life	General Agent	(334) 272-6740
Bill Griffith	Principal Financial	Regional Managing Partner	(559) 261-2000
Steve Wright	Principal	Managing Director	(209) 527-5210
Larry Adkins	MetLife	Managing Partner	(407) 425-7501



Met Life References

Name	Company	Type	Phone
Scott Phillips (Baltimore)	Met Life	Managing Director	410-981-4200
Danny Noles Huntsville	Met Life	Managing Director	256-539-9522
Lin Allen (Montgomery)	Met Life	Managing Director	334-272-6740
Jay Dryden (Huntsville)	Met Life	Producer	256-539-9522
Bill Riechert (New York)	Met Life	Top of the Table Producer	631-694-1483
Keith Hallman (Atlanta)	Met Life	Producer	770-612-6311
James Allotey (Baltimore)	Met Life	Producer	443-957-6000
Larry Adkins	Met Life	Managing Director	407-425-7501



Guzzardo Leadership Group

Partial Client List

Craig Adamson	MetLife	Ambrose Carr	Mass Mutual
Barry Ahr	Lincoln Financial	Ron Carr	New England
Lin Allen, MD	MetLife	Julie Chen	MetLife
James Allotey	MetLife	Melvin Chilewich	Metlife
Pati Arreola	New England	James Christ	Minn Mutual
Brian Ashe	Ashe & Associates	Howard Crissey	Prudential
Harry Axford	MetLife	Paul Dahlgren	Thrivent Financial
Terry Bagwell, MD	MetLife	Read Davis	Davis Planning
Alan Goldstein	Hemisphere Group	Jonath De Silva	Hancock Financial
Ken Barnett	Mass Mutual	Al Devji	MetLife
Chuck Garrity	Minn Mutual	Hector Diaz	MetLife
Alan Becke	MetLife	Kenny Divelbiss	Northwestern Mutual
Danny Bennett	MetLife	Louis Doroba	MetLife
Bob Bensman	Allmerica	Steve Dulaney	State Farm
Marc Bernstein	Creative Financial	Jay Dryden	MetLife
Ron Beshear, GM	NMFN	William (Bill) Egan	Metlife
Tom Berg	American Express	Mark Ellman	MetLife
Blanca Blanco	Edward Jones Investments	Tony Epps	New York Life
Don Breazeale	Minn Mutual	Dave Evans	Evans Financial
Guy Broussard, GA	NY Life	Mike Evers	Independent
Linwood Broussard	NY Life	Tony Fessler	AXA
Chris Broyles	Mass Mutual	Ken Fink	Minn Mutual
Pepper Bullock	NMFN	Hershel Flanagan	MetLife
Don Burkall	Northwestern Mutual	Tony Fusco	Founder's Financial
Michael Butz	Northwestern Mutual		
Kevin Callahan	MetLife		



Guzzardo Leadership Group

Partial Client List

Charlie Gray	Minn mutual	Tom Lipscomb	NMFN
Mike Greve	Thrivent Financial	Randy Malone	Principal Financial
Keith Hallman	MetLife	David Mancini, RVP	MetLife
Jeff Hamblen	Mass Mutual	Ron Mayer	AXA
Karen Hammond	Acacia	Mike McCann	NYL
Don Hannahs	Sagemark/Lincoln	Charlie McDaniels	Principal Financial
Rich Hartman, AD	MetLife	Ron McQueen	Mass Mutual
Kerry Hemphill	Independent	Dennis Meyer	Thrivent Financial
Tim Hockman	Independent	Brian Monson	AMEX
Tim Hoerner	Sagemark	Pat Moore	The Guardian
Jamshid Hoorfar	Prudential	Bob Mueller	Thrivent Financial
John House	AmerUs	Danny Noles, MD	MetLife
Dave Huber	Huber Financial	Brian O'Brien	Principal Financial
Farouk Idrees	New England	Gary Olivero, RVP	MetLife
Perry James	Mass Mutual	Dee Olsen	Mass Mutual
John Jeffries	Hancock Financial	Mitch Owen	New York Life
Bob Johnson	The Guardian	Len Paganelli	The Guardian
Lorraine Johnson	The Principal	Wolf Perl	Guardian
Jeff Gayonski, MD	NMFN	Gerry Patetti	New England
Christopher Kimball	Prudential	Nick Patullo	Metlife
Sean King	Mass Mutual	Michael Penkethman	Metlife
Tom King, MD	Independent	Wolf Perl	Guardian
Paul Lazar	MetLife	Jay Perlman	Broker's Insurance
Andy Levitt	New England	Scott Phillips, MD	MetLife
Steve Leshner	Phoenix	John Piathek	Mass Mutual
Joe Libby	Minn Life	Glenn Price	Independent
Bill Griffith, RMP	Principal Financial	Jim Marker, MP	NML



Guzzardo Leadership Group

Partial Client List

David Potts	MetLife	Andy Sirpis, GA	Sagemark
Rick Putman	American Express	Gary Slavin	MetLife
Bill Riechert	MetLife	Ed Slonaker	Founder's Financial
Al Robertson, GA	The Guardian	Phil Snow	AXA
Beverly Robinson	MetLife	Peter Steger	New England
Randy Roethel	Principal Financial	Joe Syernick	New England Financial
Kevin Roller	TransAmerica Life	Gary Tangwell	Thrivent Financial
Dave Rosanova	MetLife	Jeff Teagler	Minn Mutual
Ron Roth	Independent	Don Terry	Principal Financial
Dale Schacht	Founder's Financial	Lynn Thomas	Thrivent Financial
Marc Schliefer	Gen America	Troy Thomas	California State Auto
Mac Schnieder	Northwestern Mutual	Tom Ungashick	Independent
Elli Schochet	Full Circle Financial	Sonny Urow	New England
Jeff Scott, RMP	Sagemark	Steve Wechsler	AXA
Rick Scruggs	Financial Designs	Mark Witt	Capital Investment
Fabian Seyllers	MetLife	Gary Wolff	Minn Life
Bruce Sham, AD	Mass Mutual		

Assess Your Business Potential



**Are you ready to take your business to the next level?
Would you like to experience geometric sales growth?**

Take five minutes and check the appropriate blanks on this questionnaire that follows. By so doing you will bring into focus some important issues that will affect your present and future business success significantly.

YES NO

I. CLEAR BUSINESS GAME PLAN AND GOALS

- | | | | |
|----|---|-----|-----|
| 1. | Have you have a clear two year strategic plan for your agency? | ___ | ___ |
| 2. | Do you have a Clear one-year business game plan? | ___ | ___ |
| 3. | Do you have clear one month goals? | ___ | ___ |
| 4. | Do you have clear one year personal goals? | ___ | ___ |
| 5. | Do you track and monitor your sales, marketing, recruiting, service activity and results? | ___ | ___ |
| 6. | Do you have monthly action plan for sales, recruiting, marketing, staff? | ___ | ___ |
| 7. | Do you review your goals once a month and evaluate your progress? | ___ | ___ |

II. MARKETING

- | | | | |
|----|---|-----|-----|
| 1. | Do you have a one year marketing action plan that positions your agency? | ___ | ___ |
| 2. | Do you have three effective ways to market agency each month, I.e. Professional Centers, of Influence, Seminars, Speaking, Telemarketing, Networking? | ___ | ___ |
| 3. | Do you consistently ask nominators for referrals each week? | ___ | ___ |
| 4. | Do you effectively use your database in your marketing efforts? | ___ | ___ |
| 5. | Have you defined your marketing gifts and built that into your marketing action plan | ___ | ___ |
| 6. | Do you regularly build Professional Centers of Influence (Partnerships-relationships) to build your marketing efforts? | ___ | ___ |
| 7. | Do you open enough new recruiting interviews each week? | ___ | ___ |



Assess Your Business Potential

III. RECRUITING

		YES	NO
1.	Do you recruit consistently and get enough new recruiting appointments each week?	_____	_____
2.	Do you have a plan for recruiting and block regular quality time to recruit?	_____	_____
3.	Do you consistently get three referrals each week?	_____	_____
4.	Do you have some recruiting referral reluctance?	_____	_____
5.	Do you track your prospecting activity?	_____	_____
6.	Do you make lists of existing nominators, agents, referrals and hot prospects to call each week?	_____	_____

IV. SALES AND MARKETING TRAINING & COACHING

		YES	NO
1.	Do you have solid training programs for intermediate and advanced producers?	_____	_____
2.	Do you have a solid coaching and accountability program for your intermediate producers?	_____	_____
3.	Do you have a specific program to train and support your producers to hit MDRT production levels?	_____	_____
4.	Do you have a planned value-added service program for your intermediate and advanced producers?	_____	_____

V. OFFICE STAFF AND SYSTEMS

1. Do you have the right people in the right positions? _____
2. Do you have a training program for your staff? _____
3. Does your staff effectively handle service and administrative tasks and problems? _____
4. Do you have good teamwork and communication in your agency? _____
5. Do you have weekly staff meeting and clear weekly priorities? _____
6. Does your staff assist you in leveraging your time to market, recruit and develop your best producers? _____
7. Do you delegate effectively giving both the responsibility and authority to execute tasks? _____
8. Are your procedures effective for recruiting, service, underwriting, and marketing? _____
9. Do you have a messy desk? Do you lose things? _____
10. Do you follow up systematically on delegated items? _____

VI. EXECUTION/TIME MANAGEMENT

1. Do you plan and control a day? _____
2. Do you plan and control a week? _____
3. Have you set up an ideal weekly schedule? _____
4. Do you plan your monthly schedule and activities? _____
5. Do service interruptions keep you from selling and money making activities? _____
6. Do you have problems focusing and getting your key priorities done daily? _____
7. Are you spending your time on activities that really grow your business and build relationships? _____

Assess Your Business Potential



VII. LIFE BALANCE/PERSONAL SUCCESS HABITS

1. Do you get enough exercise? _____
2. Do you successfully deal with burnout stress?
Do you have good stress management strategies? _____
3. Do you have good eating habits? _____
4. Do you spend enough time with recreation,
relaxation and play? _____
5. Do you spend enough time on your spiritual
growth? _____
6. Do you have enough quality time with
your spouse and children? _____
7. Are you experiencing a high level of joy,
fulfillment and personal satisfaction? _____

VIII. LIFE BALANCE/PERSONAL SUCCESS HABITS

1. Do you have a clear sense of your personal
vision and values? _____
2. Do you have a clear business mission
statement? _____
3. Do you have three ways of addressing
procrastination? _____
4. Fear of Failure (Feel tense, driven, worry a lot)? _____
5. Fear of Success (Feel of next level of success,
the unknown)? _____
6. Stuck in a comfort zone? _____
7. Have a problem staying focused? _____
8. Are you too self-critical? Perfectionist? _____

Assess Your Business Potential

PATTERN/HABITS TO CHANGE

Instructions: check the following items applicable

Pattern/Habit to Change	A Problem for me	Not a Problem
Procrastination		
Poor Planning		
Controlling Interruptions		
Attempting to do too much		
Do Weekly Staff Meetings		
Inability to say "NO"		
Poor communication with staff		
Under staffing		
Perfectionism		
Handling Paperwork		
Too few recruiting appointments		
Poor Value Added Actions for best Producers		
Poor life balance (i.e exercise, recreation, family time)		
Fear of success (fear of unknown)		

Assess Your Business Potential



PATTERN/HABITS TO CHANGE

Instructions: Check the following items applicable

Pattern/Habit to Change	A Problem for me	Not a Problem
Too few recruiting appointments		
Poor Value Added Actions for best Producers		
Poor life balance (i.e exercise, recreation, family time)		
Fear of success (fear of unknown)		
Fear of failure (constantly driven)		
Stuck in comfort zone		
Too Little Recreation Time		
Too Little Quality Time with Family		
Not Living Highest Values		