FOREST HILLS FINANCIAL GROUP

Affiliated with:

GUARDIAN

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Introduction

This booklet will help you decide if a career in marketing and selling insurance, and other financial products, is the right choice for you. It is not an easy decision for most, nor should it be, in light of the mutual commitments involved. You should look as closely at us as our management team will be looking at you!

Today's successful financial service professionals use a relationship-based, problem-solving approach to selling that focuses on the buyer's needs, not the seller's desire for a quick sale. This method instantly distinguishes our representatives (or "producers") from the rest, and boosts their careers with unrivaled professionalism.

Let's acknowledge that, while the client is the main factor in relationship-based selling, the representative is still in charge, and drives the sales process. This fact is critical.

To avoid hit-or-miss marketing and desperation selling (the cause of so many crash-and-burn careers), financial service representatives need to operate as self-managed business people. That is, they need realistic goals; clear, detailed plans; accurate records; and closely monitored results. Activity should be planned, purposeful, consistent, and, above all, producer driven.

What does it take to succeed?

What is a successful financial service professional?

That has been the subject of long-standing debate. Perhaps one reason this question remains so intriguing is that there can never be a definitive answer.

Success is not a destination; it's a journey.

One size does not fit all. Our top representatives shape their careers to fit their personalities, not the other way around.

Individual representatives may develop the same career skills, but they adapt them to their own personalities and the markets in which they do business. What they do share is a deep-seated work ethic, the ability to communicate complex subjects in simple terms, and a zealous attitude toward client service.

Success is not a destination; it's a journey. While the rewards are great, the trip is challenging, and no two people in this business make it exactly the same way.

Why will people buy from you?

It is important to understand the thought process people go through whenever they buy something. It's called the "buying cycle."

- They recognize a need, desire, objective, or concern.
- They want to meet the need, satisfy the desire, achieve the objective, or resolve the concern.
- They look at different solutions.

If people see the problem, understand the solution, and have the money and desire to implement it, the sale is a natural conclusion. All you have to do is get their attention, establish a relationship, and match their needs with your product solutions.

That's why selling insurance and other financial products should be a cooperative, problem-solving process, not a contest of wills. And, the first thing you must sell is yourself! If you make that sale, all the rest tends to fall into place.

This high-touch, client-focused approach is called "relationship-based" selling. It is, simply, the most professional and effective way of doing business in today's upscale markets.

It's a great feeling when you know how. *And you will!*

What is the goal of relationship-based selling?

Ultimately, your goal will be to get people to recognize and prioritize their financial goals and obligations, to find ways to meet them, and to encourage them to act now, not later. However, this isn't made any easier by the fact that you are selling products that provide delayed gratification.

Once you understand why people buy, you'll be better able to plan your work and work your plan.

Once you understand why people buy, you'll be better able to plan your work and work your plan. The key component of this plan is activity. If you establish business goals, you can determine how much sales activity is needed to meet them. And, if you perform enough of the right kinds of sales activities, the results will follow.

Sales activity is usually expressed and measured in terms of ratios, beginning with the number of clients you'll need. That is, you should know how many "prospects" must enter the sales cycle at one end to generate a sufficient number of sales and referrals to meet your production and income goals at the other.

Personal characteristics: What you bring to the table.

Though success wears many faces, our top representatives typically share several important character traits. These so-called "success factors" include:

- **Ego -** A self-driven motivation to sell for the sake of selling.
- **Courage -** The will to stay the course despite turndowns and disappointments. Successful producers learn to shed rejection.
- **Empathy -** Liking people, understanding their feelings, and being likeable and trustworthy in return.
- **Independence/Entrepreneurial Spirit -** The desire to control your own results.
- **Effort -** High energy and demonstrated capacity for hard work.
- **Ethics/Integrity -** Doing the right things for the right reasons, no matter what.
- **Self-Promotional Drive -** A can-do, competitive spirit.

If you have these characteristics, we can help you learn the rest!

What will you need to know?

In addition to understanding insurance and other financial products in your portfolio, four "core" skills must be mastered to build a successful career as a financial service professional. These are:

- **Marketing -** Finding enough of the right people to see, and having enough right reasons to see them.
- **Selling -** Making people aware of their needs, showing how they can address them with your products, and getting them to act now.
- **Client-Building -** Turning customers *(people who buy from you once)* into clients *(people who buy from you over and over)*.
- **Business Management -** Effectively and consistently performing activities that propel you forward.

These are closely related, mutually supporting skills. If you market yourself and your services to the right groups of prospective buyers, selling becomes easier. By taking a consultative, problem-solving approach to selling, building a loyal clientele becomes easier. When you maintain healthy, productive relationships with your clients and treat service as a profit-center, managing your business becomes easier.

And, by managing your business effectively and pursuing continuing professional education, you can look forward to a long and prosperous career.

About the companies we represent…

Forest Hills Financial Group represents The Guardian Life Insurance Company of America and its subsidiary, Park Avenue Securities, LLC, both based in New York, New York.

Guardian Life was founded in 1860 and is the 4th largest mutual life insurance company in the US — a traditional life insurance company focused on products and systems for small business and professional clients. Through Park Avenue Securities, LLC, our representatives offer a virtually unlimited portfolio of investment products.

As of December 31, 2003, Guardian and its subsidiaries, had $37.2 billion in assets.

About Forest Hills Financial Group…

Established in 1980, Forest Hills Financial Group is a recognized leader among the New York metropolitan area's financial service organizations
Our Sales Associates average 18 years of experience in the practical application of our services, and our support team averages over 8 years of service with the firm.

Our Markets:

- Small-Business Owners & Key Employees
- Professionals – Medical & Dental, Attorneys, CPAs, Architects, Engineers, etc.
- Business Executives
- High Net-Worth Individuals & Families

Our Products:

- Life Insurance
- Annuities
- Disability Insurance**
- Long Term Care Insurance**
- Mutual Funds*
- Full Service Retirement Plans

Our Services:

- Personal Planning
- Estate & Business Planning
- Retirement Plan Design & Administration
- Salary Continuation Planning
- Selective Benefit Planning
- Retirement Distribution

** *Disability income and Long Term Care products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY.*

* *Securities products and services are offered through Park Avenue Securities LLC (PAS). Forest Hill sFinancial Group is not an affiliate or subsidiary of PAS.*

PAS is a member NASD, SIPC

Forest Hills Financial Group Overview

BASIC TRAINING

Pre-Career Job Sampling

Product Orientation

- Life/Health Insurance
- Investment Products
- Annuities

The LEAP System

Relationship-Based Marketing & Selling

- Market Identification & Prospecting
- Market Penetration
- Presentation & Closing Skills
- The Endless Chain Referral System

Business Management

- One Card System
- Smart Office Contact Management

ADVANCED TRAINING

- Business Insurance
- Estate Planning
- Qualified Plans/Salary Continuation
- CLU/ChFC/CFP
- Managing Goal Achievement
- Integrity Selling

The depth of training and support provided is evidenced by a success rate that is nearly twice the industry average.

Is it the career for you?

As a financial service professional, you can enjoy an above average income and lifestyle. What's more:

- You will have the prestige of an opportunity in which you do well by doing good; your income comes from the services you provide.

- Using the support of your company and our firm, you can build and perfect professional marketing and selling skills.

- You will learn and share your own vision with prospects and clients, speaking to them with clarity and conviction.

So! You might say a successful financial service professional is the person who was offered the opportunity and took it. The rest is up to you!

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