



Powerful Marketing on Any Income How to Get More of Your Best Clients

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In this document you will see how to:

- Find more of your best clients.
- What your best clients look like.
- Determine your most profitable clients.
- Ask for referrals in only two sentences.
- Make people feel good to help you.

Based on my 50 years of marketing experience I have tried many concepts and shiny objects. I've come to recognize there is one method that has stood the test of time in creating an ongoing stream of my best clients.

First, we need to define "best client."

Your best client has several qualities:

- They are profitable to you.
- They respect the work that you do.
- You LIKE to work with them.
- They can be easy to find.
- They network with more people just like themselves.
- They can refer you to more people just like themselves.
- They feel good about referring you to others.

One of the toughest professions is that of the life insurance agent. They are selling an intangible product. They are selling something that no one can hold and admire. You can't show it off to your friends. It requires you to think about what happens when you die. You need to love and care for your family. You're spending money today for some future event that you hope does not happen for many, many years.

Sure there are some tax advantages, but that alone is not enough to make the sale.

For the above reasons getting someone to buy life insurance is a tough sell. And it was while I was in the life insurance industry that I learned about these powerful concepts that I will offer to you. They not only apply to selling life insurance, but they apply to selling any product or service from plumbing or coaching to accounting or legal services.

And the cost, or investment, to find more of your best clients is as close to zero as you can get; hence the name - ***Powerful Marketing on Any Income***.

It's not about Facebook ads. It is not about spending hours on social media like Clubhouse or Tik Tok. It's not by creating YouTube videos, buying magazine ads, or writing a book. Sure, any of those things can work, but none of them have to be used for the ***Powerful Marketing on Any Income*** process to work.

Powerful Marketing on Any Income is a process that can easily double or triple your income by focusing your marketing efforts on breaking up large groups of people into smaller groups that you can work with more effectively.

They will be groups of people who:

- Communicate and network with each other.
- You can easily reach.
- Have common needs and characteristics.
- You understand, relate to, and WANT to work with.

With ***Powerful Marketing on Any Income***, you will develop relationships with people who need and can pay for your products or services and you will find new clients more effectively and productively.

In ***Powerful Marketing on Any Income***, you will be seen as the resource that specializes in the needs and wants of a particular marketing segment. People want to work with those who understand them and have the ability to fulfill their wants and needs.

This is both a short-term and a long-term process that requires commitment. And it has strong and profitable long-term benefits. It is an effective way to build a business or professional practice that offers rewards far into the future.

Ask yourself where you want to be in five years, and then determine if the group(s) you are considering working with will assist you in reaching your goals.

Sample groups can be business owners or professionals in SPECIFIC industries, such as auto parts dealers, dry cleaners, grocers, human resource professionals, doctors, veterinarians, dentists, plumbers, electrical engineers, jewelers, CPAs, police officers, speakers, authors, coaches, firefighters, athletes, actors, attorneys, corporate trainers, podcasters, or CEOs in the insurance industry, hi-tech or manufacturing industries, etcetera.

They can be people who share common interests or hobbies, such as divorced women, members of sports clubs, social clubs, or yacht clubs, school groups, dancers, singers, entertainers, youth groups, retired business owners, veterans groups, grandparent associations, etc.

STEP 1

Use a specific ***Powerful Marketing on Any Income*** form that is designed to determine if you already have clients in the professions or groups you want to expand.* Do that by listing, and then reaching out to, your last 20 or 25 clients to gather information like this:

1. Typical income of the people in this industry or profession.
2. The income/commission/fees you earned from this client.
3. The name and contact information for their association or group.
4. If they are a member of the “C Suite” or own the business.
5. If you LIKE to work with them.
6. Any other helpful comments, information

STEP 2

To see if you want to expand your clients in a specific industry or profession, your process starts with asking research questions to some of the people in the group you are considering. You start your research with current clients.

You start the process by framing the call or the meeting by saying something like:

“I was speaking with (your coach, an associate, a named individual) regarding research I am doing and your name came up as a successful (whatever).

I'd appreciate your help with a few research questions regarding a business direction I am considering. It would take about 10-12 minutes. Is this a good time?”

Some questions you can ask, or change to what would be appropriate, for your objective:

1. What had you decide to go into (name the business or profession)?
2. How do you communicate with your peers? (Examples: Socially, Business or Professional Meetings, Association meetings, Newsletter, Trade show, Conference, other)
3. How important is it to you to attract or keep qualified/motivated employees? Scale of 1-5
4. What is your number one concern for your business or industry?
5. With whom do you do your strategic planning?

6. What has come out of that planning?
7. How many years have you worked in this industry/profession?
8. How many years have you owned/led your company?
9. Is your business seasonal? (explain)
10. What is your business structure? (C-corp, S-corp, Partnership, LLC, other)
11. What do people in your position typically earn?

12. Who else in your business/industry would you suggest I interview?

This is a process of doing research to see if you want to expand your business with this group. IT IS **NOT** designed to start sales conversations, and should not be used for that purpose.

STEP 3

Now that you have completed your research surveys you can go back to your clients who are members of the group or profession from which you would like more clients and ask for referrals to specific individuals who could become your new clients.

It is vitally important that you separate your research from any sales conversations to maintain your integrity. No one likes a sales pitch disguised as a benign request for help.

That just happened to me with someone who said they were questioning homeowners about the new electric meters that were supposed to be installed by our power company. It was a way to conceal a pitch for solar panels. This is offensive and an insult to my intelligence.

The following questions can be used if you have a product or program idea and want to see how well it might be accepted in the market and/or your prospective client/customer. The questions can be edited to fit your product or program and have been adapted from a research questionnaire created by Iman Aghay.

1. When it comes to handling (intimate relationships, money, debt, technology, plumbing, dental hygiene... whatever is a fit for your business) what are your biggest challenges or problems?
2. When it comes to (whatever is a fit for your business) what are your biggest fears/concerns?
3. When it comes to (whatever is a fit for your business) what are the biggest frustrations/pains for you?
4. What do you want to (see/learn) in a (program/training/product) to help you overcome your challenges, fears, and frustrations?
5. What would your dream day/result look like?

6. If you achieved your dream result, what would it feel like?
7. If I wanted to design a program or service to take you from your challenges, fears, and frustrations to your dream results, what would you want the program/service to look like? (features)

OR another way of asking this would be:

What would you want to see in a program where you would feel supported enough to achieve your dream result? (What program features would you want, like recorded videos, checklists, PDFs, group training, phone calls, masterminds, hot seats, emails, a Facebook group, weekly coaching, etc?)

8. How much would you be willing to **invest (NOT pay for)** in a program that provided what you just described?
9. Would you be interested to know about the launch of a program or product, and participate in it, purchase it, if you felt that it is a good match for your needs or goals?

Now let's talk about referrals.

Marketing and business legend Bill Glazer once said, *"The single easiest way to double any business is for each customer to bring a customer"*.

According to the book *Referral Engine* by John Jantsch, 79.9% of business owners and sales professionals surveyed admit to having no system for getting referrals.

I suspect if we dug deeper into the 20.1% who say they have a system, we would find some kidding themselves or outright lying to sound good, and others with some methods undeserving of the term "system".

Referrals are the cheapest, fastest, and easiest way to get more clients and sales.

How to easily and effortlessly get referrals

I promise to show you the easiest, cheapest, and fastest way to grow your business sales and profits.

Businesses fail for all sorts of reasons from lack of capital to a poor business plan or uncontrolled expenses. But the primary reason is not keeping a constant inflow of new customers or clients, and retaining the current ones who are buying your products or services.

Referrals are the easiest and least expensive method to create this lifeblood of the business. Either you choose to ask for referrals, or you choose to struggle.

The number one reason people become an entrepreneur is to create freedom. You need to ask yourself if the next decision will contribute to your freedom or restrict your freedom.

If you could choose between advertising on billboards, TV, radio, social media, newspapers, magazines, trade shows, direct mail, and more at the cost of tens of thousands of dollars, or asking for referrals, which cost practically nothing, which would you choose?

And why are referrals the easiest, cheapest, and fastest way to generate sales that grow your business profits?

1. Because people are more likely to do business with those who have been referred to them from someone they know, like, and trust. It drastically reduces the time that it takes for someone to get to know you. There is also an assumed level of endorsement with a referral.
2. The cost to acquire a referral is between zero and the cost of a meal, unlike traditional methods.
3. You appear to be an authority instead of just another salesperson. However, you want to be sure the person referring you also has a good reputation.
4. If you take care of your clients and have a quality product or service, then the person who refers you looks like a hero. Obviously, if you don't take care of your clients, you don't deserve the referrals.
5. Customers who are referred to you will buy in larger amounts and more often because of the initial trust bond and implied endorsement.

Why you may not be getting enough referrals and what to do to transform that:

1. You may not be aware how much just one average referral is worth. Compare your usual sale to those that came from a referral. It will typically be a larger initial sale and have a larger lifetime value from the repeat sales.
2. You might not have articulated why a customer/client should choose you or your product or service over that of a competitor. Write down and speak how you are better than a competitor. Create your USP (Unique Selling Proposition).
3. You may not be promoting your difference in every place a client may see it from your business card to your website to your email signature box. Strong top-of-mind awareness leads to more referrals. Promote your strengths.
4. Are you sending PERSONAL thank you notes or gifts? Gift examples could be imprinted pads or pens, mouse pads, coffee mugs, or golf balls. If not, acknowledge your clients as though it is a routine business activity.
5. You may not be nurturing your current client/customer relationships. This is how you lose both a current client and their referrals. Would you return to a restaurant or store where you were given bad service? Treat your clients as you want to be treated. Return calls quickly and fulfill your promises. Resolve problems so that the client tells you they are satisfied. Thank your client for doing business with you and thank them for each referral.

Anticipate the client's needs instead of waiting for them to ask. Ask yourself, "Would I want to do business with me?" and "Would I refer business to someone like me?" Let your client know the results of your interaction with the referral. This is obvious, but you must follow up on each and every referral, unless you don't want any more, and you want to offend the client that gave you the referral.

6. Are you ASKING for referrals on a regular basis? It may be scary at first, but with the script I will provide, you will see it is easy and can be used in every single interaction with clients, and even non-clients. Why? Because your clients also meet new people on a regular basis. The largest sale I made when I started in the insurance business was to a referral from someone who was not a client.

As another example, a CPA source would give me a new referral every single time I took him to lunch.

7. The most common reasons you might have for not getting enough referrals is because you:
 - Are afraid to ask because you don't know how.
 - Don't want to be rejected.
 - Don't want to impose on the relationship with the customer/client
 - Don't want to come across as pushy.
 - Don't want to appear needy.
 - Don't know when to ask for referrals

Every one of these excuses is a self-imposed limitation. There are only two fears that we are born with: the fear of loud noises and the fear of falling. Everything else is made up from our experiences, which you can change.

Again, I will give you a script that is honest and that you can use at every interaction and meeting with a client or prospect. And you can practice on anyone from your mate to a co-worker or business partner.

If you keep your clients happy, you can ask for referrals and expect to get them. If you let your clients know you appreciate their business, again, you can expect they will give you referrals if **you ask**.

You can create top-of-mind awareness through handwritten notes, cards on special occasions, personalized incentive gifts, and perhaps offer a discount to the person who gives you a referral. I usually received plenty of referrals when I asked without offering gifts or discounts.

However, I know others who do make those offers. Other examples are to list the names of clients who give referrals on your website, on a display at your office, or in a newsletter. That's a choice you can make.

The point is to make asking for referrals a habit, like bathing. If you don't ask, you should not feel complete.

If you choose, you can ask, “What can I do so that I would deserve to receive referrals from you.” As you can guess, this is where you are not sure how the client feels about you, or they are not satisfied over something that you need to correct. Here you are not asking for a referral, but what you need to do to earn a referral.

Personally, I go on the assumption that my clients are satisfied and just ask for the referrals. Again, I will provide a script that you can use that is honest in every situation.

This referral script is two short and easy sentences. I heard it from Mark Sheer who many years ago trained salespeople in the financial industry. It gets ten times the results as any other referral method, but it must be used **word for word**:

Sentence 1: “I’m expanding my business and I need your help.”

When you ask someone for their **help**, instead of their partnership, or their support, you are placing them in a position superior to you. This makes the people you ask feel good about themselves. Don’t you want people to feel good when they work with you?

Also, if you just started in business yesterday, would it be honest to say you are expanding your business? Of course, that would still be an honest statement. If you’ve been in business for 40 years, could it still be honest to say you’re expanding your business? Again, the answer would be yes.

In the next sentence you will describe the kind of person you are looking for.

Sentence 2: “Who do you know who.....”

This is where you proceed to **describe the type of clients you’re looking for**; their family situation, income level, interests, occupation, whatever.

DO NOT ASK SOMETHING LIKE, “Who do you know who wants to buy a new home?” Or “Who do you know who wants to buy life insurance?” That would be pretty silly, wouldn’t it? How could they possibly know who would want to buy life insurance or a new house when they are not even in that business?

Better examples would be, “Who do you know who owns a successful business, or is a successful entrepreneur? Or “Just had an addition to their family, or just got a divorce, or just got a promotion at work, or started their own business, or is within five years of retirement?”

Describe the **characteristics** of the clients you are looking to meet. In these descriptions, people are prospects for either life insurance or housing changes.

If you are looking for professionals as your clients you could ask, “Who do you know who is a successful doctor, attorney, or CPA who has clients that own businesses, or are real estate investors, or specializes in executives in high tech companies...?”

For your business or industry write a list of the characteristics of your BEST clients; the ones who you want to have more of.

Who else can you go to?

1. Your past clients ought to be among your greatest supporters. Make a list of your top 20 to 25 clients and set a time to “meet” with each of them to let them know you are expanding your business... When you recognize that one referral can be worth thousands of dollars, this is time well spent.
2. Centers of Influence. A center of influence is someone who has influence over many people, and they can provide many referrals. Examples would be accountants, attorneys, financial planners, bankers, Realtors®, and so on. As an example, if you are a Realtor®, a good center of influence for you might be a divorce attorney. Many people who get divorced sell their homes. That means someone will be listing a home for sale, and possibly purchasing one or two different homes. If divorce attorneys have confidence in your abilities it makes referrals to their clients easy.

How to make the referral even stronger.

Often times when you call the person who you have been referred to, they are not expecting your call. Below is a conversation you can have with your client, or the person that gave you the referral to make the connection even better.

To upgrade the quality of the referral ask some questions to support your efforts. If you have a decent relationship with your client or contact because you have done the things to make them happy (sending thank you notes, responding quickly, solving problems, doing what you say you will do...) there will be no hesitation when you ask the following questions:

1. Why do you think (name here) would be interested in my product or service? “ This will help you see if there is a pain point you can address when you call the referral.
2. Will you please let me have both their best email and best phone number?
3. Will you please do a favor for me? Would you be willing to call (name here) and let them know I will be calling him/her?

In the past, if I only get one or two referrals my client will call them right when I am sitting there with him/her. They have even handed the phone to me and all I have to do is set a time to either call them or visit them.

On one visit with a new client when I asked for referrals he gave me 17 people to reach out to. With that many referrals, I had to set up a more structured process. I sent a handwritten note to each of the 17 people and provided updates to my client on my progress. This was before the invention of email. But, but, personalized handwritten notes are still the best.

If the introduction call was not made on the spot, then when you call the referral ask them, “Did (client name) let you know I would be calling you?”

Now this is VERY important: Do NOT attempt to sell anything on this call. The point of this call is to set a time to either speak or meet with the referral at a later time. You are a professional and you want to respect the time of the person you are calling.

Here is what to do on your first call:

“Is this a good time to speak for a few moments?” If *yes*, then let them know how/why you were referred to them and ask some questions to qualify them as a good prospect, and set up a time to meet to have a sales conversation.

If *no*, then ask:

“When is a better time for us to speak (or meet)?” And offer a choice of times when you are available: “I am available to call back (or meet) on Tuesday at 10 AM or Wednesday at 3 PM. Will either of those work for you?” Negotiate a time they can commit to if your times will not work for them.

On the call (or for the meeting) that you set up:

1. YOU MUST CALL/CONTACT/VISIT THEM AT THE TIME YOU AGREED TO. Nine times out of ten when I set up a specific time for a salesperson to get back to me they do not follow through. I set the time aside, and they ignored the commitment. They now have little credibility in my eyes.
2. When you call next at that agreed upon time you can now ask some qualifying questions and you will both determine what to do next.

What I found that works well for me was to send a personalized handwritten note to the referral. Handwritten notes stand out, and I have stationary for both this function and for thank you notes to send to clients or anyone where I want to be top of mind.

Another way to reach out is by email to the referral. Obviously an email address was one of the contact items I requested from my current client or contact. And I would send a copy of the email to the person who referred me.

That way I keep my client/contact updated, and the referral can see the name of the person who referred me in both the email text and as a cc.

The email would be short and something like the following:

Hi Name,

I was recently speaking with (referral) and he/she mentioned your name when I said I was expanding my business and suggested I should reach out to you.

Please let me know when would be a good day or time to have a brief chat to see if (my idea(s), the work I do, my services, products...) would support you.

You can even use the link below to set a time on my calendar if that would be more convenient for you.

Sincerely, Great Coach, CPA, JD, CFP®

Now, write down the plans, actions, or steps you will take to ask for referrals, including speaking with the person who will hold you accountable for doing what you said you would do.

If you need coaching on how to get more referrals, or any business growth issue, send an email to me at rennie@WealthOnAnyIncome.com You can book a free 15-minute call. Please be aware I am NOT taking on any new coaching clients at this time.

*You can get a free copy of the Excel form mentioned in Step 1 by either sending an email to me and put *Powerful Marketing form* in the subject line, or go back to the website and download it from the same page as the ***Powerful Marketing on Any Income*** document.