

GAMA International Presents



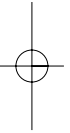
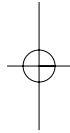
Great Team- Building Ideas



A collection of
favorite team-building
ideas from GAMA
International field
leaders...

*And the personal
stories behind them!*

Volume VI of GAMA's "Great Ideas" Series



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Printed in the United States of America

Foreword

Teams can revolutionize your organization.

Great Team-Building Ideas, the sixth edition in GAMA International's "Great Ideas" book series, is packed with ideas that you can implement immediately to enhance the synergy and trust in your firm or agency—regardless of your market size, location or distribution style.

Within these pages, you'll read strategies that have helped field leaders strengthen relationships, stretch and meet goals, get involved in their communities, contribute to worthy causes and save advisors' careers—all because of the supportive culture they achieved through team building.

If you find even one strategy—one brilliant gem—that can help you grow your organization, then this little book has done its job.

Here's wishing you a productive, healthy year.

Timothy P. Murray, CLU ChFC
2006-07 GAMA International President
CEO and President
Executive Benefits, Inc.
Guardian Life Insurance Company of America
Cincinnati, OH

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Team Building Begins with Recruiting

Team building is a part of everyday life in our organization, and it starts with our recruiting process. Anybody who is considering coming into our organization needs to meet everyone who is already here. All of our current associates came in the same way, so they understand how important it is for recruits to experience our culture firsthand and talk with our agents. Whenever I bring in prospects for an interview, everyone will stop what they're doing and meet with them. They'll answer any questions the recruit has, such as "How do you do what you do?" "Why are you here?" "How does David's organization help you?"

Our agents are honest. I'll step away and leave an agent and a recruit together so that they can talk freely. In this informal and open environment, recruits can get a feeling about whether this experience will be good, bad or indifferent for them. I truly believe that people join us because they feel that our culture creates synergy. The sense of pride among our existing agents shows, and it makes people want to be a part of our organization.

Because we've all personally thrived in this team-oriented environment, I feel confident that my agents will have nothing but good things to say. They know that if something isn't right, they can come to me, and we can discuss and resolve it. But if there was something that wasn't on the positive side, I would rather have recruits hear it before they've been hired.

I've been doing this for about 30 years, because I feel that for candidates to be successful with our organization, they need to visualize what we do on a daily

The sense of pride among our existing agents shows, and it makes people want to be a part of our organization.

I want recruits to conclude for themselves that, “I like these people. I like how they think. I like how they market.”

basis. They have lots of choices about their career, and the best way for them to make an intelligent decision about where to spend it is to experience our culture and talk to the agents who are here. I want them to hear our agents talk about the support and services we provide. I want recruits to conclude for themselves that, “I like these people. I like how they think. I like how they market.”

We have meetings every Monday and Tuesday. I invite recruits to those meetings, which gives them another chance to meet and talk to some people. Immediately after that, I arrange for recruits to meet with three or four agents, who will informally walk the halls with them, show them through our facilities, and introduce them to everyone.

It works as a screening tool for us, too. I’ve had agents come up to me and say, “I hope you aren’t going to hire that person.” They know it’s not about me. It’s about them. I tell them, “If there’s a recruit that you don’t want to be part of your organization, I need to know that.”

I know that our best advisors really appreciate this team-oriented environment. One of our top producers, Frannie Gardner, CFP, has been with us for about 12 years. She was recognized by Penn Mutual as one of the top financial planners for 2004. Our local magazine in Dallas, called *D*, named her the best financial planner in Dallas in 2002 and 2004. *Insurance Selling* magazine also wrote an article about Frannie and even put her picture on the front page.

Because of Frannie’s esprit de corps, she asked me to be in the cover photo with her. My fellow GAs and other people made comments like, “How in the world did you get on the cover of that magazine?” I told them, “Frannie invited me.”

When the magazine was published and I read the article, I wasn't a bit surprised to discover that Frannie gave credit to others for much of her success. She talked about how indispensable her two junior associates—Lindsay McGinley and Christina Copeland—are.

Our organization is one big team. I wouldn't know how to do it any other way. And it's working for us—we have an 80 percent four-year retention rate, and four of the last eight NAIFA presidents are from this office.

David E. Ayres, CLU
General Agent
Ayres Financial Group
The Penn Mutual Life Insurance Company
Dallas, TX

Build Teams by Educating Advisors

Here in Vancouver, we have an unusually aggressive job market. All along our highways are huge cranes hoisting signs that advertise jobs. Companies are offering signing bonuses of \$5,000 to hire marketing people. My company doesn't give me money to hire people like that, and it costs our company, on average, \$45,000 for each person we hire. So we have to attract quality people and then provide them with a way to make an excellent living.

Despite this aggressive job market, we have experienced double-digit growth and a four-year retention rate of 38 percent. We have done it by constantly keeping people involved and learning something new. We have a lot of fun events too, but it takes more than fun to help advisors be successful in this business.

...we have to attract quality people and then provide them with a way to make an excellent living.

To build truly strong teams, I believe that you have to add value to people's careers.

If advisors say, "It's a lot of fun working here, and I love working for you, but I'm leaving because I can't afford to stay here," then we've missed the point.

We conduct a lot of educational events that help advisors improve their marketing strategies. I present many of the courses, and we have managers come in and do presentations on their areas of expertise.

We use an online teleconferencing program called Centra that allows us to connect people from many different offices on live conferences. They can see who else is participating and complete Internet-based surveys during the presentation. It's very interactive and gets people really involved.

These are team-building opportunities that we use to influence people, help them clarify their roles in the organization and become better advisors.

We do a lot of fun things throughout the year that connect people socially, and I believe that it's important for people to have fun with the people they work with. But to build truly strong teams, I believe that you have to add value to people's careers. So I conduct special events that are focused on education. Here are a few examples of educational events that I conduct.

Twice a year, we conduct Client-Building Clinics for advisors who have been in the business for less than two years. We cover 40 different things they need to focus on to build their practices.

In November or December, we teach a course called "The Gap" to advisors who are working hard but not succeeding. They attend this two-and-a-half-day course with their managers. We bring them to a location outside of the office. Each manager will attend with two

or three different advisors. The course focuses on bringing managers and advisors together. We conduct surveys and an online study to discover each person's tendencies. Then we give them a 100-day action plan designed to help them improve performance. We check their progress in March, at the end of the first quarter. Advisors who take this course have told us that they appreciate receiving this focused attention on their success, and in many cases it saves their careers.

For our veteran advisors, our company conducts two- or three-day events called Professional Days. We have outside speakers make presentations on topics that are of special interest to this group. Advisors have to earn more than \$125,000 to qualify.

We have six branch offices that are quite a distance from one another. But since we've started conducting educational courses, I am amazed at how often I hear that people will be on holidays and will stop in to visit associates they've made friends with during our training events.

If you want a culture where people are dynamic and successful, help them build their practices and see value in your leadership. Help them feel good about what they do. It's scary out there selling.

Ralph E. Fege, CLU ChFC CFP RHU
Regional Director
Westcoast Financial Centre
Freedom 55 Financial
Vancouver, BC, Canada

If you want a culture where people are dynamic and successful, help them build their practices and see value in your leadership.



The Minnesuing Trip

What started out as a recognition event for us has turned into an outstanding team-building event. We hold an off-site retreat that we first organized as a reward for our advisors who qualify for the North Star Achievers' Club.

The Minnesuing (pronounced "minny-sing") Acres Lodge and Executive Retreat Center is a beautiful, rustic resort in northern Wisconsin. The resort accommodates about 80 people, serves home-cooked meals and hosts only one group at a time. So we rent the entire place and take our award qualifiers, their spouses, our leadership team and their spouses up there for a long weekend, every other year, in February.

There's a lot to do there, even in the middle of the winter. Outdoors, you can go snowmobiling, cross-country skiing, snowshoeing or trapshooting. Indoors, you can hang out by the fireplace, play ping pong or play card games, and the facility has pool, foosball tables, a mini-golf course and a single-lane bowling alley. People stay up until 2 or 3 in the morning, playing cards or talking at the bar.

This trip is a great team builder for two reasons. First of all, it's only us. There are no other people at this resort except for their staff members. It's not like taking your group to a hotel in a city with lots of outside distractions. No one else is there. Every single corner you turn, there's a friendly face. I've realized over time that that is one of the most special things about this place. Second, it's secluded. We're literally in the northern woods of Wisconsin, with no place to go, in the middle of winter. We arrive on a Thursday night and leave on Sunday afternoon, so we have three days to spend quality time together.

Every single corner you turn, there's a friendly face. I've realized over time that that is one of the most special things about this place.



I like the fact that we always have the retreat at the same place because we are developing a tradition.

We do not conduct business meetings on the retreat. There's plenty of shop talk, which is to be expected with 40 financial advisors and managers spending time together, but there are no meetings and no wholesalers or product specialists are up there giving presentations.

Once in a while, we invite a special guest and his wife. We've had Minnesota Life's CEO, Bob Senkler, on the retreat with us, as well as the next two company officers, Tom Burns and Randy Wallake.

If you ever wonder whether or not something you're doing is right, just stop doing it and see what happens. Eight years ago, we decided not to do the Minnesuing trip anymore. It was expensive, and some people weren't attending, so we decided to take a year off. There was an uproar, an absolute mutiny! People said, "You've got to bring the retreat back. It's even better than the Securian convention!"

So for the past six years, we've had the Minnesuing trip every other year, in the year that Securian doesn't have its national convention. Our objective is to provide an opportunity for our top advisors and their spouses to spend time together every year, either during our Minnesuing trip or during Securian's convention.

A lot of the great relationships I have today started out with fun times at this event. Todd Bramson, who is in our Madison office, and I bowled together one year at the Minnesuing resort. We got a little crazy doing costume bowling. We dressed up like hippies and punk rockers with wigs, and we'd bowl by spinning around first or throwing the ball backwards or through our legs. We had a blast, and that started a great friendship

If you ever wonder whether or not something you're doing is right, just stop doing it and see what happens.

for us. This trip is one of the only times we get to see each other.

Every state probably has a unique, quaint, secluded place like this, but if you don't know of one, you could visit www.VRBO.com, which features "vacation rentals by owners," to find a place in your area that accommodates the number of people in your group.

Edward G. Deutschlander, CLU CLF
Executive Vice President
North Star Resource Group
Securian Financial Group
Minneapolis, MN

New Agents Re-energize the Veterans

About six years ago, I was talking with one of our successful agents who had been here for 30 years and had hit a plateau in his production. I asked him, "What can we do to help you grow your business?" He said, "Just keep bringing in excited new agents, because they energize me and help me realize just how wonderful this business is."

His quote really stayed with me. It's obvious that veteran agents are a huge help to new agents, but we had been overlooking the fact that new agents can actually help veterans re-energize their careers.

So now, when we have veteran agents who hit a plateau or a wall because of boredom, repetition or slowing down, we ask them to consider the benefits of mentoring a new agent. We have found that this helps them reconnect with the passion they once had for this business.

It's obvious that veteran agents are a huge help to new agents, but we had been overlooking the fact that new agents can actually help veterans re-energize their careers.

We have 130 agents. Last year, we hired 40 new agents, and our goal is to hire 40 more this year. One way we are facilitating this growth is to team up our new people with mentors in a very formal program of sponsorship that features clear accountability and well-defined requirements for everyone—new agents and veterans.

A lot of things happen in the life of a new agent in one week, and if we let things go for two weeks or a month, too many problems go by. So we require weekly accountability calls between new and veteran agents. We also require veteran agents to have weekly accountability calls with me, because I am the member of the leadership team who is responsible for launching new agents for our agency.

Because of the large number of people we're recruiting and hiring, we needed a scalable system of support. Our agency covers five states, so it would be difficult and expensive to hire field trainers to cover such a wide geographic region. Instead, we leverage our mentoring program and provide incentives for our veteran agents to serve as field coaches. Veteran agents who serve as field coaches/mentors get a percentage of new agents' revenue. We encourage new people to do as much joint work as they can, with as many agents as possible—not just with their own field coaches.

We select as field coaches those veteran agents who have completed their licensing; have high levels of production; are good role models in that they have professional business practices, their own staff members, and office environments that we want new agents to emulate; and care about new agents.

As part of our recruiting process, we have our field coaches interview prospects to be part of their team.

We encourage new people to do as much joint work as they can, with as many agents as possible—not just with their own field coaches.

Veteran agents share the challenges they've had while coaching and explain how they dealt with each situation.

Often, the veterans refer new agents to the agency to be on their own teams.

In the beginning, we asked people to be mentors and coaches but didn't give them training in that area. There was a tendency for some successful veteran agents to say to new agents, "Sit down, shut up and watch me do this." So new agents too often became sheer observers, and when it came time to do it on their own, they didn't have the skills.

Now we give the veterans training on how to be good coaches. We don't want them to be a friend or buddy to the new people, or their boss, but something in the middle.

Thrivent sponsors a formal workshop on coaching and mentoring once a year, and we conduct two more formal workshops in our agency. We do a lot of role-playing to help veterans develop good communication skills for use with the new agents. Another big part of the training is sharing best practices among the mentors. Veteran agents share the challenges they've had while coaching and explain how they dealt with each situation. It's part of the learning.

Not every team we've matched up has been a great match, so we've had to facilitate some "divorces." I do quarterly reviews to evaluate how the field coaching is going, as well as how the new agent is doing.

We had a relatively young agent who had been here for four years and wanted to be a mentor. We were hesitant about it because we weren't sure he had the experience to do it. But we were pleasantly surprised. Being relatively new himself, he could still relate to what it was like to be new, so he had a lot of empathy for his new agent. In our weekly call, he would say, "Tell me what I can do to communicate this better." He was

very committed to helping the new agent succeed, and I think that the mentor's commitment is the number-one criterion for a new agent's success.

Linda L. Witham, ChFC CFP
Managing Partner
Thrivent Financial for Lutherans
Woodland Hills, CA

Alliance Program—A Win for Clients, Advisors and Business Partners

We have a large office, but we're in one of the smallest markets in the country. There are more people in Dallas than there are in all of Oklahoma and Kansas combined. So it's hard for us to compete with some of the bigger markets. But for the past few years, we have been finishing fifth or sixth in the company's rankings nationwide, and it's because of an alliance program that we began eight years ago.

I have 30 staff members, 65 MassMutual career agents and 15 people dedicated to our alliance program, which represents about 40 percent of my budget. We work with banks, law firms and CPA firms in the small towns in our huge geographic areas.

When I was in Wichita, I had begun an alliance program with law firms that was very successful. Then when I came here, I expanded it. If you can develop a strong working relationship with the local bank in a small town, then they will introduce you to the local CPA firm, and then it won't be long until you will receive an introduction to the local law firm. If you work with those three, you own the business market of that town.

We work with banks, law firms and CPA firms in the small towns in our huge geographic areas.

In today's world, you have to add value. The days of putting people in a cubicle with a one-card box are over.

When you write cases for a client on such a trusted platform, you're basically piggybacking on a trusted relationship that has already existed for a long time. If your client has known the local banker, CPA and attorney for years, you have a really powerful alliance.

Our primary market is business transition—people who are selling or buying a business. When a business is being sold, a huge amount of revenue is being generated, and the people involved need advice more than ever.

In today's world, you have to add value. The days of putting people in a cubicle with a one-card box are over. Marketing over the telephone is a negative thing, and that's why our industry's retention rate is so low. Now take that same planner/associate/advisor and place him in a bank lobby where the loan officer walks to his desk and says, "Here is Mr. Smith. He is in a partnership with Mr. Williams. They need a buy-sell agreement, and I told them that you can do that." Your associate didn't even have to generate that lead. The alliance wins because everyone involved gets part of the revenue. It's great for clients because they get great advice from qualified people. And the advisor wins because there is no need to prospect and work in an environment that is emotionally and psychologically negative.

About half of our planners and advisors are associated with an alliance, and the program has attracted a lot of attention from the industry. We use it as our primary recruiting tool, and most of the producers who have joined us do so because they see how lucrative the alliance program is.

We still have a few older advisors who say, "I don't want to do the alliance program because I have my

existing book of business with 500 clients, and I like to play golf two days a week.” We don’t force it on them. But eventually a lot of them come around because they see a 32-year-old making twice as much as they do.

One of our key people is James Billingsly. His entire job is to find alliance partners—law firms and CPA firms—that fit our philosophy and belief system, then to work with our sales managers to find the associates who would work well with each of those partners.

One of our greatest success stories is Greg Strickland, CPA CFT. His father has a small CPA firm in Oklahoma City. Greg started his career with Edward D. Jones, but six years ago he joined our alliance program and set up his office in a local bank, immediately eliminating his office rent and expenses because the bank provided that. His income tripled in his first year.

Greg has a really nice office in the main lobby of First Fidelity Bank of Oklahoma City. He is a financial planner in my organization and is a MassMutual employee with a career-agent contract, but he is not my employee; he is my agent. He is an alliance partner to the bank, not an employee of the bank. So he has all the rights and benefits of MassMutual’s other agents, but instead of sitting in the agency trying to find clients, he’s sitting in the bank and getting eight to 12 appointments a day—new clients who already have a relationship of trust with the bank and are brought right to his office.

Greg has been there for six years now and is our best alliance producer. He generates well in excess of \$500,000 of revenue. He’s only in his mid-30s, and this career move has changed his life. He has built a new home, and he gets to do things he never imagined

Instead of sitting in the agency trying to find clients, he’s sitting in the bank and getting eight to 12 appointments a day.



he would be able to afford to do. Plus, he loves the way he gets to meet people, and his work is phenomenal.

That bank has 600 people in 22 locations, and I have six agents who work for them. So I have a team of 600 people in that bank who are looking for business opportunities for my six guys. Now that is a pretty good deal.

Thomas McCaskill III
General Agent
MassMutual Financial Group
Oklahoma City, OK

A Day of Caring

For the past five years, our agency has participated in the United Way of America's Day of Caring. One of our staff members suggested the idea. Our agency's mission statement talks about living a life of significance, and this activity gives us the ability to do just that—to reach out and help others within our own community.

We have requested the same assignment for the past four years—to assist an organization that helps needy children and their families with day care, anger management and social issues. Our company of choice uses the United Way and the Day of Caring as an opportunity to treat children ages 4 through 16 to a day of fun at a local amusement park.

The news of how much fun and how rewarding this day can be has spread through our agency like wildfire. Our number of volunteers, including managers, staff, agents and even some spouses, has gone from 11 the first year to 28 this year.

Our agency's mission statement talks about living a life of significance, and this activity gives us the ability to do just that—to reach out and help others within our own community.



The United Way provides “Day of Caring” T-shirts, and we have our company logo printed on the back. Our associates make a whole day out of the event. We start our day at a local restaurant for breakfast and get focused for the day at hand.

It’s easy to see how much the day means to the children by the expressions on their faces and their excitement throughout the day. Most of the younger kids fall asleep on the ride home, usually still attached to us by the hand.

After reuniting the children with their parents at the end of the day, those of us who volunteered meet at a designated location. We tell stories about the kids who touched our lives that day, and we already start looking forward to the next year.

During our first Day of Caring five years ago, one of our managing associates developed a mentor-mentee relationship with one of the children he met. The boy was in the Big Brothers Big Sisters program, and our associate was inspired to join the program and to sign on as his Big Brother.

Soon we are going to roll out an extension of our Day of Caring program and will begin formally sponsoring kids, beginning at age six until they are 16. I got this idea from Dave Porter, a managing partner in our Boston agency.

This experience has built camaraderie and relationships within the office that grow stronger every year. Our associates see the importance in giving of themselves and living a life of significance.

Dennis M. Tender, CLTC
Managing Partner
The Compass Group
New England Financial A MetLife Company
Williamsville, NY

We tell stories
about the kids
who touched our
lives that day, and
we already start
looking forward to
the next year.

A Challenging Climb to Confidence and Trust

About five years ago, my company asked me to take the agency in central Indiana in addition to my northern Indiana agency. This doubled the size of my organization and made us the largest Knights of Columbus agency in North America.

The problem I had was that it still seemed like two separate agencies. At our monthly agency meetings, the people from the Indianapolis office would sit together, and those from South Bend would sit together. At our agency picnic, the same thing happened. For several years, I tried a variety of different tactics to integrate the two groups, but nothing really helped. I wanted everyone to be on the same team.

As a fraternal organization, we support and sponsor many not-for-profit organizations, including the Gibault School for Boys and Girls in Terre Haute. The Indiana Knights of Columbus founded Gibault in 1921 as a residential treatment facility for boys with behavior problems. Recently, they've added a girls' program, a respite program, a day-treatment program, a satellite mental-health clinic and community-based services.

About a year ago, I was talking with Gibault's CEO, and he mentioned a confidence course that his students are required to complete. I told him, "That sounds like something we need." He said he could modify the course for our agents and conduct it for us. So that's what we did.

Gibault set the course for us and had five of their experienced facilitators on hand to help. We were there for an entire day, from 9 a.m. until 4 p.m., doing physical activities as well as problem-solving exercises.

For several years, I tried a variety of different tactics to integrate the two groups, but nothing really helped.



We had lunch there and also toured the school where all of these at-risk kids stay for months at a time.

For our first team-building exercise, we had to climb up 50- and 100-ft. telephone poles and then leap 10 ft. to catch a trapeze. I'm 52 years old and terrified of heights. I never thought I would be able to do this. But I saw my agents doing it, and that made me want to do it too.

Then we were each tied onto a "zip line," which is a very long cord suspended from a support high in the air and attached to a pulley. You're tied to the pulley with a belt, and you end up zipping downhill through the treetops toward the ground for a quarter of a mile, gaining speed very quickly on the way down. The other people in the group have to help you get attached to the zip line, and you have to trust that they'll connect you properly and that if you fall, your teammates will catch you. Your life is held in their hands.

We have a big variance in ages in our group, from age 25 to about 65. Some of our agents were unable to participate in the physical activities, but they played a key part in supporting those who did.

We also did a lot of problem-solving activities as a group. These exercises, part of Gibault's curriculum, are designed so that if one person let us down, we would not be able to solve the hypothetical problem. Then we had everyone in the group anonymously write on cards any questions or concerns they had about their job or our agency. One of the Gibault facilitators read the questions, and we talked about them as a group. We discussed solutions to these concerns and ways that the team could help. We spent a lot of time talking about how our office could function better as team. It was exactly what we needed.

We spent a lot of time talking about how our office could function better as team. It was exactly what we needed.



That day, everyone got to know one another better, and our level of respect for and trust in each other increased a lot.

I didn't make attendance mandatory, and 21 of our 22 people attended. The one guy who didn't attend had thought that the event was going to be a touchy-feely thing. Afterward, when everyone told him what he missed, he was very disappointed that he didn't attend.

I'm pretty sure that we were the first outside group of adults that Gibault shared their curriculum with. Since then, other groups have done it because they've heard about our success.

That day, everyone got to know one another better, and our level of respect for and trust in each other increased a lot. We've also had a significant improvement in the camaraderie during our monthly agency meetings. Some of our agents even formed a study group, and they've worked on joint cases together, which had never happened before.

The school actually benefited as a result of this exercise, too. Since we participated in their confidence course, our agency now writes a lot of charitable-giving policies naming Gibault as the beneficiary.

I will probably do this again in a few years.

I would definitely recommend this kind of exercise for a firm or agency. Make sure that the people involved don't think it is going to be too challenging for them. They need to know that they will do only what they're comfortable doing. They don't have to climb telephone poles, but they can support and encourage the ones who do. There's a place and a role for everyone on the team, just like there is in the agency.

I can say that we have truly one agency now.

John J. Stackowicz, CLU CSA FICF FSS LUTCF
General Agent
Knights of Columbus
South Bend, IN

Producer Groups— From “I” to “We”

In 2003, AXA Equitable established a producer-groups initiative. We created eight producer groups to improve delivery on specialized solutions and to provide continuity in their service to clients.

Our producer groups are an evolution of joint work. Joint work is collaborative teaming but can be informal, with associates partnering on their work frequently. But producer groups evolve from partnering on cases to partnering on careers. With producer groups, associates have both tactical and strategic discussions about how they’ll build their business. Producer groups take the business from “I” to “we.”

Our 170 associates are located principally in six different offices in six cities. We established two producer groups the first year and added two more in the second year. We now have eight. There are great similarities among the groups and also great differences. I meet with each group quarterly to review their systems for communication and circulating clients, their marketing strategies and their goals for the next quarter.

So far, we have not limited the number of associates per team. The smallest group has three, and the largest has eight. Most fall in the four- or five-person range. One group has seven associates, and they have a tiered structure with a principal, partners and a junior associate. We’re careful to make sure that each member is contributing.

These producer groups have changed the way a lot of our associates look at their career path. They’re less concerned with being content experts in all areas and

These producer groups have changed the way a lot of our associates look at their career path.



The groups provide them with more structure and accountability. In some cases, they have salvaged careers.

are now more focused on looking at the overall benefits they can provide to their clients. The groups provide them with more structure and accountability. In some cases, they have salvaged careers.

The power of groups is exponential. When you have four or more people getting together every week or every other week, either face to face or on the phone, and they are unified by similar objectives and working on tactics together, there is some magic there.

Members of the groups start to understand their roles. Trust, education, communication and strategy sharing begin to develop. A junior associate will create an opportunity and hand it off to a senior member, and that synergy reverberates throughout the group. Or senior members will hand off to junior members some of the established clients they haven't been able to get to yet. This drives new service and creates new opportunities.

Over time, it becomes obvious which associates are team-oriented and who is having a hard time with the transition. I don't think it's possible for everyone to be a sole practitioner for 10 to 30 years and then make a smooth transition as soon as someone asks them to be a teammate. That takes time. Some advisors do not want the complexity associated with a group, and they don't want to change the way they do business. In a couple of cases, we've had a senior member who has said, "I don't think this is working. It sounded good, but I'm moving on."

We have three different types of producer groups:

1. **Vertical (veteran) group.** Our vertical group revolves around a senior producer. This type of group has the unique challenge of having more

clients than the senior advisor can get to, or the advisor has extraordinary prospecting capabilities. We've brought junior associates into this group, and we've tiered the clients into A, B, C and D categories. The junior advisors work with C and D clients, freeing up the senior members of the firm to continue developing their A and B clients.

2. **Horizontal group.** The advisors in our horizontal group are established associates with similar backgrounds but have different areas of specialization. Rather than attempting to be all things to all people when they visit with a client, the members of this group will compartmentalize services to clients and hand off appropriate segments of the case to the specialists in the group.
3. **Hybrid group.** Our third type of group, the hybrid, may have one or two senior producers in it, as well as associates in different cities. This type is also a horizontal structure.

The group-formation process is dynamic and evolutionary. Not all of them have worked. We've had cases where people have gone into groups and come out.

To help develop additional groups, the company has equipped me with the information I need to have strategic discussions with associates so that I can find out what their plans and growth objectives are and where they are in their career path. Then I analyze trends in their practices.

Two reports in particular are very enlightening. One is the "dashboard report," which tells us how many clients a producer has, the average age of those clients, how much insurance and annuity is in force, and the amount of time that has elapsed since each client made

The group-formation process is dynamic and evolutionary.



a purchase. With a quick look at this report, I can identify a service challenge or a sales opportunity.

The second package of data we receive is a “cross-sale report.” This report breaks down an advisor’s client base into households, and then we’re able to see over the past 12 months data such as how many existing clients made repeat purchases. An associate may have 1,000 clients, with maybe 50 who made a repeat purchase this year. Fifty repeat purchases looks good, and it is, but what about the other 950—did we “touch” them? Did they not have needs, or did we not have a system to communicate with them properly?

About six months in, the group was unraveling. It was fairly unwieldy, almost like the entire group was going to collapse.

Here is one of our best success stories. One of our first groups got together in early 2004 with four members. About six months in, the group was unraveling. It was fairly unwieldy, almost like the entire group was going to collapse. They couldn’t make forward progress. Their primary obstacle was that one of the advisors in the group had done well with joint work but wasn’t contributing to the team. He had been with us for more than 20 years. He was tired and ready to move on.

The group deliberated about how to structure their business, and they came up with a succession agreement. They drafted and funded a buy-sell agreement that would allow this seasoned associate to turn over his book of business to them in a structured manner as he neared retirement or if he were to die before retirement.

So the group helped him make a smooth transition out of the business. His clients were kept apprised of the new arrangement along the way, and they were comfortable with having a group service their needs. The

veteran advisor was very pleased with this exit strategy. He retired two years ago, and the group purchased his book of business. It was a win for everyone.

It is ironic—we help our clients with business succession, but we don't seem to pay much attention to our own. If it weren't for the formation of this group, I don't think this associate would have eased into retirement so well, and I don't think his clients would have been taken care of as well. Instead, the producer group has driven a tremendous amount of business with these clients and helped a veteran associate retire.

These groups have had extraordinary growth. Our average growth rate is 25 percent per group per year. Our biggest gains have come from structure and communication and the ability to leverage additional producers to address the needs of clients.

What's most exciting about this is that every time I go to see the groups, with the intent of keeping them accountable, I end up learning valuable strategies from them, and then I communicate these to the other groups. I am convinced the group format provides a differentiating structural advantage for both our associates and our clients.

James P. Mellin, CLU ChFC
Executive Vice President
AXA Equitable
Milwaukee, WI

These groups have had extraordinary growth. Our average growth rate is 25 percent per group per year.

Grow Your Team One Individual at a Time

Because most people in our business tend to be very independent, it's important that managers recognize and nurture their individuality, leading the group one person at a time. The end result should be a strong team of individuals who each contribute a unique set of talents to the firm.

Officially, I meet with each of my advisors once a month, and unofficially many times, thanks to my open-door policy. I treat them fairly, but not the same. And because I help them get what they need, they understand how much I care about them and their success.

The more I get to know each advisor, the more insight I gain, and the more epiphanies occur. That allows me to determine what each one of them needs, wants and can contribute to the team.

Before coming to the Beaverton area about five years ago, I managed the San Jose, CA, division for 10 years. That office had a core group of female advisors who were very close and collaborative in their work. Not only were they influential among their peers; they were also very successful with their clients. I was impressed by the enjoyment they obtained from working together. I noticed that whenever we brought new advisors onto the team, whether male or female, this core group of women would soon embrace and include them. During the 10 years I managed that office, there were no second-line managers. As a result, I depended heavily on this core group to assist with training and problem solving. This team remains a very cohesive and successful group to this day, and one of them is usually the top producer in the company every few

The more I get to know each advisor, the more insight I gain, and the more epiphanies occur.



years. Recently, when I won an award for being the manager who most exemplifies the company's culture, I was pleasantly surprised to discover that the advisors from this group were among those who had nominated me.

When I arrived at my new assignment in Oregon, there was no team-building culture. I set out with an initial strategy to increase the size of my management team. I was very determined to create an environment in which my instructions could be very direct, but which also let them know it was O.K. to make mistakes. I wanted the managers to become aware that I cared deeply about them and wanted them to be successful, so any constructive criticism was solely intended to help them excel.

As a result, one of these newly trained managers has already achieved a Crest award, which is given for the company's highest level of production by advisors or managers. Two of the other managers qualified for Crest and have already been promoted to manage their own divisions in other cities.

I was accustomed to a very interpersonal and non-confrontational selling style, so I had to develop a way to be direct with our advisors without being combative. What has emerged is a somewhat paternal approach, and it works.

Before I arrived in the Beaverton office, there had been a history of weekly sales meetings that could best be described as non-events. Most advisors either chose not to attend or used the meetings to complete paperwork. The mature advisors nearing retirement were accustomed to their previous manager's policy of spending much of the time behind a closed office door. I began presenting new ideas at the weekly sales meetings,

I wanted the managers to become aware that I cared deeply about them and wanted them to be successful, so any constructive criticism was solely intended to help them excel.

Before long, many of these advisors formed business partnerships and were making significant strides with their practices.

conducting training on new or difficult concepts and creating an environment in which all of the advisors could feel safe in expressing their concerns or criticisms. Now these meetings bring value and provide our advisors with an entirely different experience.

Previously, these advisors could be divided into two separate groups—those willing to give me the benefit of the doubt and those who felt my methods were an intrusion into their comfortable environment. I began by concentrating my efforts on the first group. I discovered that they had great temperaments and were open to developing a teamwork culture. Before long, many of these advisors formed business partnerships and were making significant strides with their practices. The second, less-accepting group began to take notice. Eventually, more and more of the members of the second group allowed me to work with them individually and to include them in the team.

Now when asked to describe our office culture, most of our advisors say that they consider themselves an integral part of a team, not just a group of advisors. My success as their division manager is totally dependent on the success of my productive team of financial advisors.

James D. Latham
Division Manager
Waddell & Reed Financial Services
Beaverton, OR

Baseball in Central Park

I believe that people form relationships based on what they do outside of the office. Our team-building environment has evolved mainly through the exposure that associates have gained to one another by playing sports together. Associates are competitive, and sports are an effective way to create a competitive yet friendly environment.

For about 15 years, we have had an agency baseball team that is part of the New York City Fast-Pitch League. In the summers, we play once a week in Central Park, and then we all go out to dinner after the game. The agency pays for the permits, for the use of the field and the umpires, and for the post-game dinners.

Our associates are really serious about the baseball league. They choose the numbers for their team jerseys, and they keep stats on every game we've ever played. They all want to have the best batting average, the most hits, the most runs batted in, and they all want to be named the Most Valuable Player.

At our annual banquet, we give away sports trophies. One year, one of the wives told her husband, "You keep winning all these sports trophies—why don't you increase your production and win one of those trophies!"

Several of my associates have formed partnerships after having met one another playing sports. Just recently, two associates told me they wanted to form a DBA, and they wanted me to sign off on it. They met on the ball field—one pitched, and the other played first base.

Howard B. Cowan
President
Cowan Financial Group
MassMutual Financial Group
New York, NY

Associates are competitive, and sports are an effective way to create a competitive yet friendly environment.

Team Members Earn Higher Commissions

Thrivent just reported some very eye-opening numbers that they researched. They found that new advisors who are not on a team and are not doing comprehensive financial planning will average \$15,000 in commissions in their first year. In contrast, advisors who are on teams and who advise on financial planning earn three times that amount of commission—an average of \$45,000.

Likewise, veteran advisors who are not on a team make an average of \$55,000 in commissions, whereas veterans who are on a team and provide financial-planning advice earn an average of \$100,000 in commissions.

We want to get joint work engrained into the DNA of our culture. Two years ago we had only 16 teams, and now we've almost doubled that number. We have about 30 teams right now, with a variety of team models. Some are designed around business functions, while others are developed around a client's specific needs.

We encourage teaming for everyone—new people as well as veterans. If two 10-year veterans combine their book of business, they can hire their own administrative assistant and team with newer agents so that they can work more deeply with top clients.

The lead advisor on a client case will meet with the client first, introduce the team, gather information, and hand the case off to a back-room team who will prepare the case. Then the lead advisor will visit the client again and work on the close.

When we hire new advisors, we get names of referrals from them as they begin building teams. That gives us

Veteran advisors who are not on a team make an average of \$55,000 in commissions, whereas veterans who are on a team and provide financial-planning advice earn an average of \$100,000 in commissions.

early success because the new advisors know and refer to us people they would work well with. Ideally, then, if we hire those referrals, they will work with the people who referred them.

We have about 12 middle managers who know the advisors well and can tell us where the fit is best. A new hire might meet with two or three district managers to see who they might work well with on a team.

We review all advisors' performance once a week using a dashboard report that measures everybody's year-to-date performance against their individual business plans. And I have a number of partners who do one-on-one reviews of our 30 or so associates who have been here less than one year. Then we can begin to triage those advisors who need our help.

I hired a gentleman years ago, Jim. He was a lone wolf, very analytical, and did not do well in this business. We had another guy, Bill, who was doing pretty well but had no time for case preparation or analysis. Bill was running 12 to 15 appointments a week, buzzing in and out of the office. He was pretty transactional and had no time for comprehensive planning. He was just filling a need for "right now." Jim would have maybe four appointments a week. He was so busy preparing cases that he didn't have time to get in front of people, and he was failing. Jim was on probation and on his way out the door.

We teamed these two together, and they formed a very powerful team, each operating within his own sweet spot in terms of both client service and his own quality of life. Now Jim does all of the case prep for Bill. That allows Bill to do a much better job of planning for bigger cases while continuing to see 12 to 15 people a week.

A new hire might meet with two or three district managers to see who they might work well with on a team.

We teamed these two together, and they formed a very powerful team, each operating within his own sweet spot in terms of both client service and his own quality of life.

We've added to this team a third advisor, whom Bill is mentoring. This junior advisor works with Bill's Silver- and Bronze-level clients, which has freed up Bill's time to work with his existing Gold-level clients and to launch new business.

Also, on one of our very strong teams, we had an advisor in his late 50s who decided to retire. The team sent a letter to the advisor's clients explaining that when he retired, the rest of the team would continue to work together on the accounts. It worked out well for everyone involved.

The success stories and the numbers create a compelling case for building advisor teams.

Timothy P. Schmidt, FIC LUTCF
Managing Partner
Thrivent Financial for Lutherans
Golden Valley, MN

A Contest Encouraging Ownership of the Vision

Our agents know what our agency's vision is and understand their role in achieving it, but I wanted them to take more ownership in attaining the vision.

Brian Early, a managing partner at Northwestern Mutual, spoke at our company's annual meeting last year. A fun idea that he talked about clicked with me. I decided to modify his Steak and Franks idea to enhance a spirit of teamwork in our agency as we all reach for the same goal.

From March through June, we conducted a contest and divided our agents into two teams. The teams earned or lost points each week based on the amount of business each agent submitted and the number of

referrals generated using the One Card System process. Bonus points were awarded to a team for having “no blanks,” meaning that all members on the team accumulated points for both sales and referrals for the week.

I heard team members talking about their progress and encouraging one another to go the extra mile: “If we get three more sales, we can add another 12 points” or “If I get these nine referrals I’m expecting, our point total will be 42.”

Halfway through the contest, I took the team that was winning at that point to lunch at an exceptional restaurant and gave them gift cards. This renewed their enthusiasm and focus, and it acknowledged and rewarded the effort they’d already made.

At our annual company picnic in July, the winning team was served a steak meal by the second-place team members, who ate hot dogs. The names and photos of the winning team’s members are now displayed prominently on a plaque in the agency.

One of my veteran agents had been struggling to have enough newer prospects to talk with. Once we started this contest, he began to get more referrals because he didn’t want to let his team down. As a result, he had more people to talk with. All of his numbers—dials, appointments, sales—increased. He, his team and the agency all reaped the benefits of his effort. At our agency meeting, I went around the room, asking the agents how their referrals were going. He is not the kind of guy to admit that something has helped him, but during the meeting, this veteran agent told the group that he was starting to get more referrals and, as a result, more sales.

I heard team members talking about their progress and encouraging one another to go the extra mile.

Not only did this contest build camaraderie and teamwork, it also increased the expectation among the agents for what they can each do as individuals and what they can expect from each other.

Not only did this contest build camaraderie and teamwork, it also increased the expectation among the agents for what they can each do as individuals and what they can expect from each other. Working as a team causes them to have the attitude, “I know my team needs this, and I don’t want to be the reason my team loses. I want to do my part.”

As a result of this program, we experienced an increase in almost every measurable activity. The greatest pay-off, though, has been a culture of camaraderie, high expectations and joint responsibility in reaching our agency’s objectives.

Paul W. Cannon, LUTCF
Agency Manager
Northwest Penn Agency
The Baltimore Life Companies
Butler, PA

Let Them Know They Are Important

Before taking over my company full-time in 1995, I was an agent for 14 years and worked with a lot of great people. After being one of the top producers for several years, buying the big house and winning trips and awards, I hit a plateau (some may call it a wall). When one year in particular started out in a slump, I went into my boss’s office and asked him for advice for getting myself back on track. With good intentions, he replied, “You know how to do it. Just go do it.”

A few more bad months went by. I walked into his office again looking for help, to which he said, “Just go do it...or I’ll get somebody else!”

Luckily, I had the ability to learn from both his strengths and his weaknesses. This time it was the

latter. It had suddenly dawned on me that he didn't have the answer (or didn't know how to transfer his skills to me) and that this could be one of the leading causes of the high turnover that we had in our office. Like many managers, he relied on—and perhaps hid behind—an authoritarian approach to motivation. That single event taught me how not to build a team and gave me the impetus and motivation to seek better ways of doing it.

There are a lot of ways to build a good team and a business, and many of them have been expounded upon by people far more qualified than I. But one lesson that we have learned in our company really stands out, one factor that has helped us build a winning team: *Let them know they are important by your actions and your words.* This applies as much to co-workers' feelings and priorities as it does to their personal and professional goals.

We let our team members know they're important in many ways—celebrating their unique talents and strengths, accepting everyone's differences, recognizing their individual dreams and goals and helping them learn and grow.

We believe that everybody on our team should be true to their genius, and it is management's job to make sure that each member, to the extent possible, spends the bulk of his or her time doing what they enjoy the most and do the best. This isn't just a case of being altruistic; it's smart business and helps create a healthy environment. People will be happier if they are doing what they enjoy the most and, as a result, they will also be more productive for the company.

Everyone has unique contributions that they bring to the table. For example, our receptionist is magnificent

People will be happier if they are doing what they enjoy the most, and as a result, they will also be more productive for the company.



We can't control time, but we can control activity. People want to know what is expected of them. They want guidance.

on the phone. Few people can make someone feel as good as she can when they call our office. It's not uncommon, when someone else is covering the phones, for a caller to say, "I want to talk to that nice lady!" She makes an outstanding first impression for the company, and she is a tireless cheerleader for this company and for me personally. Her role is valuable, and that is where she spends the bulk of her time.

We also use our own product, activity management, to give our team members hope and a path for their own success and the success of our company. As one company put it, "We eat our own dog food." It shows that we practice what we preach. This sense of congruency sends a powerful message.

Managing people's activity levels is another way that we let our team members know they are important to us. We can't control time, but we can control activity. People want to know what is expected of them. They want guidance. So we give each team member checkpoints to let them know if they are on or off course, and then we empower them by providing them with coaching, advice and opportunities to learn and grow in the areas they like the most. It shows that we care and that they are important.

From the very first interview, we tell people that everyone can leave the company once and that we'll hire them back as long as they leave on good terms. We don't ever want to hold anybody back from doing what they want to do or from pursuing an ideal job or dream. If it's important to them, it's important to us.

We learned this one the hard way. Our operations manager had a brief hiatus when going back to school to earn her degree. Luckily, she rejoined us, and we were able to support her in accomplishing her goal by

designing her hours around her needs, which we still do. Here it is, eight years later, and we've seen her graduate at the top of her class, get married, have a child and move to the suburbs. She is a godsend, and the company was extremely fortunate to have her back. This would not have happened if we didn't truly care about her as an individual.

We also show people they are important by offering tools to help them grow personally and professionally. We encourage them to try new things and to take on more responsibilities—even if they make mistakes—and we will invest in whatever they feel will help them do their jobs better, whether it's taking a class or buying new software. We even automated and outsourced our shipping process, and it turned out to be one of the best things we have ever done. Where did that idea come from? You guessed it—from our team member who left and came back.

Does it work all the time? Nothing is absolute. Sometimes you need to administer tough love, but it must always be consistent and aligned with your core principles. The whole may be greater than the sum of its parts, but the parts make up the whole.

Our annual growth has paced at an average of 50 percent each year for the past 10 years, and I think this one concept has contributed to our growth and retention more than any other—*let them know they are important by your actions and words*. It's also how we built our client base, by treating our customers the same way.

Mickey Straub
President
Sales Activity Management, Inc.
Oak Brook, IL

The whole may be greater than the sum of its parts, but the parts make up the whole.

A Quest for Accountability Solidifies a Management Team

When I took over this agency five years ago, I wanted to set up a system that would help us do a better job of tracking progress and holding ourselves accountable for results.

Also, we have 15 members on our management-team in three detached offices. I had a close relationship with some of them, but I rarely met with others, who ran their own areas. So I wanted to increase interaction and teamwork among our management team.

One of my fellow study-group members had told me about the periodization system of establishing four 90-day deadlines instead of focusing on one year-end goal.

I looked into the system and realized that it was just what we needed. At our annual planning meeting, I told my management team about the system and explained why I thought we needed to implement it. I brought information about it for everyone to read. We talked about it and discussed why it would be good for the organization. A couple of people got really excited about it, but others questioned why we needed it.

We wanted to be fluent in the new system before we rolled it out to the whole agency. We all agreed to attend a two-day boot camp in January to try to determine a better way to execute our business plans. The meeting really got us all connected. Each team member had to make a financial investment in this program themselves. I asked for their commitment and told them that if we succeeded in integrating it, I would reimburse them 100 percent. We left that boot camp with a personal and professional development plan for each one of us.

One of my fellow study-group members had told me about the periodization system of establishing four 90-day deadlines instead of focusing on one year-end goal.

A couple of people who initially weren't sold on this system now say that it's the best thing we've ever done. Now we have weekly accountability meetings, and smaller groups do "daily huddles" for less than five minutes to talk about what our intentions were yesterday and what they are today. It has helped us create peer-to-peer accountability.

From a team-building standpoint, it's a way for us to increase personal accountability for ourselves and for our firm's 65 associates. Our entire focus is on 90-day periods, as opposed to focusing on one annual year-end goal. So we have a more intense focus on productivity and results. It's still too early for us to brag about grandiose results, but we're already seeing much more intensity and an increase in production because we have a new period to focus on every 90 days, or 13 weeks.

One of our sales managers took the concept and ran with it. He quickly transferred his whole office to periodization, and he has had quantum growth. We just ended our first 13-week period, and he shattered his goal. He's a winner anyway, but he wouldn't have had that much success in this particular period if it weren't for the periodization concept.

This couldn't have happened without buy-in from our entire management team. The team got behind the idea first, and we brought it to our firm together. Adopting the new system has not only brought our management team closer, but our entire firm is more attuned to our goals, and we are already seeing results.

Harris S. Fishman, CLU ChFC
General Agent
First Financial Group
MassMutual Financial Group
Bala Cynwyd, PA

A couple of people who initially weren't sold on this system now say that it's the best thing we've ever done.

Something for Everyone

At the Mid-Atlantic Firm of John Hancock, we believe that building a strong sales organization involves developing programs to ensure each person's short-term success and long-term growth in a positive culture that rewards achievement. These efforts have gone a long way toward helping our team members—not just reps, but staff members too—reach their potential.

On an ongoing basis, we coordinate many employee-recognition and team-building events. Not only are these nice things to do for people, but they also reinforce and reward the most important outcomes that people create for our business.

A few months ago, we merged two John Hancock offices that had never worked together before. Our two main locations—in Raleigh, NC, and Richmond, VA—are two hours apart. When we combined the two cultures, our site manager called an all-day business meeting at our Richmond office. We surprised everyone by having vans pick them up and drive them to a go-kart track, and we raced go-karts all day. Staff members were included along with the advisors, and it was a really fun event that helped everyone get to know one another.

Everyone plays an important role in our success as a firm, so we conduct administrative and staff training days. During these events, our staff members meet with outside consultants to talk about their own personal goals, as well as the firm's value proposition, phone etiquette and ways to improve and market the firm. After the event, the group enjoys a fabulous dinner at an upscale restaurant.

College sports are big down here. During football season two years ago, my wife and I held a big kickoff

We surprised everyone by having vans pick them up and drive them to a go-kart track, and we raced go-karts all day.



party at our home. We invited our reps to wear their favorite team colors, and I painted my yard like a football field. Everyone brought cans of food for the homeless.

We also pay for car detailing for our staff, conduct sales contests and host an annual awards banquet. And our sales manager recently took representatives on a guided fly-fishing trip.

Team building has helped our agency climb the company ranks. Our home office has complimented us on our team-oriented culture here, and our reps often tell us that they are committed to this firm because of our team culture.

In fact, one of our reps left the firm recently to go to another firm. After three weeks, he came back here because he said he missed our team-oriented environment and culture.

Robert C. Turner
Managing Partner
Mid-Atlantic Firm
John Hancock Financial Network
Raleigh, NC

Team building
has helped our
agency climb the
company ranks.

Monthly Movie Night

Last year, my two partners—Dick McCloskey and Paul Thomas—and I reviewed the GAMA Foundation’s *Building the Right People* research that tells how top-performing field leaders get their new associates off to a fast, productive start in the industry. We implemented many ideas based on this review.

One of the ideas that we came up with to provide a support network for our employees, especially our new advisors, was a monthly movie night. Our

Our management objective is to show our advisors, management team and staff that we're all one team working toward a common goal.

management objective is to show our advisors, management team and staff that we're all one team working toward a common goal. We want them to walk away from that experience—both the social interaction and the motivation from the movie—feeling elevated and inspired.

There is an open invitation to everyone in the organization to stay after work on a designated Thursday once a month, beginning at 5 p.m., to have popcorn, drinks (including wine and beer), pizza and sandwiches and to watch a family-oriented movie with an inspirational theme. We strongly urge spouses, significant others and families to attend.

Movie night isn't mandatory, but I do "walk the room" the week before to encourage attendance, and I ask senior advisors to attend so that they will be on hand to network with newer advisors.

There's a lot of camaraderie, and people talk about what they did that week. The conversations usually gravitate toward business, and it gives people a chance to chat informally with someone they might not typically get a chance to talk to. Everyone is home by 8 p.m.

Movies we've watched include *Rudy*, *The Miracle*, *Cinderella Man*, *Stand By Me*, *The Greatest Game Ever Played* and *October Sky*.

I've started giving people the opportunity to nominate their favorite movie and have their own screening. Then on movie night, before we show the movie, they'll say why they liked it and why they want everyone to see it.

This informal get-together may not seem like much, but it has gotten a lot of our newer advisors talking with some of the senior advisors, and it has led to

some effective alliances. It has improved our activity levels, too. We compared our advisors' regular weekly appointment activity to the activity they have right after movie night, and for about two days afterward, activity is up.

Jeffrey S. Golan, CLU ChFC CFP
Managing Partner
Tax and Financial Group
Securian Financial Group
Newport Beach, CA

Teams Make the Grand Slam Possible

If you can get the right people on teams together at the right point during their careers, you have the capacity for more home runs than you do with advisors working by themselves.

The most important aspect of team building is choosing the right people to work together—but complementary skill sets are only part of the equation. Team members also have to have a shared vision, as well as similar goals and a similar mindset.

For example, if one associate wants to make \$100,000 and one wants to make \$1 million and is more of a driver, they probably aren't a good fit. And if a senior team member has expectations that are beyond the junior team member's grasp, it won't work.

My sales managers and I spend at least 30 minutes a week with newer associates, getting to know them, finding out what their goals are and seeing where their business is headed. We don't require people to be on teams, and our goal isn't to get everyone working on teams. But we do look at which advisors would complement other advisors.

One of our very successful teams is led by a senior associate who has more than 20 years in the business.

The most important aspect of team building is choosing the right people to work together.



Producers who are not on a team are faced with that kind of limiting choice every day—they can focus on hitting singles, or they can fill the bases and go for the grand slam.

He's a Top of the Table and Court of the Table producer, specializes in advanced markets, is a big thinker, is very creative and optimistic and has a mindset of endless possibilities. About three years ago, we teamed him up with a newer associate who is a little more grounded. It has worked out well for both of them. We're "stretching" the new guy by giving him good mid-level cases to work on, and he gets to work on the more technical aspects of case preparation, which he enjoys. The advanced associate now has more time to work on PR, marketing and development of high-level strategies. He also gets to spend more time on prospecting, which he likes.

Both associates like working with wealthy families and business owners, and they both want to make a lot of money. So they have a similar mindset and vision as well as complementary skills.

Two years ago, this team closed a case with a \$4 million premium. This was definitely a result of the junior member working on all of the mid-level cases and allowing the advanced associate to market to private bankers. He spent countless hours strategizing and putting this plan together. If he had not had the junior associate's help, the senior associate would have had to make a choice about how to spend his time—either maintaining his mid-level clients or generating lucrative new business from high-level bankers.

Producers who are not on a team are faced with that kind of limiting choice every day—they can focus on hitting singles, or they can fill the bases *and* go for the grand slam. Teams make the grand slam possible.

Paul E. Karlitz, LUTCF
Executive Vice President
Wealth Advisory Group, LLC
Guardian Life Insurance Company of America
New York, NY

Teaching Others to Teach

Teaching is my passion. I taught high school and college before coming into this industry in 1982, and my master's degree is in teaching. But my goal is to never teach a course again—not because I don't want to, but because, as a leader, I realize that the best way to build my organization is to teach our advisors how to be teachers. This will allow us to train multitudes more people in our various specialties, and therefore we will serve our clients better than we could if I stood at the front of the classroom and trained everyone by myself.

To grow our organization, we need to build more teams, which requires that we build more team leaders, or captains. How do we do that? By raising them up to become faculty of our new-advisor training.

In the old days, I'd say, "I'll just do all of the training" because I didn't want to increase the advisors' work load or impose on them. But I took GAMA's *The Essentials of Leadership & Management* course last year, and Conk Buckley, the facilitator, talked a lot about teaching and faculty. I realized that if I do all of the teaching myself, it robs the advisors of an opportunity. People learn by teaching. I still help develop the curriculum and coach them as their presentation skills improve, but they're the ones doing the teaching.

We have about 60 advisors in our division, and they have, collectively, 588 years of financial planning experience. We want to make every one of them a teacher so that they can provide the best knowledge and service to help our clients make informed choices and appropriate decisions. We recently formalized a Faculty Program that will accomplish this objective.

To qualify for the Faculty Program, an advisor has to have the following characteristics:

I realized that if I do all of the teaching myself, it robs the advisors of an opportunity.

We build teams that cross over districts so that we have strength in all districts on all topics. The person who teaches a course is the person who is the most capable specialist in that area.

- Be capable and competent,
- Have demonstrated success in a particular subject,
- Be willing to address other advisors in that area, and
- Have a core prevailing belief with clear systems that can be replicated.

Many of our advisors have indicated that they want to be a part of the Faculty Program.

Our new advisors participate in our Career Readiness Track, or CRT, a 12-module program for prospects that helps us determine if we want to sign them on as advisors. It explains who we are, helps us understand who they are and guides the new advisors in building their own financial plans and business plans. At the end of the program, the participant is fully licensed.

New advisors are then required to complete a 14-week curriculum called Financial Advisor Skills Training, or FAST. This training covers concepts, skills, products and our processes. The advisors in our Faculty Program now teach this program, too.

For example, we have one advisor who loves asset allocation, so he teaches that course. Another district manager is particularly passionate about mutual funds, and others specialize in taxes or business planning, and so forth.

We build teams that cross over districts so that we have strength in all districts on all topics. The person who teaches a course is the person who is the most capable specialist in that area—it could be an advisor, a district supervisor or a district manager—and new advisors from all districts participate in that specialist's training. We have a 4-to-1 student-to-teacher ratio. It's inclusion, inclusion, inclusion. That's team building from the ground up, across our entire organization.

My sister, Darci Kelley, has worked with me for eight years as a district supervisor. She had been saying that when she turned 50, she would get long-term-care insurance (LTCi). About three years ago, when she was only 45 years old, Darci developed a thyroid disorder and had a mini-stroke. Now she is even more passionate about encouraging people to get LTCi while they are healthy and insurable. So she is our LTC specialist/team leader, and she teaches an LTC course with a follow-up lab to advisors.

Recently, Darci moderated an LTC presentation for some of our clients. Again, because she has expertise in this area, our tendency would normally be to have her teach the classes. But now that we've formalized our Faculty Program, she is teaching other advisors so that we can distribute her knowledge to more people. For this recent client presentation, she brought in two advisors who are interested in LTC. They worked very hard to prepare for the meeting. They conducted a slide presentation for the clients, and Darci was there to support them and to answer questions. At some point, they will teach other advisors to become LTC specialists.

Being a member of our Faculty Program provides advisors with recognition, gives them the satisfaction of contributing at a higher level, raises the bar on performance expectations, helps them establish themselves as a resource in a specialty area with new advisors, leads to split commissions on joint cases and provides variety in our classroom training. Ultimately, it increases the quality of the service that we provide to our clients and builds strong teams.

Daralee S. Barbera, CLF CMFC CFP
Division Manager
Waddell & Reed Financial Services
Los Angeles, CA

Ultimately, it increases the quality of the service that we provide to our clients and builds strong teams.

Baby Boomers, Meet the Generation Xers

Chris:

During my 20 years in this business, I've grown up under a great mentor, John Lefferts. He has taught me to create a lot of systems and to be very goal-oriented, hardworking and focused. So I have a mentality of "work hard, play hard," and I think that's a characteristic shared by most of us baby boomers. We work hard at the office, and we keep our social life separate from work.

What's really interesting is how our society is evolving. The new generation—the Generation Xers—want to have fun, even at work. That was something that our culture was lacking—fun in the workplace. Steve is brilliant at having fun in the workplace.

Steve:

The main thing is that you have to have a very strong team environment to begin with, or doing a couple of activities here and there won't make a difference. Everything we do in our district relates to the team. We believe in joint work and mutual accountability.

When you're starting out in this business, you get beat up a little bit, trying to market yourself and living on a commission-based income. We work hard all of the time. I've been in this position for five years. About a year ago, I found that even I wanted to go home by 5:00 on Monday afternoons. And advisors would go out to appointments in the afternoon and not come back to the office. I wanted to make the office a fun place where everyone—including me—wanted to be. I wondered what I could do to make them want to come back into the office after a 4:00 p.m. appointment.

The main thing is that you have to have a very strong team environment to begin with, or doing a couple of activities here and there won't make a difference.



It may sound silly, but we started having competitive games—not formally, but in small ways, doing little competitions here in the office. We’ve been having tons of fun, and everyone gets involved.

It started this past Christmas, when we had a gift exchange with a \$10 limit. Someone went to the dollar store and bought several items, including a rocketball game, which is a handheld strategy game. You hold the foam rocket and try to hit targets. One Monday afternoon, I got a rocketball game going. Everyone played, and we all had fun making fools out of ourselves, over and over again.

We have a managers’ meeting from 4:00 until 5:15 p.m. every Monday, and as we’re walking out of that, people begin congregating to play rocketball. We don’t play for very long—maybe 10 minutes—but all of the people who are newer in the business stay to play. They want to be here. It keeps everyone at the office, and it builds camaraderie.

Then a few weeks ago, on a Friday afternoon around 4:30, I took everyone out to our patch of grass outside, and we played kickball for about an hour. I haven’t played since I was in the fourth grade, and neither had anybody else. We had about 40 people playing—every age group, staff and advisors and it was an absolute blast. It allows people to let their guard down. How can you be Mr. Super Financial Planner when you’re playing a game that fourth-graders play?

This may sound like an insignificant, trivial change. But it has made a huge difference in our culture. People want to be here. They’re energized, and their production has increased. A year ago, our district was ranked No. 50 out of about 200 districts. Now we’re ranked No. 3. Plus, we’ve always had a four-year retention rate that was above the industry average.

How can you be Mr. Super Financial Planner when you’re playing a game that fourth-graders play?



Having fun in the office has had an impact. All of a sudden, what seemed like a stupid thing now has people talking about it, and they're having fun at work.

But in the past year, since we started changing our culture, not a single person has left. There are 18 advisors in my district and 175 in the entire branch.

Having fun in the office has had an impact. All of a sudden, what seemed like a stupid thing now has people talking about it, and they're having fun at work. It has also helped us draw people in—the newer advisors are referring great people to us. And now, everybody in the district is coming up with their own tactics for having fun at work.

It doesn't matter what the activity is. People in this business are competitive. Whether they're 20 years old or 65, they will get involved if it's a competitive event. You want to win so badly, whether it's playing Nerf hoops, bowling, playing water volleyball in Chris' swimming pool or racing cars in a mini-tournament at our local Dave and Buster's arcade.

Chris:

I can't tell you how incredibly hard it was for me to break 19 years of habits. When those games are going on, nobody is getting anything done for 10 or 15 minutes. The place goes nuts. It's absolute chaos. There's no way you can be on a phone call. I'm a guy who goes to the office to work. So it was really hard for me to embrace the new culture. But I saw that the younger people really enjoyed it, and it helped build teamwork and camaraderie. Steve was the guy who broke that mold. He has been the catalyst for our whole office, not just his team. The other districts are starting to do some fun things too.

Steve:

Even though I see the importance of having fun at work, I have always been pretty strict when it comes to being on time for a meeting. We have a meeting every Monday morning at 7:30. In the past, if someone was late, I would have a very serious talk with them about

how upset I was. But aligning with our culture of having fun at work, I've come up with a way to lighten up even about that. Now, when someone is late, the group votes, thumbs up or down, if it's a legitimate tardiness. If the advisor was late because of a serious, unavoidable situation, it's "thumbs up," and the group lets the advisor off with no punishment. But usually that's not the case. It's usually "thumbs down," and I let the person choose between two options. They can either make the entire team show up at 7:15 a.m. for next Monday's meeting, or they can do something silly that the group chooses. They don't want to penalize their teammates for their own mistake, so they always choose the second option.

One time, the advisor who was late had to sing the national anthem as loudly as he could. He was never late after that.

Outside of our office is a pond with a sidewalk around it, about a quarter of a mile long. People go out there to walk around or to sit on the benches to eat lunch. One advisor was late for a meeting, and the group made him walk around the pond backwards, counting, while connected to the phone in our boardroom by his cell phone. We were all watching him do this from the window. It was really funny.

Another guy who was late was not allowed to step out of his cubicle without carrying four reams of copy paper—to the bathroom, to lunch—everywhere. If he stepped out of his cube without the four reams of paper, the first person who saw him would add a ream. By the end of the day, he was walking around with six reams of paper, which are pretty heavy. He has never been late again.

I didn't have to get mad at these folks. Before, I would have gotten frustrated and would have had to confront

One time, the advisor who was late had to sing the national anthem as loudly as he could.

Our new recruits are younger. We have to be open to ways we can help them enjoy coming to work.

them, which they would probably view as a personal attack. This is much more effective, and everyone has fun in the process.

Chris:

We have generational issues. We have a lot of younger people in the office now. Our new recruits are younger. We have to be open to ways we can help them enjoy coming to work. Steve is brilliant at identifying with these younger advisors and knowing what will make them enjoy their work environment.

If you recognize that going to work is not fun, find someone who can make it fun. Find the person within your organization who can be the catalyst for change, to make your culture more conducive to team building.

J. Christopher Noonan, CLU ChFC
Senior Executive Vice President
and
Stephen Belt
Divisional Vice President
AXA Equitable
Dallas, TX

Asking the Hard Questions—Publicly

I've been with my company for 19 years but joined the Pittsburgh agency five years ago. After I had been here for only two months, we hired an outside consultant to work with our management team. He was all about trying to get us to align our hearts and minds—why we are here, what we do, what we want.

His facilitation helped us all get on the same page. Getting our management team aligned was a great way for me to start out with the agency, but why stop there? I knew that we really needed to have the entire

agency go through this exercise. It was an expensive proposition, but we set up a three-day meeting with everyone in the agency—our operations staff, sales reps and management—about 130 people in all. The consultant we had hired was our main coach, and he brought in several additional facilitators from his firm. Our home office brought in several facilitators too.

The goal of this session was to build out the mission, values and vision of our organization. We wanted to answer this question: What kind of an organization do the people who work here want it to be? Instead of the leader building the mission statement and saying, “This is where we are going,” we wanted everyone to roll up their sleeves help decide where we are going, how we will get there and what values we want to stand for.

Our coach was effective but tough. He put two stools and a microphone at the front of the room. He sat on one stool and, one by one, had every single person in our agency sit in the other stool during that two-day session and talk about their goals and desires. At first he asked for volunteers, and then he asked people to come up front for their turn. This was all videotaped too.

“What do you want?” he would ask them.

“I want to be successful, to make money.”

“But what do you really want?” he would ask. “What contribution do you want to make during your life?”

It was a frustrating experience. People were squirming as he tried to get out of them what their real purpose in life was. He asked question after question until he got an answer that pointed to the person’s true motivation.

This kind of soul-searching is usually done behind closed doors, not publicly, so the exercise was uncom-

We wanted to answer this question: What kind of an organization do the people who work here want it to be?



I got to learn from the ground up what the true fiber of our organization is. We discovered that the people in our agency want to be promise keepers.

fortable at times. To this day, we joke that when we pull out a stool, people get nervous! But it was also exciting, and it culminated in our written vision, mission and values statement, which guides us each day.

On the last day of the session, the coach presented us with a surprise. The previous evening, he had had our vision, mission and values statement printed on a huge poster, the size of a chalkboard. It had a colorful border and blank space at the bottom. He held up a black marker and said that he wanted every individual to sign it. "Who will be first?" he asked. I walked to the front of the room and signed it. It was slow moving at first as the first few people came up. As the pressure grew, more followed.

The last 10 people to sign the vision were our top producers. They came up from the back of the room and signed the vision, an indication to everyone that they were in on it. It was pretty powerful.

I got to learn from the ground up what the true fiber of our organization is. We discovered that the people in our agency want to be promise keepers. They want to make money but also feel good about what they are doing for a living. Being promise keepers who help people achieve what they desire makes people want to stay here; it's the Velcro that keeps them here. My retention rate for veteran advisors, for the past five years, is more than 90 percent.

When we started out five years ago, we had six MDRT producers. Now we have 38. Our core people stayed, and I honestly believe that planning meeting set the stage for all the winning that we've done.

Steven M. Marziotto, CLTC CMFC LUTCF
Managing Director
Greater Pittsburgh Agency
The Prudential Insurance Company of America
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An Effective Irritant

During my 23 years in management with State Farm, I've become known as an effective irritant. When agents are not performing, they hear a lot more from me and see a lot more of me. If they have the talent but aren't getting the job done, then I'm "in their face and in their space."

In our particular culture, we do not terminate for poor performance. This is a company policy. So when I have an agent whose performance is under par, I have to be effective in getting people to move—"moving the middle." My greatest success stories are agents who have been with the company for 10 to 15 years when their performance begins to flatten out, and they separate themselves from the team. I work with them, and after a couple of years, they become motivated, consistent qualifiers again.

When I first entered management and was in my second year in Atlanta with a brand-new team, I worked with a gentleman who was a "legacy"—his father had been in the company for many years before him. But he was very unhappy, and he took on a very negative attitude, finding fault with everything. His behavior was accepted because he was a legacy. As you can imagine, this had a negative impact on our team's morale.

I was assigned as his manager. When I first met with him, I got it all out on the table right away. I told him, "Go ahead and jump on that desk, curse at me, take off your clothes, throw something at me. But do *something!*" I figure that even if it's negative passion, it's passion. By being an irritant who just flat-out refused to let him work like that, I helped him redirect some of his negative passion into positive passion. I

If they have the talent but aren't getting the job done, then I'm "in their face and in their space."

reminded him about all of the clients who have benefited from his service. I got him to recall why he got into the business in the first place and what his values are.

Within 18 months, he turned it around. He began to see the fun in succeeding again, left the negativity behind and began to qualify for company programs and trips. He began to realize that it was more fun and more productive to be a team member as opposed to an island.

He and his wife are now good friends of mine. One time at dinner, she said to me, “Thomasina, we may not always like what you say, but we never, ever leave wondering what you meant!”

Another agent I was assigned to was a minority agent who, again, found a lot of issues with everything. I call it “baggage.” He was brought in from the beginning, back in the 1980s, when companies were forced to hire diverse folks but didn’t know how to manage them. Mistakes were made early in the game. He wasn’t providing his customers with the best he had or himself with the best he could be, and he wasn’t doing a good job for the company.

After I got assigned to him, I became an irritant again. My conversation with him was, “You can’t go back and fix what happened to you 20 years ago.” We talked about it, and I helped him work through some issues. We realized that he had quite a bit of production still left on the table. He started to write more life insurance, and for the past three years, he has qualified for our highest level of travel, the Ambassador Travel Program.

Leaders should never be afraid to be vulnerable. Sometimes your best team-building is achieved when

Leaders should never be afraid to be vulnerable. Sometimes your best team-building is achieved when you, the team leader, are in a vulnerable position.

you, the team leader, are in a vulnerable position. Not only does the team become stronger as everyone pitches in to help, but they learn from your model and example in getting through a difficult situation. Last year, I was diagnosed with breast cancer. I had surgery, radiation and chemotherapy. But I had my best year ever. I exceeded the business plan by 20 percent and was one of the highest-ranked agency field executives in my zone.

My agents saw that if I kept working through cancer, what excuse could they possibly have for not striving to be their best? They rallied behind me, and we became much closer as a result.

Thomasina E. Skipper, M.B.A.
Agency Field Executive
State Farm Insurance Companies
Omaha, NE

Humanitarianism Builds Strong Teams

I really don't believe team building can be leveled out in a strategy. It's a culture, a core value and a belief, and if you have those, you'll do whatever it takes on a daily basis to let people know that you care about them as individuals.

You can do all kinds of things to make people feel good, but if they think, "He's only doing this so we can write more business," or if they think your motives are not sincere, you're wasting your money, time and effort.

Anything you do has to be done without expectation. That's the key. If it's a conditional experience, it will do nothing to enhance teamwork. When you put

Anything you do has to be done without expectation. That's the key.

I want every individual here to know that their contribution is valuable to me, so I listen and pay attention to them.

conditions on people—“You ought to do more of this or that”—you’re just taking all of the energy out of that person. But if you say, “You have no idea how much I appreciate the great job you do” or “What would be your opinion about doing this? You know better than I do because this is your area of expertise,” you’ll do more to enhance team building than you ever could with any kind of program or reward.

When I arrived at this office, our 11 agents and six staff members had not had a general agent for about eight months. The one who was here previously was a dictatorial guy who had a lot of rules and stipulations. My approach is more casual: “Let’s talk, peel the onion back, see what the issue is here and make it so that everybody wins in the deal.” My approach is also more personal. I want every individual here to know that their contribution is valuable to me, so I listen and pay attention to them.

For example, my business manager has been with me for 10 years. She is a single mom. Her son turned 16 recently, and she wanted to buy him a used car for his birthday. Someone in our office was selling a car, but he was asking more than she could pay. I gave her the additional money to buy the car. I was not trying to entice or bribe her in any way. I just recognized that it was a critical moment in her and her son’s life, and I knew that she needed help. It meant a lot to her that I heard what she had said and did something to help her.

We have multiple locations in five states. Recently, when I was visiting one of the offices, I heard that the receptionist’s daughter was having complications with her pregnancy in California. Our receptionist wanted to go visit her but couldn’t get a flight that day. I told her, “Just take the corporate plane.” I told her that our

pilot could have her there in five hours. Her daughter called back within about half an hour, saying that she had stabilized, and our receptionist got a commercial flight out the next day, but the fact that I offered to help meant a lot to her.

Another thing that's a regular part of our culture is these amazing baby showers. When someone in our office is expecting a baby, everyone in the office pitches in and gets tons of gifts that spill out of the conference room. And we have a wall where we post pictures of everyone's babies and children. Then, at our annual banquet, we show all of those photos in a slide show. When people are sitting in the audience with their peers, and they see their children up there on the screen, it makes them feel like they're truly valued as individuals.

When the state fair comes here each fall, we have Fair Day. I make arrangements with the people at the fair in advance. I take the entire staff to the fair and give them money to buy food and play games. We rent out this one balloon game for an hour. We take pictures of everyone having fun and show them at the slide show at our annual banquet.

I also take about 150 people, mostly children, to Frontier City. I rent a pavilion and hire balloon-animal makers and a clown, and everyone has a memorable time.

We give a birthday card to everyone who works here, and their children and grandchildren who are age 18 and under receive a Blockbuster gift card for \$10 on their birthday. We spend about \$2,000 on Blockbuster cards each year, and the children really look forward to them. My reps and staff members also receive the dubious honor of having me sing happy birthday to

My reps and staff members also receive the dubious honor of having me sing happy birthday to them.



We're all human beings with a purpose in life, and we all bring our gifts and talents here. Rank doesn't matter.

them. It's as corny as anything, and I'm not a good singer, but on their birthdays, they're waiting for me to do it.

In our monthly newsletter, we have a "Hugs Corner" column where people submit hugs or positive things that someone did. Someone might write, "Jan sold her first case and is on her way to a fruitful career" or "Joe helped me unload my car" or "Mark gave me an encouraging word when I needed it. Thank you."

At Christmas time, we all pitch in and gather 200 to 300 presents for a family that wasn't going to have Christmas. We will get a family name through a local church. It's usually a single mom who lives with her kids in a place that breaks your heart, with no heat or phone. One year, we brought gifts for a woman who had five children. We got every child a bicycle and the smallest one a tricycle. We got the mom a TV, a VCR, lots of movies, a computer, and two years of Internet service, and our tech guys set it all up in Spanish. All 20 of us were there helping this family enjoy Christmas, and it was heart-wrenching. We all sang carols and brought them food, too. I can never go to that event without shedding a tear, and it brings all of us in the office even closer.

When people go to a company function and don't want to be there, no single strategy will fix that. It has to start at the core. We're all human beings with a purpose in life, and we all bring our gifts and talents here. Rank doesn't matter. We work together to provide a quality service to the people we serve. That's it in a nutshell: "We work together!" The staff comes to work knowing that each and every one of them can make a difference in our organization. Our staff retention rate is proof of this mindset—I have had

virtually no turnover of staff in the past 10 years; with the exception of a few people moving out of state!

Build your core strong, and success will follow. It's that simple!

Thomas McCaskill III
General Agent
MassMutual Financial Group
Oklahoma City, OK

Ideas Bubbling Up

My best experience with team building came from working with Brian Moran of Strategic Breakthroughs. We put together a planning process that included our management team, staff members and agents. We implemented it over a three-year period, and it was a real culture-changing event. We had agents in charge of certain things that normally would be management functions and managers in charge of what normally would be agent functions. This process allowed us to look at the strengths and weaknesses of our organization and put people in charge of what they wanted to be in charge of.

We designated a core group of 10 to 12 people who represent every area of the organization and meet monthly to discuss ideas for helping the agency move forward. At the end of each year, we vote on all of the ideas we've discussed. The five ideas that get the most votes become the five that we will implement and focus on in the next year.

Then we ask who wants to be in charge of each of those five key areas. The person who volunteers will get to be in charge of that area if the group deems that he or she is capable. The moment someone says, "I

Anybody can bring any idea to the table. There are no bad ideas.

The motivation of someone who wants to take complete charge of something is 10 times that of someone who's doing it just because they're expected to.

want to do that,” you don't have any problem motivating. The motivation of someone who wants to take complete charge of something is 10 times that of someone who's doing it just because they're expected to.

The next year, we select another five areas to focus on, with five new people in charge of implementing those ideas.

The first year we did it, I had a real surprise. One of the five ideas that made the cut was to develop an operations manual and code of conduct. I never would have expected that. We had procedures, but they weren't updated and compiled. Our people wanted to have that more streamlined. So now everybody knows what the rules are for sick time and so forth. We also designated someone other than me—a team consisting of a female and a male—to handle sexual harassment claims, which, thankfully, we've never had. But this way, a process is in place that people would feel comfortable with. We also set up an emergency plan. Our office is on the top floor of a building that is next to a federal building and between two courthouses, all of which have had bomb scares. So now we've set up procedures that designate where to meet in an emergency and how to sign in and out of the building.

The second year we did this, one of the five areas we decided to focus on was our brokerage unit. My 24-year-old son stood up and said, “I want to take responsibility to grow our brokerage unit.” I sat there in shock and amazement that such a young person stepped up in front of a group of key people and said he wanted to do that. It blew me away. I would never have had those skills at his age. The other thing is, I didn't realize that's what he wanted to do until he said it in the meeting that day.

A lot of times when you become the general agent for a scratch or small agency, you have a tendency to be jack of all trades and master of none. After a period of years, you come up for air and realize that there are people in the organization who are better at some tasks than you are. The first step is allowing yourself to give up some control, allowing yourself to find out that there might be someone better than you in a certain area.

One of the major benefits of teamwork is that it bubbles up from the bottom, not down from the top. This ensures that we have buy-in from all areas of the organization. These are not Tim Murray's ideas anymore. When the leader says, "Here are the objectives," and tries to get the process to "bubble down," it doesn't work. He's not getting buy-in from everyone else. But if information bubbles up to the top from everyone in the organization, it will get done.

Any buy-in I had before was because of luck and because of relationships I have built with people. But this process takes your organization away from being personality-driven to the way an organization should be run.

As a result of this process, I'm now spending less of my time working with new agents on accountability. I wasn't very good at it, and I had been doing it for so long, I was bored with it. But someone said, "I want to do that" and is doing a great job. Now I get to do more joint work with agents, more recruiting and more training, which I really enjoy.

This process has helped me improve my listening skills and to make sure that I talk to everybody, whether it's in my work with GAMA, holding a Board of Directors

One of the major benefits of teamwork is that it bubbles up from the bottom, not down from the top.



People need to feel like they're responsible for things and to people other than just themselves. To me, that's one of the key characteristics of a team.

meeting, or running an agency. Everybody's opinion matters. You've got to take the time to listen.

It has made us more selective too. Before, I thought pretty much every idea was a good idea, and we'd run with it. But now all 10 to 12 people have to agree that it's a good idea.

Timothy P. Murray, CLU ChFC
CEO and President
Executive Benefits, Inc.
Guardian Life Insurance Company of America
Cincinnati, OH
2006–07 GAMA International President

Everybody's the Director of Something

When I took over what eventually became the new Lehigh Valley Division a few years ago, I saw that we had a group of quality people who had been terribly neglected. They were doing whatever they could just to try to stay in this business. There was no structure, no sense of belonging to anything bigger than themselves. The collective feeling was, "Here I am stuck in this job, trying to make a living, with very few prospects for a successful future."

There was no sense of a division here. No one came to visit this office, and they weren't getting training support—partly because they didn't ask for it, and partly because there was too little production going on.

I think it's tough to grow a successful practice if you don't feel like you're contributing to anything else. People need to feel like they're responsible for things and to people other than just themselves. To me, that's one of the key characteristics of a team. You have to

know that you're responsible not just for doing your own job but also for making a contribution to the team in a way that builds value for everybody.

So during our selection process, I make it clear to prospects that I'm looking to hire only leaders, not followers. Then when I make an offer and the prospect says yes, I tell them two basic things right away. First, they need to be able to say, "Bill, you're an idiot." I actually have them role-play it with me and say it out loud. I want them to know that we all make mistakes and that it's O.K. for them to disagree with me on something. Of course they're very tentative about saying it! But I think it gets the point across to them that I honor the role that mistakes play in developing leaders.

The second thing I do is invite new advisors to join our excellent culture and *obligate them to contribute to it*. Even though they're just going into pre-licensing and can't work on cases yet, I tell them that they have experiences, education and attitudes that will help us build an even broader culture. I think an important first step in building a team is to set expectations for them to help build the team.

At this point, they're thinking about tests they have to take and lists of prospects they have to build, but I want them to make a contribution to the team immediately. There's an old saying that goes something like, "In order to teach something, you have to learn it well." If advisors are going to develop into leaders, they have to have the opportunity to lead. As soon as they are licensed, I put them in charge of a project that has nothing to do with building their practice. It can be a very small task. If they make a mistake, it's O.K.

The person in charge of the task will solicit ideas from everyone, make any presentations that are necessary

If advisors are going to develop into leaders, they have to have the opportunity to lead.

I want them to be appreciated for something other than making a certain number of appointments each week.

and own the task until it's completed. I will give advice and make the final decision, but they're in charge. I want them to be appreciated for something other than making a certain number of appointments each week. While that obviously is a substantial focus of a new advisor's start in the career, I also want to work on building a division of leaders.

Here's an example of a project I gave to a new advisor. Last year, I completed GAMA's *The Essentials of Leadership & Management* course. Conk Buckley, the facilitator, talks a lot about Wayne Gretzky's famous quote about how you have to skate to where the puck is going. So I put one of our new advisors in charge of ordering foam hockey pucks that I could give to everyone at our end-of-year luncheon. I gave the new advisor the background about the puck and told him what I thought it should have printed on it. Then I asked him what he thought. I asked him to pick the colors, get prices and be in charge of the whole project. I approved the final design, but he handled everything, and I handed the pucks out at our luncheon. Everyone loved them. "Focus, Preparation, Execution" was printed on the edge of the puck, and on the front was our logo and "Lehigh Valley Division." Everybody who joins our team or provides substantial benefit to the division gets one of these pucks as a special keepsake from our division.

Also, we invited one of our managers to make a presentation for us earlier this year, and I put one of our new advisors in charge of finding a hotel where we could hold the event, coordinating hors d'oeuvres and drinks, and ordering the appropriate multimedia tools. I made sure that everybody knew she was in charge of this event and to help her out.

So now it has become something of a joke, that everyone here is the director of something.

I've been recruiting a couple of guys who play football for Lafayette College. One of them will be joining our team after his last season, if he doesn't go pro. I decided to take the whole office to see him play—to make it an office party. I invited everyone over to my house, which is just a couple of blocks from Lafayette College, for a tailgate party around 11 a.m. on a Saturday. The football game between Lafayette and Colgate University started at 1 p.m. So about 10 minutes before 1:00, I told everyone that it was time to walk across the street to the stadium. Because we had each had a couple of beers, I wanted us to be extra careful. I turned to one of those in attendance and said, "You're the Director of Making Sure We Cross the Street Properly." It was hilarious. He made us all hold hands while we were crossing the street, and I'm sure we looked ridiculous. But the concept has really stuck—everybody is the director of something.

We have 12 advisors now and three in the mill. We started with six. While developing my 10-year business plan during *The Essentials* course, one goal that I set is to have 100 advisors in 10 years. I know we will do it, and every single one of those advisors will be a leader who contributes to our team-oriented culture.

William K. Rambo, CMFC LUTCF
Division Manager
Lehigh Valley Division
Waddell & Reed Financial Services
Bethlehem, PA

Doing the Right Thing

Our team-building efforts comprise three major components that build on and contribute to one another—core values, charitable efforts and client appreciation. Our core values set us on a path to doing the right thing, which we execute through charitable efforts and client appreciation. As a result, our advisors

The concept has really stuck—everybody is the director of something.

and our clients have teamed up to work on charitable causes.

Two years ago, we reviewed our core values to identify what growth and community service mean to us. We came up with a baseline definition that we communicate throughout the year—and to new recruits—so that these values are reflected as we grow strategically.

We are not trying to get business out of this effort; we just want to be a good corporate citizen and to empower our associates to do good things on their own.

We are involved with a Kansas City program called Operation Breakthrough that provides daycare and other services to homeless people or people who live in shelters. We sponsor children through this program in several ways—we provide gifts to replenish the birthday closet, we sponsor a special event at Christmas and on two Fridays per month we work with children in school classrooms for several hours. All of us who have worked with children in the classrooms have gotten a lot more out of it than we could have ever dreamed. Nothing will change your perspective like having a bunch of kids crawling all over you and appreciating your help.

Our 50 advisors each invite the top 10 to 15 percent of their clients to our annual client-appreciation event and sit with them. At our most recent event, we had a representative from Operation Breakthrough speak to the group—300 to 400 people, not including our advisors. We were not asking for money. We wanted our clients to know about the program and the impact that it made on the lives of children who sometimes don't even have enough food to eat. Our clients wrote checks anyway. And some of them have since gotten involved in Operation Breakthrough themselves, because they saw how much it helped the children and how much it has energized our advisors and staff.

We are not trying to get business out of this effort; we just want to be a good corporate citizen and to empower our associates to do good things on their own.

Even though we were not trying to do business, we ended up securing several accounts at that client-appreciation event. One client placed a \$60,000 whole-life premium with one of our advisors. Another client decided to open a \$1 million investment account. They told us that they want to do business with someone who is committed to giving back to their community.

All of our advisors are doing this charitable work outside of building their businesses. As a result, they feel more loyalty toward our organization. Most of our key recruits are referrals from our top producers.

When you do the right thing, you attract advisors—and clients—who want to be a part of your team.

Kerry L. Lawing
President
Lawing Financial Group
Ohio National
Overland Park, KS

AXA Agents and Air Shows

Before discovering this career, I taught school, owned a small business, was a commercial pilot and flight instructor and served as a youth minister. About five years ago, I came up with an idea that blended all of those aspects of my background to help build my team by working with community leaders and our local elementary school.

At the time, I was a district manager for AXA in Roanoke and lived with my family in Fincastle, VA, a bedroom community of about 15,000 outside of Roanoke.

When you do the right thing, you attract advisors—and clients—who want to be a part of your team.



I wanted the kids to see that being successful in business will give them the income and flexibility to also have fun in their adult lives.

As a teacher, I had witnessed school enrichment programs, so that was the basis for my idea, but I wanted to do something on a much grander scale. First, I developed a program that brought community leaders into the school to share their professional expertise with the children. This got old soon—the children were bored hearing about what businesspeople do for a living. So instead, I decided to have community leaders share their hobbies with the children. I wanted the kids to see that being successful in business will give them the income and flexibility to also have fun in their adult lives.

I talked nine other community leaders into sharing their hobbies with the children. Each of us conducted a six-week program featuring our respective hobbies. I told them, “We don’t want a PowerPoint presentation here. Blow it out! Spend some money, and make it an exciting experience for the children.”

For my six-week program, I chose flying. I’ve been a pilot for 18 years. As a professional pilot, I flew private charters for years and still enjoy being a flight instructor. My team arranged the following events for our six-week program at the school, calling on many of my fellow flight enthusiasts and students to help. Each event was held at the school, and everyone in town was invited to participate. Here is the program we worked out:

First Week

We arranged to have a huge hot-air balloon launch from the school grounds. The children helped set up the balloon, watched it launch, and helped dismantle it once it landed at the school. We had a question-and-answer session at the end.

Second Week

We had a hang-glider conduct a demonstration. The kids were very excited about this.

Third Week

We had skydivers jump from an airplane. They did what is called “high-performance jumps” and gained a lot of speed during their 1,000- to 2,000-foot jumps, causing them to slide 70 or 80 feet on the ground before coming to a stop. It was one of the most exciting things I’ve ever seen, and the kids were in awe. I had asked the local doctor, who has children in school, to be on hand in case medical care was needed.

Fourth Week

A pilot from U.S. Air came in to show a video about air-to-air refueling. He handed out wings to all of the children and answered questions that they and the other participants asked. A lot of people from the community who were interested in this subject attended.

Fifth Week

We had the hospital’s helicopter land on the school grounds. For safety purposes, we set up orange traffic cones a good distance away from the landing area and made sure the children stayed behind them. We had air-to-ground radios, and I talked with the pilot, guiding him down for his landing. He “requested” permission from the children to land, so they screamed and waved their arms to let him know they wanted him to land. Once he had landed, about 70 children gathered around, asking the pilot questions.

Sixth Week

For our last demo, we organized an air show. Most pilots love attention, so when I told them about this event, their responses were similar: “I’d love to fly for

It was one of the most exciting things I’ve ever seen, and the kids were in awe.



I included my entire staff in this project, from planning the details to staging the events, and every agent in my district had a responsibility.

the kids!” We had six pilots fly their aircraft, including a World War II plane owned by a friend of mine. They flew in formation and performed stunts above the school for about half an hour. A lot of people in the community attended this event.

From the moment the hot-air balloon took off from the school that first week, the town was buzzing with talk about what we were doing at the school. People were saying, “What are those AXA folks going to do next?!” Before long, people were asking us, “What do you guys do, anyway?” We were building relationships in the community without really trying. Eventually, we heard people saying, “I want to do business with those AXA guys.” But I also worked closely with the school principal to make sure that we did everything the way he asked. I wanted to make sure that we were sensitive to the possible perception that we were using the school for promotional purposes. We kept the focus on education and entertainment.

You may be thinking, this is great for marketing and even prospecting, but what does it have to do with team building?

I included my entire staff in this project, from planning the details to staging the events, and every agent in my district had a responsibility. For example, one agent was in charge of making sure that we had cupcakes and drinks available for the children. Another agent was in charge of getting permits, and another coordinated logistics with various officials. Others were in charge of promoting the events.

We established the mission as a team, and my agents began to see that if we could pull this off, we would become more visible in the community, our reputation would grow and we would begin to build relationships with potential clients and agents.

When we were planning this program, I heard a lot of “We can’t do that” and “This won’t work.” What sounded like an impossible task at first—creating air shows at an elementary school—turned out to be a huge success, and every single one of our agents had a part in it.

After that, whenever I would come to the table with more of my big ideas, my agents no longer said, “That’ll never happen.” Now they say, “It’s just a matter of taking care of each detail and delegating—we can do this.”

Erryn M. Barkett
Executive Vice President, Southern Division
AXA Equitable
Orlando, FL

Expect the Unexpected

I believe that in today’s world of four-second attention spans, you have to distinguish yourself as a leader by doing something that stands out. I like to keep people engaged and interested by adding an element of the unexpected into our daily routine.

Six years ago, our company, like many in the industry, rationalized distribution by merging many financial centers across the country. Montreal was no exception. Our new financial center quickly became composed of many individuals who did not even speak the same language. Many only spoke French and others only English. Culturally, the people in these organizations were “the great divide.” They did not share a basic philosophy in terms of dealing with clients, and they had been rivals for decades. I was asked to bring them all together successfully in an extremely short period of time.

I like to keep people engaged and interested by adding an element of the unexpected into our daily routine.

When the rally was over, the teams were making fun of the other teams and high-fiving each other. Individuals learned that in order to win, they needed to communicate with each other and work as a team.

When I came on board, I announced a mandatory off-site meeting for the upcoming Friday. It looked like it would be very officious and expensive, with a full agenda. At the hotel, before the meeting began, people were sitting outside on the deck in “islands”—the former financial center groups sitting together as they had always done. I showed up and greeted everyone cheerfully, then told them, “We’re running a six-hour car rally today.” They couldn’t believe it. “But what about the meeting?” I told them that there would be no meeting. “Those of you who brought your cars, you’re driving,” I said. “And we’ve formed teams made up of people from different financial centers.” We had a professional rally organizer there to get everyone started.

Then I announced that the members of the winning team would receive a very special reward of great value to them. That got people’s attention. All of a sudden, the enemy was everybody else.

So the rally began. A couple of teams made it back in four hours. Some got lost and arrived six or seven hours later. We even had to go get some of them.

When the rally was over, the teams were making fun of the other teams and high-fiving each other. Suddenly almost everyone was bilingual and speaking to their teammates in English and French. Individuals learned that in order to win, they needed to communicate with each other and work as a team. We had a blast at dinner that night, laughing and partying together. We presented prizes to everybody. Those who came in last received maps. The winning team members were thrilled about their all-inclusive weekend away at a first-class resort. Since that day, they have all become close friends.

On Monday, the management team came to me and said, “The dynamics among all of the financial security advisors are unbelievable. They became a team right away.” They were amazed that it happened so quickly.

We have almost doubled our number of advisors, from 52 advisors five years ago to 100 now. Most have been referred to us by our existing advisors. Our four-year retention rate is 47.6 percent, and our income has more than doubled.

People never know what I’m going to do next. When I see people getting cranky, I do the unexpected. In a couple of weeks, I’m going to call a mandatory “compliance” meeting at a local hotel, and I’m going to send teams out all over the city on a treasure hunt so that they can have some fun and remember the lesson: Individuals may win. But as a team, we win bigger and more often.

James E. Orr, CLU
Regional Director
Freedom 55 Financial
Montreal, QC, Canada

Building a Team of Self-Managers

In my 21 years in the life insurance business—15 in agency management—and my past 16 years consulting to managers and salespeople in all types of sales organizations, I’ve learned that a lot of people who are successful in sales are not necessarily “team players.” If you are leading an agency, you very likely know what I mean about these individualists. And if your goal as a leader is to build a smooth-running, friction-free team, you may have experienced the frustration that I did in trying to get these agents to be more team-oriented.

Individuals may win. But as a team, we win bigger and more often.



In thinking about the type of agent I was most likely to recruit, I realized that characteristics such as, “driven, self-disciplined, self-motivated, able to work independently” were my main focus.

Over time, I came to realize that my definition of a team was too narrow. I thought everyone on the team had to participate in team activities—social events and the like—to be a strong team. But in thinking about the type of agent I was most likely to recruit, I realized that characteristics such as, “driven, self-disciplined, self-motivated, able to work independently” were my main focus and that “team player” was lower on the list, if there at all.

Some of the qualities I was looking for were not, in fact, particularly congruent with my expectations of a team player. I had to ask myself: how critical is team building in an insurance agency or financial services firm, and does it mean anything different from building a team in sports, or in the research department in a pharmaceutical company or the assembly line of a manufacturing plant?

I think it is different, but I don't think it's less important. It depends on what we mean by “team player.” Consider this experience that I had a few years ago. I was working with a group of managers, and I asked them, “What is your leadership philosophy?”

One chap said, “To build a strong team. We're going to live and die as a team.”

Later in the day, I asked these same managers, “What is the biggest challenge you face right now?”

That same manager said, “My biggest frustration is that one of my nine agents is not a team player. He doesn't socialize; he doesn't help the newer reps or offer new ideas or best practices. He just works independently.”

I asked, “How is his production?”

“He is my top producer,” the manager replied.

So I asked, “What is the problem?”

This manager believed that to be a team player that agent had to participate in social activities and share his ideas and experience with others. He was so set on his image of what it meant to be a team that he forgot the fact that a team’s ultimate purpose is to produce results. Every agent has different strengths and interests. Some will not be interested in social activities. Some will not be good mentors. What is critical is that every agent on the team has a clear and common vision of where the team is going and his or her role in getting there. As long as that lone wolf is producing and serving his clients in an ethical way, there is no need to force him to be a team player.

Now, if that agent is going to new agents and saying, “All that training stuff is not necessary. Do this instead,” or if he is negative or complaining to newer agents about the organization, then there is a problem, and of course that shouldn’t be tolerated.

But to expect every high-performing salesperson to be a team player in the usual sense of that expression is at best unrealistic. If your goal is to build a productive, successful agency, you have to expect that some agents will be lone wolves who don’t necessarily want to participate in group events, social activities or even best-practices-sharing meetings. But if you think about it, the key to building a high-performing team is to hire self-managers.

In fact, you can’t have a high-performing team if you have non-self-managers on the team. Non-self-managers reduce agency return on investment, they reduce management’s return on energy and they make a negative impact on the agency environment, even if they’re nice people with warm and friendly personalities.

The key to building a high-performing team is to hire self-managers.

So a high-performance team is composed of people who keep their commitments—to their managers, their peers and themselves.

Self-managers, on the other hand, are great team players because they more than carry their weight from a production perspective. They set their own goals, make their own business plans and day-to-day game plans and make the necessary commitments to carrying out the plans—and they keep those commitments. A non-self-manager says, “I should work harder; I should make more calls,” but he doesn’t. He gives up when he’s not succeeding. A self-manager says “I will make the calls” and doesn’t give up. So a high-performance team is composed of people who keep their commitments—to their managers, their peers and themselves. A team player holds him/herself accountable—and may or may not engage in the social aspects of the agency. Remember, being self-committed is a primary strength of all top performers. Being self-committed does not mean “selfish,” and it does not preclude being “unselfish.”

Bob McHardy, CLU
Managing Partner
Self Management Group
Toronto, ON, Canada

Rallying Around a Charitable Cause

Nothing will bring your team together better, stronger or faster than helping other people. A charitable cause is the perfect team-building opportunity for any organization.

For the past two years, at Christmas time, we have arranged with the Minnesota Twins baseball team and Minnesota Vikings football team to let us use the Metrodome to host our Bikes for Kids event for

disadvantaged children. Their catering service provides food, and they connect us with several entertainers like clowns, magicians and balloon sculptors who come to our event.

We gave away 120 bicycles to disadvantaged youth in the Minneapolis–St. Paul area the first year and 240 bikes last year, and our goal is to give away 500 bikes this year.

We disguise it as a Christmas party so that the bicycles will be a surprise to the children. We partner with the Police Athletic League volunteers who work with children in after-school and Saturday mentoring programs, and we let them select the kids who will participate. They give the children invitations that say, “You’ve done a great job in our program. You’re being invited to attend a holiday party with your family, guardians and siblings at the Metrodome.” This is a huge deal for most of these kids, who have never seen a professional baseball field before.

I’ll never forget the time I saw a nine-year-old boy walking very slowly, in awe. I thought something was wrong with him because he was barely moving, and I asked him if he was O.K. “I saw this place on TV,” he said, “and I never thought I’d get to come here.”

We’ll have a guest speaker, such as the mayor of Minneapolis, the chief of police or the Twins’ manager, make a brief presentation. Then we thank a few people, congratulate the children on their success in their after-school programs, eat, play games and let the children run around on the ballfield.

Then we make a special announcement that we want all of the children to go upstairs to the main concourse. There’s a huge curtain there, and when all of

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An event like this really gives your organization something meaningful to rally around, and it brings a team together like nothing else can.

the kids are gathered around, the curtain parts, revealing more new bicycles than they've ever seen. Each child selects a bicycle. We have a police officer there who gives a speech about wearing helmets, and we require them to wear helmets. Then they get to ride their bikes around the concourse. We make sure they're all going in the same direction, of course, and we have volunteers posted every 30 or 40 feet to help ensure their safety.

We tell the kids that the bike they select is theirs to keep. But still, we'll have 10 to 20 kids who say, when it's time to go home, "Where do I put the bicycle back?" We tell them, "No that's yours to keep," and they can't believe it.

More than 100 people from North Star—all of the team members in our Minneapolis office, including our interns, as well as everyone's spouses and children—volunteer for this event, and my wife, Toni, is the primary organizer. Our team members' kids help set up the games, play with the kids who've been invited and help them pick out their bikes.

We also have a golf outing to benefit the local cystic fibrosis foundation. We have a great day on the golf course and a silent auction at the end of the night.

A firm or agency of any size could set up an event like this. All you have to do is find a couple of causes, then find people in your firm to be the champions and organizers. An event like this really gives your organization something meaningful to rally around, and it brings a team together like nothing else can.

Edward G. Deutschlander, CLU CLF
Executive Vice President
North Star Resource Group
Minneapolis, MN

Quota-Buster Auction

MassMutual has conducted an annual “Quota Buster” contest for many years. We’ve put our own twist on it and taken it a little further in our agency by making it into an auction. And instead of having individuals win auction points based on their personal production, we have teams compete for points, to build teamwork. We’ve done the auction for four years now, and everyone gets really excited about it.

We have 73 agents and eight staff members. We aren’t all in one location, and we get to see each other only a few times a year, so this also gives us another chance to get together around the holidays.

For five weeks, agents submit business to earn auction points. At the end of the five-week period, we have a big dinner and auction, and everyone brings their families. I serve as the auctioneer, and we auction all kinds of items, from a big bag of licorice to doll houses, telescopes, remote-control cars, iPods and bicycles. Our auction is in November, so it’s a great time for people to buy Christmas gifts.

To get our staff members involved, we assign them to agents to be the team leaders who cheer the agents on through the process. Staff members also get their own drawing on the night of the auction for days off or money.

During this five-week period, there’s a lot of interaction and competition throughout the agency. People are talking to their team members, trying to figure out how to submit their business to get more auction points.

The home office gives us a theme, such as “Survivor—Outlast, Outwit, Outplay” and “Mission Impossible.”

During this five-week period, there’s a lot of interaction and competition throughout the agency.



Sometimes, top producers who have accumulated a lot of points will recognize that someone in the crowd may be struggling in the business or may not have had a chance to be as successful yet, so they'll purchase an item and give it to them.

This year, our theme was “Back to the Future.” Having a theme helps us with promotion and marketing. About a month before the auction, we start sending out announcements, and everyone gets really excited.

We build a lot of recognition into this contest. Agents like having their names show up each week on our list of auction points that have been earned. We like to celebrate everyone’s wins and tell them how many points each team has earned.

Sometimes, top producers who have accumulated a lot of points will recognize that someone in the crowd may be struggling in the business or may not have had a chance to be as successful yet, so they’ll purchase an item and give it to them. In fact, I was the beneficiary of such kindness one year. Because I’m the general agent, I don’t accumulate auction points. One year, my nine-year-old son had his eye on a spaceship toy but knew he couldn’t have it because I wasn’t on any of the teams that were using their auction points to buy prizes. One of our agents bought the spaceship and gave it to my son. He was thrilled; I don’t think he’ll ever forget that. It’s great to see how everyone pitches in to help one another get more out of the event.

Todd A. Reid, J.D., CLF CLTC
General Agent
and
Theresa May
Internal Marketing
MassMutual Financial Group
Salt Lake City, UT

The Matchmaker

When I joined the industry on January 1, 1984, we were life insurance agents. Life insurance was our main focus. Even then, we wore many hats—recruiting, training, watching expenses—and needed help to do all of it. Now we're financial advisors, with an added focus on fee-based financial products, pensions and financial planning. Because our business has grown and diversified so much, we needed to make sure that we provided the proper support for our advisors.

I've worked a lot with the Kinder Brothers, and one of the things they say is that to be a good leader, you must surround yourself with experts. Don't try to be an expert in everything. Delegate.

To achieve this, I did two things. First, I hired salary-based associates who are specialists in each of three areas: employee benefits, 401(k) and pension plans, and long-term care and disability insurance. The home office pays their salaries.

Second, I began teaming newer associates with our veteran associates who are experts in specific areas. Eleven of my 31 associates have been with my firm more than 15 years, and they are the driving force behind the products and services we offer. For example, Ron Angel, CLU ChFC, is known as a specialist in very sophisticated estate planning. He teams with other agents on estate-planning cases. I also have two individuals who are excellent with 401(k) plans, pensions and group benefits. They conduct workshops to mentor newer agents in these areas. And three of my associates do only fee-based planning for individuals and companies.

Don't try to be an expert in everything. Delegate.

Our new agent's first commission check on that case was \$36,000—more than the \$32,000 she had made at the bank in one year!

All of these expert associates take newer associates with them on joint work. I am the matchmaker in this process. Experienced agents are very busy. If you give them junk cases that waste their time, they won't want to do joint work. So I meet with new agents who have cases that need specialists. I find out if the case is big enough to warrant getting the specialist involved, and if it is, we take it to him.

I had one new agent who had a case he needed help with. I reviewed it, and we took it to Ron Angel together. It ended up being very lucrative for Ron—he made \$13,000 in commission.

When our agents agree to work together, we always have them sign a joint-case agreement that is approved by compliance. They both sign it, and I approve it. They almost always agree to a 50/50 split.

I had a brand-new associate who came to this industry from the banking business. Her husband works for a high-tech company. When she had been with our firm for only two months, she went with her husband to his company Christmas party. At the party, her husband's human resources manager came up to her and said, "I heard you got a new job. What are you doing now?" Our agent explained that she works with Principal Financial Group, and the manager said, "Oh, Principal is good with 401(k) plans, aren't they?" The human resources manager told our agent that she was really unhappy with the company's 401(k) plan and asked if she could set up an appointment to speak with her about it in the office. So our new agent teamed with a veteran agent, signed the company as a new client and acquired a \$3 million 401(k) rollover. Our new agent's first commission check on that case was \$36,000—more than the \$32,000 she had made at the bank in one year!

The culture of teamwork that we have here has paid off in referrals too. During the past two years, 10 of our 14 new agents have been referrals. This year, we have hired three associates, and three are in the pipeline. All of them are referrals.

Ross Borzin, CLU
Managing Director
The Principal Financial Group
San Jose, CA

Play Ball!

We have a main office and four satellite offices. In 1994, we had a number of sales units that operated as silos. At the time, it occurred to me that we needed to do something to foster cohesiveness, or team spirit, and build relationships. That was what prompted the beginning of our annual softball tournament.

It started very simply: “Assemble your team, and the losers will buy the beer.” That first tournament began with four teams and beer and hoagies. Just recently, we held our 12th annual tournament, with nine teams competing and 50 to 60 spectators composed of fellow associates, staff, family and friends.

We rent four fields, an industrial-sized grill and a tent at Philadelphia Park. The branch managers cook filet mignon, hamburgers and hot dogs. It is truly a much-anticipated event in early summer. The games start at 12:00 on a Friday afternoon, and all attendees get to leave the office early.

The teams are competing not just for a \$20 trophy but for bragging rights. It gets extremely competitive because we do a round robin that leads to a big play-off. One team won three years in a row before being dethroned. They still hear comments like, “When are you guys going to win again?” One year, someone was

The teams are competing not just for a \$20 trophy but for bragging rights.

The tournament had an immediate and lasting team-building effect. People who had never spoken to each other before were having a soda or a beer together.

called out, and his teammates thought it was a bad call. An argument started, and it escalated. Another manager asked me, "Should we step in?" I said, "No, they'll work it out." And they did. It provided an excellent opportunity for them to learn to resolve their differences.

The tournament had an immediate and lasting team-building effect. People who had never spoken to each other before were having a soda or a beer together. People who would not normally socialize together began getting to know each other. And now that we've been doing this for 12 years, they have a shared history.

After the tournaments, we publish a picture of the winning team in our newsletter. If you walk around our various branches, you'll find 12 trophies proudly displayed.

It's so much fun for me to get out there and watch our people having a good time together. This tournament costs us only \$2,000 a year including the tent and grill rentals, food and ballparks. But we get a huge bang for our buck. People talk about it for months before and after. I hear people say, "Remember when you called so-and-so out? He's still mad!"

In fact, some of our associates who did not interact much a few years ago have established a producers' group, based on the relationships they formed on the field.

Steven D. Earhart, CLU ChFC CFP MSFS
Co-President and Managing Partner
Karr Barth Associates, Inc.
AXA Equitable
Bala Cynwyd, PA


A Different “Top 10”

When we talk about our “top 10” advisors, we usually refer to those with the top production. But a coach we have used extensively in our agency taught me to rank the top 10 according to ambition, not production. This is an excellent strategy for generating vertical growth.

Most top producers eventually plateau. So if you were to conduct a team-building exercise with them, they would give you a couple thousand more dollars a year, but not a lot. Everyone has an ego, but not everyone has aspiration.

But if you find the people in your agency with the most ambition, you can do a team-building exercise with them, and they’ll easily double or triple their production. I’m talking about those young, aggressive individuals who have 25 or so advisors ahead of them in terms of commissions, but they have the ambition and capability to produce much, much more. It’s easier to motivate ambitious people who aren’t quite at the top of the production list than it is to get top producers off their plateaus.

But how do you know who the 10 most ambitious advisors are? You have to get to know them. We had a meeting five years ago, when I had just joined the Pittsburgh agency, in which an outside coach worked with everyone in our agency—130 sales reps, operations people, staff members, managers—to formulate our agency’s vision, mission and values statement. For two days, our coach drilled everyone in our agency to find out what their true motivations were. That process helped me identify who was really packed with ambition.



Everyone has an ego, but not everyone has aspiration.

“This is not a ticket you don’t renew. You have to show your commitment every year, and if you slip, I’ll knock you off of the list.”

Then I interviewed these reps individually. I told them, “This is not a ticket you don’t renew. You have to show your commitment every year, and if you slip, I’ll knock you off of the list.”

In our agency’s environment of “promise keepers,” everyone knows that you can’t expect the perks unless you do the work. My philosophy is that when somebody makes a commitment to production, it’s never my number. I want them to set their own goals, and then I want to know if they are going to keep their promise. I ask them, “Can I put it in blood? If not, then either you’re not a promise keeper or the number isn’t right.”

A few of the people I initially interviewed to be on my top 10 list of most ambitious reps said, “I’m not sure I want to commit to this,” and they bowed out.

Of the reps who wanted to be included, I asked for their commitment to do everything in their power to increase their production.

For the last four years, I’ve given this new “top 10” group very special treatment in terms of meeting with them, bringing in guest speakers, going out for a day of golf, and so forth. This group is being treated like a top production team. And eventually, they will be the top producers. In less than five years, these 10 reps have, collectively, gone from \$400,000 in commissions to \$1.2 million.

An interesting thing has happened. A number of the folks who are top 10 based on production moved up their production because the middle moved up higher. They weren’t substantial increases, because they don’t have the aspiration, but it got their attention when they saw four or five people creeping up who weren’t there before.

One fellow in my new “top 10” group has had a 20 to 25 percent increase in production every year for the past four years. He was prepared to retire, but he decided not to retire because of the top 10 program we put together. It touched a nerve—he felt something he hadn’t felt in a while. He had the ambition but hadn’t been getting recognition, so he turned it off and wasn’t one of the top reps in terms of production anymore.

But during that session we had here five years ago, I saw that he still had that fire in him. The coach was drilling him there in front of all 130 people in our agency—“What do you want? Why are you here? What’s important to you? What’s keeping you from getting what you want? If you died tomorrow, what would you want to leave behind?” Finally, this rep said, “I want a legacy.”

The coach replied, “What’s keeping you from having a legacy? Why aren’t you going after it?”

“I feel like no one pays attention or cares if I pursue it.”

He had unfinished business. He wanted to sprint to the finish line but needed someone to believe he could. I would have missed that if I hadn’t had the opportunity to hear him say it. It’s part of the interview process. You can’t get there just by observation.

So there he goes, off like a bandit, and for the past three years, he has been telling me, “There’s no way I’m going to retire now.”

Steven M. Marziotto, CLTC CMFC LUTCF
Managing Director
Greater Pittsburgh Agency
The Prudential Insurance Company of America
Pittsburgh, PA

One fellow in my new “top 10” group has had a 20 to 25 percent increase in production every year for the past four years.

On the Road Again—To Learn Best Practices

Every other year, my chief financial officer and I select a MassMutual agency that's doing very well, and our management team (now composed of four managers and our CFO) travels to visit their office to learn their best practices.

In addition to looking for agencies that are highly successful, we also select those that have had success specifically in areas we want to focus more on—maybe production or recruiting. Our mission is to gather as much information as we can about the things they're doing successfully.

Not only are we learning from them; we're also sharing our best practices with them. We'll have all of the sales managers—theirs and ours—introduce themselves and tell us about their sales units. Then we'll describe our staff members and their functions, then we cover our specialists. We'll spend 45 to 50 minutes talking about our annuities specialist, our long-term care specialist, our marketing director and so forth. And usually we get to meet the agency's top producers.

This a great learning experience. It also reassures us that we're doing the right things—in some cases, we're doing things even better than the agency we're visiting.

Our CFO takes notes and then compiles a report when we get back to the office.

MassMutual has 85 different agencies to choose from nationwide. That's the adventure—selecting which agency we'll visit next. It's an open book at MassMutual—all of our production numbers are made available online daily, so everyone knows where all of the agencies rank.

In addition to looking for agencies that are highly successful, we also select those that have had success specifically in areas we want to focus more on—maybe production or recruiting.



The agency we just visited is using a very effective selling system, so we got to see how it works. It appeals to us because we want to renew our focus on life insurance, so we just implemented the system here.

Another agency we visited had a very effective, high-level director of financial planning. We got to see how his job is structured and how he is compensated.

When we got back home, I moved our investment specialist into a new position so that we could make use of some of the ideas we learned from the other agency.

After our two-day meeting with the other agency, I buy dinner for everyone. Then for the next two days, my management team and I do something fun. One year, the agency we visited was in Florida, so we spent two days visiting the theme parks in Orlando. This is a great team-building experience in itself.

Visiting our peer agencies brings our management team together at a whole new level. We're seeing firsthand, and together, how other agencies operate, and we each come up with different ideas based on what we experience there. It also gives us a chance to get to know high-level producers and specialists whom we might not get to meet otherwise. So if an issue comes up that we're not certain how to solve, we can call their specialists for guidance—and they can call ours.

Jack R. Kapinus
President and CEO
Strategic Wealth Management Group
MassMutual Financial Group
Madison, WI

Visiting our peer agencies brings our management team together at a whole new level.

Teamwork at the Highest Level of Management

In most firms and agencies, the management team is structured according to geographic region. Ours is structured so that each member of the leadership team is in charge of a specific business function, not a geographic location. This model is somewhat unique in the Thrivent system.

A management team works only because of the personalities of its team members. It also requires a maximum amount of trust.

Our management team is composed of four managing partners and one partner. One person is in charge of recruiting, one is in charge of training and development, one is in charge of compliance and fraternal matters, and Gregg Knudten and I are in charge of coaching and supporting the company's 90 veteran advisors—those with more than three years in the business. I joined the management team almost a year and a half ago. At that time, Gregg was working with our 90 veteran advisors primarily by himself.

We have a high-performance, fun culture, and we do everything on a team basis.

Previously, I was in Thrivent's home office for 11 years. To help grow the company as well as minimize loss of advisors during the merger three years ago, I helped develop and launch a producer-group model that provides a new level of support for the company's top producers. It started as a pilot program that grew into a widely launched program and created a "brand" for me in the company, so I knew a lot of people here when I arrived. Many of the top veteran producers here took me under their wings and helped me make the transition from the home office to the field. They always tell me when I say things that sound too corporate!

Every Wednesday morning, our management team has a weekly teleconference that lasts two hours. During the first hour, we dive into a specific area of the business, such as recruiting, launching new reps, supporting our veteran reps or marketing. The second hour is spent on the issues at hand.

A management team works only because of the personalities of its team members. It also requires a maximum amount of trust. We each need to believe that the other partners on the management team are handling their respective areas capably.

Gregg and I categorized our veteran advisors into four groups. The "Ones" are the advisors who are entrepreneurs on the leading edge, going new places. There are only a handful of them. The "Twos" are the "I could be great, but I don't know what that looks like" group. They have the skills and will to grow their business but don't know where to start. If we spent time on them, we could see a quantum leap in their production. The "Threes" are the advisors who don't like being coached and may not be interested in growing their business. The "Fours" are those who are on their way out. About two-thirds of our veterans fall into the One and Two categories.

When I got here, Gregg and I went through the list of advisors in the One and Two categories and said, "Who do you fit well with, and who do I fit well with?" He and I spend the majority of our time with these advisors and manage the others primarily by phone calls, RFO meetings and so forth. We keep track of where all of the veteran advisors are on their goals each month and send them a dashboard report via e-mail. We have different approaches and personalities, and we use those differences in working with this group.

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Having a strong management team has been extremely successful for us. We are the largest agency in the Thrivent system based on accumulated base commissions.

This has freed Gregg's time up enough that he was able to start conducting workshops on retirement income strategy, which is the biggest issue on people's minds now. Because I have developed relationships with many of the top veteran producers—the ones who have helped separate me from my corporate language—I focus more on the Ones and Twos, and Gregg can work on the “outskirts” and have more flexibility.

Having a strong management team has been extremely successful for us. We are the largest agency in the Thrivent system based on accumulated base commissions. We have 2,600 reps nationally, and eight of the top 25 reps in terms of sales are in our group. Of the 140 reps in our group, 75 qualify for MDRT.

Dave Saviage
Managing Partner
Thrivent Financial for Lutherans
San Diego, CA

An Abundance Mentality

Author Stephen Covey talks about moving from a scarcity mentality to an abundance mentality. He says that an abundance mentality recognizes the unlimited possibilities for positive interactive growth and development.

A lot of people are unfamiliar with the abundance mentality. You have to introduce it to them slowly. Keep reminding them that if they're limited in their focus, then our collective gains will be limited. When the tide rises in the harbor, all the ships rise.

Everyone in our organization needs to see themselves as pieces of the pie. For example, we expect our training people to help out with recruiting, compliance—everything.

Also, our second-line managers are responsible for building units. That's how they're paid. So we will ask them to help an agent from a different unit who needs help. It creates a culture that keeps everyone involved in everything, such as recruiting.

When I came here and started this agency almost from scratch in 1995, we had a four-year plan. We hit our goal, and then we came up with the next plan. We were always planning only four to five years out. At LAMP 2005, when Dan Sullivan spoke from the main platform, it motivated me to go farther out. He said that a longer range allows you to think bigger, and it can be more motivating. With a short goal, once you hit it, you almost lose stride because you celebrate reaching the goal, and then—what's next?

We decided we wanted more of a stretch—to make history. So now, our agency vision goes out to 2012, to be a \$20 million commission office. Everyone knows what the objectives are and how we are going to get there. They know how they can contribute and what decisions they need to make toward our common goal. And we are on track to reach the 2012 goal.

When people's individual goals are in line with the organization's goals, that's when we can really pull things together. We communicate that vision constantly to our entire team of almost 200 people. Everyone knows what kind of culture we are trying to establish and what numbers we are aiming to hit. For them to become part of the vision, we have to show them how they can contribute to it—what their piece of the pie is. In fact, we communicate that before we even hire people.

Once the team is together, then we need good accountability, good checkpoints for what we're trying

Everyone knows what kind of culture we are trying to establish and what numbers we are aiming to hit.



to accomplish. Our management team of about 16 people goes off-site twice a year, once in January to see where we are and once in July to analyze how we're tracking for our year-end goal and what adjustments we have to make.

Each month, we have a full-day meeting in the office for planning and for tracking progress. Each Monday morning, we have a 45-minute meeting. Those who aren't here will phone in. That keeps us on track so we know what we're trying to hit.

Building an agency to greatness takes a team. It's not one person—ever. Credit for our record of growth goes to everyone—close to 200 people, including staff.

Building an agency to greatness takes a team. It's not one person—ever.

John T. Baier, CLU ChFC MSF CLF CFP
Managing Partner
New York Life Insurance Company
Saddle Brook, NJ
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