

# The Gift of Answers® Workshop



## Detailing the Details



Have you ever thought about how car washes are like our business? As you know there are basically three types of car washes: 1) Do it yourself, which includes self-service car washes, 2) automated car washes (typically found at gas stations, and 3) traditional car washes, a mix of automation and people who clean the inside and hand dry your car to make it spotless.

The insurance and financial services business also has three basic forms of service: 1) do it yourself which includes online shopping, 2) transactional services which are typically product specific vendors and 3) full-service organizations that offer a wide variety of products and services based on building long-term relationships.

Your business is most likely similar to the third type, you not only do a great job of providing the appropriate insurance and investment products to your clients, but you also provide planning services to help people formulate their goals and attain them. It is more of a people business: you and your team interact with prospect and clients to help them solve a wide variety of problems.



As good as your services are, there is one more level to consider - detailing. In the context of car washing, detailing involves a thorough cleaning, polishing, buffing and waxing of the interior and exterior to produce a showroom quality finish. Washing and waxing your car at a car wash, or on your own no doubt have benefits, but in most cases your car is still dirty in places. Unless you go to a full service car wash, there is a good chance that your car is not thoroughly clean. There may still be dust, dirt, food, and grease build-up. Your car may look clean on the outside, but there are always places that are missed. Some experts suggest that you should have your car detailed at least twice a year.

Detailing is about cleaning the tiny details of your car to take it from "clean" to "sparkling new." Detailing your car means that all the places where clutter, dirt, hands, food, etc. are cleaned and sanitized. Most detailers use heated steam when cleaning carpets, upholstery and other interior surfaces because heat kills germs. Just like cleaning your carpets and upholstery in your home, doesn't it make sense to periodically do the same for your car and get it really clean?

So how does detailing a car connect to your practice? If you agree that it is a good idea to detail your car once in a while, why not do the same for your life and your clients' lives. You and your clients may have insurance, wills, trusts, an investment plan, a retirement plan, an education funding plan, a financial plan, an estate plan etc., but have you or they ever had their plans detailed to make sure that everything is in "showroom" shape? Like your car, you won't realize how much work is left untouched until you do the detailing.

Just as there are some things that need to be done to your car that would make it showroom clean, there are a few items that most advisors could do for their clients to add a higher level of satisfaction and peace of mind. What are some of the items that are left to chance and missed in the typical review?



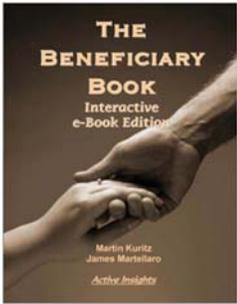
**End of Life Plan.** Lack of planning is what makes funerals expensive and puts unneeded pressure on families. Shouldn't every one of your clients spell out their wishes to make it easier for their family? There are over 65 decisions that need to be made immediately before the funeral takes place. Loved ones will be making decisions at a very emotional time about things they know very little about. In some cases there is guilt which causes people to spend money unnecessarily.

Most people don't fully plan a wedding within three days after they are engaged; in most cases a wedding is planned almost a year in advance. Most funerals are planned on short notice, with most of the decisions made in the first 24 hours. Pre-planning funerals is the best solution. If you don't know anyone who can help you and your clients with the plan, give us a call.



**The FireProof FileBox.** Doing the things that haven't been done starts with gathering the documents. Make it easy for yourself, your family and your clients to locate important papers. If you or your client need to run off to the emergency room tonight, could you or they put their hands on everything they need to take to the hospital such as prescription records, medical histories, doctor contact lists, and healthcare declarations?

Purchase a FireProof FileBox, you can find them at most discount retail or office supply stores. Make a few folders to organize everything. The main thing is that you locate and organize things so that they are available when needed. Make sure that your family knows where they are and can gain access to them. Some people think a safe deposit box is a good storage option. A safe deposit box is not as accessible as a FireProof FileBox and will be sealed at death for a period of time. Online storage may be a good option as long as it is easily accessible and your family can access the information. Give us a call, we can help you with checklist and file folder labels.



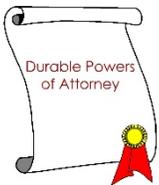
**The Beneficiary Book.** The co-pilot of an airplane can step in on a moment's notice to fly the airplane. Are your spouse and family members ready and able to takeover for you if you become incapacitated or die in the near future? Does your airplane (estate) come with a "flight" manual?

When you die or become incapacitated, does someone have access to your computer; do they have a list of your ids and passwords; do they know your final wishes? How easy will it be for them to step in and take your place?

Can the same be said for your client's families? Have you positioned yourself as their trusted, lead advisor? How well do you know the spouse and family? Are you sure they will continue to work with you after your client dies or becomes incapacitated? Are you prepared to help them with the detailing of their plans? For more information about The Beneficiary Book, go to: <http://tinyurl.com/a5lcnc8>.

**The Beneficiary Book** is one of the first steps to getting organized. It is a practical, no-nonsense, fill-in-the-answers guide that will help you organize your life-and leave a caring, practical legacy for your family. Your clients should also own and complete **The Beneficiary Book**.

**The Beneficiary Book** is a book of questions designed to provide those all-important-“must-have” answers and vital information in times of crisis, death, incapacity or other family emergencies. There are many questions that need to be answered. The information that you provide in **The Beneficiary Book** is a gift - a gift of answers.



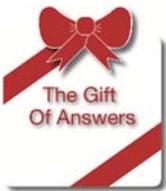
**The Legal Side.** Many clients don't have all the documents they need to deal with medical emergencies and death. Not all of your clients have an attorney who can help them plan and create the documents they and their families will need. The four most important documents are: 1) Durable Powers of Attorney, 2) wills, 3) trusts (testamentary, revocable or irrevocable), and 4) Health Care Declarations including HIPPA Authorizations. Some documents, like Durable Powers of Attorney, can be stale dated, meaning that they may be too old and not accepted by certain institutions. It would be wise to check with your bank and other organizations about the acceptability of existing documents. Once a person is in a coma, it is a little late to get new forms signed. It would also be prudent to make sure that you and your clients have current Durable Powers of Attorney for all adult family members especially for those who are away at school. Half of our Gift of Answers Workshop deals with these important documents. Give us a call to discuss how a client workshop will benefit you and your clients.

**Ethical Wills.** What do you want people to remember about you? There is an old saying: **“you can’t take it with you.”** This phrase is so untrue. What knowledge and information are you taking to the grave that should be left behind for others to be thankful for, cherish and appreciate? What will your family and friends not know about you, your values, your points of view, your experiences, family history, or your traditions? If you could only write down five things about you and your life that you would like others to know, what would they be?



You may recall in the movie, The Bridges of Madison County, the scene where Caroline and Michael are reading a letter from their mother: **“As one get older, one’s fears subside. What becomes more and more important is to be known; known for all that you were during this brief stay. How sad it seems to me to leave this earth without those you love the most ever really knowing who you were.”**

Think about relatives who have died, do you have any questions for them that were never answered while they were alive? How many pictures do you have and don’t know the names of the people in them, or the occasion that caused the picture to be taken in the first place. We all have tons of pictures and each picture has a story. How many of those stories should be told and passed on to your family and friends? There are several organizations that can help people create ethical wills. Contact us for help.



**The Gift of Answers®.** The Gift of Answers® Workshop is a way to attract new clients and provide valuable information to existing clients. The Workshop’s objective is to help people do the things they haven’t done.

The Workshop is not about insurance, investments or economic conditions; it is about life and helping your attendees package up their thoughts, wishes and documents to provide the information their loved ones will need and cherish after they have gone. As soon as you get into the Workshop content, the audience will immediately see and understand the relevance of what you are talking about. They will see that you are really interested in helping them do something that they just haven’t taken the time to do.

The Workshop sets the stage for you to have the detailing work done. Your Workshop is a story about life and the issues that can arise after someone dies. It is a chance for your audience to relate to and connect with your stories and experiences. Most of the attendees have experienced a death in the family, such as a parent or grandparent and they know how much work goes into wrapping up financial affairs: from paying bills, canceling credit cards, ending leases, distributing property and heirlooms, filing documents with the probate court and collecting benefits.

The Workshop is an opportunity to help people sort out their own thoughts and wishes, and organize their important papers so that the people who are left behind have the vital information and resources to move on with their lives.

There are several ways you can set up a Workshop. 1) You can do it yourself. We will provide you with all the materials to run the workshop with an attorney of your choice. 2) We can provide the speaker to take your place, you provide the attorney, or 3) we can run the entire workshop for you including an end of life pre-planning consultant and an attorney.

After completing the Workshop, you can set up a 20-point inspection process to make sure that everything is in order for you and your clients. We will help you set up a network of professionals to complete the work and make sure that your support team is a profit center.

### **Is everything in “Showroom” shape?**

Are you ready to talk about how detailing can help you, your clients and families do the things no one is talking to them about? Give us a shout and we can discuss the Workshop, the process and how they will help you be a better person, a better husband/father or wife/mother, a better agent/advisor and more prosperous.