

100 Best Sales & Marketing ideas

BY [Daniel Williams](#) at [SeniorMarketAdvisor.com](#)
Brought to you by [www.CoWorkersInSuccess.com](#)

With the changes that have taken place both in the financial services industry as well as the greater, global economy, the editorial staff at *Senior Market Advisor* was interested to see what kind of responses we would receive with this year's 100 Best Sales and Marketing Ideas feature.

We believe this year's list is our best yet and hope that it will help your practice thrive. Our 100 Best list is 100 percent reader-generated and offers insight into how you're addressing the financial meltdown and what strategies you're putting into play. One thing that stood out on the list is the way advisors are embracing new technology and social media to drive new business. In addition, look for this logo to learn ideas from speakers at this year's Senior Market Advisor Expo. Read on. Enjoy. Succeed.

1. MINE THE GOLD. Market to your existing clients and other prospects who have already shown interest in what you do. From discussions with dozens of advisors, most are sitting on a goldmine of opportunity that they are either ignoring or only attempting half-heartedly.

Pat Strubbe, Worklessandmakemore.com

2. Build upon proven relationships. Fifty percent of your new business should come from prospects that you initially met within the last three to six months. Just check in with a call, a direct mail piece, an article of interest or anything that reinforces that you're still thinking of them. *Michael Stewart, Bullvalleyfinancial.com*

3. Workshops. I've arranged a presentation that talks about what's really happening in the economy and markets. And it's connected me to my clients and prospects.

Michael Stewart, Bullvalleyfinancial.com

4. Keep it simple. Keep your presentation simple and short. Get agreement in three areas: 1) safety first; 2) reasonable rate of return; and 3) keep it simple.

John Conyers, Conyers and Associates

5. Seminars. I use seminars to meet with many people at the same time for what becomes the first appointment. Make sure that you are making the seminar a positive experience in every way. This starts from when they call for the reservation to the day they come into the office.

6. Search engine optimization. Using SEO has been successful in having my Web sites consistently come up in the top slots on Google for my area. More and more people who come to my seminars are also checking me out on the Internet before their appointments.

7. Mentors. Find a mentor and do split casework to learn the ropes of your target market. Fifty percent of something is better than 100 percent of nothing.

Brad Williams, Askbradwilliams.com

8. Get the church bells ringing. Visit churches to inquire about how you can help them set up seminars with their congregation. *Ernesto O. Ward, Sr., Jireh Insurance Agency*

9. Phone time. Don't do the bulk of your prospecting during prime business hours. Instead, never underestimate the value of leaving voice mail messages at night. These will be the very first messages that your prospect will hear in the morning, thereby increasing the odds of them placing a returned call.

10. Know Your Customers. Take the time to ask questions so that you can match the right products to the right customers. If you waste time showing them products in which they have no interest, you will lose their attention and urge to buy. *Adrian Miller, Adrianmiller.com*

11. Honor the client. Client-centered events and client milestone events are great ways to build your relationship. *Christopher K. Abts, Cornerstoneretirement.com*

12. Take the initiative. Always schedule annual client reviews and have an agenda prepared ahead of time. *John Graziano, Ffpinc.com*

13. Dinner time. Take your best clients out to dinner with their spouses and your own spouse. Once the clients and spouses meet in this type of setting, it takes the relationship to a new and more personal level.

14. Build alliances. Contact centers of influence (CPAs and attorneys, for instance) more regularly and make more time to see them in person, especially after the tax season. *Stuart J. Pastrich, CFP, CFGLI.com*

15. Joint workshops. Develop joint educational workshops with other organizations such as hearing aid specialists, in-home nonmedical organizations, funeral pre-planners, etc.

16. Direct mail. Direct mail response letters are still effective to begin from scratch. *Wm. Steve Wright, Wrightlegacygroup.com*

17. Free needs analysis. I offer one and show clients how to efficiently plan for the future and protect their income if something should happen.

18. The multicultural niche. I worked on finding my niche and decided it was important to address the Hispanic community. I request marketing material from my carriers in Spanish and I deal with the Spanish-language representative from my carriers to assist me with with new ideas.

19. The power of business cards. Give everyone you talk to a business card and let them know what you do. *James Smith, Meetjamessmith.com*

20. The lifeblood. I make it a habit to follow up with my clients every three to six months just to touch base and see if they know anyone else who may benefit from the type of relationship that I have with them.

21. Direct response mailers. If you have the budget, I would highly recommend doing direct response mailers. When I started my career, I didn't have any extra money and I printed some fliers and simply went door-to-door. As much as I would not do that now, if I hadn't done it, I wouldn't even be in the business! *Anthony A. Saccaro, Seniorbenefits.info*

23. Emotional marketing. I've been using this to get prospects. Gear your marketing pieces from the emotional point of view, not simply targeting products.

Carlene Damba, Damba Financial Services

24. The honest approach. Think about fair and direct communication, and focus on the client's best interest. Avoid the temptation to sell product to bump the bottom line.

Michael Masiello, Mmasiello.com

25. The well-heeled. Identify an affluent niche of prospects and send focus group and seminar invites and get them on a mailing list for newsletters. Then keep dripping on them about ideas and further meetings until they rise to the top as an appointment and client.

26. What's up, doc? Doctors are particularly interested in protecting their assets from lawsuits. So target them with marketing pieces specifically tailored to solving that problem, and it will attract requests for information on asset protection.

Gerald W. Nannen, CLU, ChFC, Senior Financial Advisors, Inc.

27. Ask for introductions, not referrals. Provide all clients with an "introduction kit" consisting of your personal brochure, newsletter and business card, plus a postage-paid envelope and blank note, so the client can write a note on your behalf.

John Graziano, Ffpinc.com

28. The safe product. Offer this advice: "Think of life insurance as a backup for a retirement pension plan. What other product can indemnify if you live too long, die too soon or become disabled along the way?"

Tom Doncaster, CLU, CWM, Tomdoncaster.com

29. Flyer networking. I've always networked with P&C agents, accountants and lawyers. They take a flyer explaining annuity rates and send them out to 10 of their customers. About half call back and schedule an appointment.

30. Work the phones. To any new person just starting out, work the phones 20 hours per week. And with your first commissions, buy direct mail leads for health, life and LTC. Have a continued lead purchase program for the first 2-5 years you're in business.

Charles H. Baldwin, Bcfinance.com

31. Social networking. Use Facebook, MySpace and LinkedIn to check people out, and regularly write on other people's blogs using key word phrases.

Joanne Black, Nomorecoldcalling.com

32. Talk, talk talk. Talk to everyone. Don't assume that people know what you do. Get the word out.

Ken Scopp, Myhealthins.com

33. Tried-and-true. One-on-one dinner appointments, networking and referrals through friends and relatives have all worked for me.

Victor Hallman, Hallman Financial Services

34. Referrals, referrals, referrals. I ask for them in my newsletter, my monthly economic update and during my monthly conference calls. But that's not enough. I also have a referral kit for my best clients to give to their friends, family and colleagues.

35. Target your workshop: My latest is titled: “We are in a recession ... now what?” People are scared and they want information that is relevant. The workshop is a town meeting-style discussion about past recessions and bear markets, the current problems and what we can expect in the coming months.

36. There isn't one idea, and that's the point. I would tell any new advisor to use a variety of marketing channels: direct mail, networking, seminars, joining local organizations, radio, etc. The important thing is to use many different channels and use them consistently. *Stephen Vachon, Investorscapital.com*

37. Develop a franchise. Never bend the truth to obtain a quick sale and never forget the last customer that purchased a product from you. Develop a franchise with the customer and they will reward you for your persistence. *Randy Boldt, Gomedico.com*

38. Special events. We just had one—“A Night at the Opera.” We rented a tour bus, had box dinners and took about 50 people to go see “Phantom of the Opera.” In order to participate, clients had to bring a friend. *Dan Ohlwiler, Sterlingfa.com*

39. Experience matters. Being in the same line of work for a number of years will create a track record that can help build client confidence. *Steve Curry, Gilfordsecurities.com*

40. Community leader. Get involved in your community. Join clubs and non-profit organizations. Get your name out so when people have a need, they will think of you. *Sarah Delk, Sdelk.com*

41. Open the communication channel. When calling someone, greet them pleasantly and develop a good icebreaker to the conversation. Also, always call in advance before you arrive, to confirm that appointment and that you are on your way. *Mervyn Syljuberget, Merv's Health Insurance and Financial Services*

42. Don't oversell. Never be in a position where you have to “undo” a previous statement that may come back to haunt you. *Bill Ring, Financialdignityllc.com*

43. Lessons to live by

- Learn to become an honest and very good salesman or saleswoman.
- Learn to listen with your eyes and let the prospect tell you what he/she needs.
- Be prepared and ask for help.
- Be yourself — always. It's a lot easier.
- “Nothing happens until a sale is made.” That includes fee salespeople.

David A. Brunn, Deadbolt Insurance Advisory

44. Cost efficiency. Seminar marketing is a very effective way to generate sales and though it has a diminishing rate of return, it still beats most, if not all, other methods in terms of actual cost/sale. *Christopher Richter, Seniortaxadvisorygroup.com*

45. Educate yourself. Staying current with what new products are available that can help your clients is important. It's equally important to know how new legislative or tax changes may impact them, and then broadcast that message. *Mark Synder, Markjsnyder.com*

46. The Internet. It works for our agency 24/7/365, providing a steady stream of leads and sales opportunities. It's proven to be the best sales and marketing tool I have found in over 25 years in the industry. So we've concentrated on increasing the functionality of our Web site, refining our online marketing strategies and enhancing our online presence. *Merle Silver, CSA, ACA, Msilverandassociates.com*

47. Network marketing groups. They are great: You build real relationships that will last a lifetime. You may not get much business up front, but once you establish yourself as the insurance guru, everyone from that group will ask you questions and send you business. *Karl Schuckert, 123FG.com*

48. Drip marketing. We are staying with a "drip" campaign with our clients. Clients are thirsty for information during these tough economic times.

49. "Market yourself." When you entered this industry, nobody interviewed you or placed your bio on a billboard. You have to know how to make yourself visible to your prospects, friends, family and others. *Roger Dearwester, wslife.com*

50. Home-grown. Tap your natural market relentlessly. *Craig Sablosky, Amginc.org*

51. Ask them what they want. Don't make the mistake of assuming you know what your customers want. Take the time to ask, and then consider the answers. *Brian Hawkins, ExtremeEzine.com*

52. Listen to your "board." When I began my insurance-selling career I had a "board of directors." These folks were my friends; they were in other lines of business and were willing to refer prospects to me. I made a habit of touching base with these friends once a month. *P.A. Dunfee, Trimbleins.com*

53. A careful approach. Recently, an individual in my breakfast group asked what my fees were and I came to find out that he and his spouse have \$560,000. I told him we pick our clients slowly and carefully, and he should do the same with advisors. *Bill Lehnertz, Questarcapital.com*

54. Listen more, talk less. Focus more on "where are you going" and "what are you going to need" vs. "how has this product performed." I believe in deeper discussions on understanding reasonable expectations. *Carolyn Schutte, ChFC, CFP, Edward Jones*

55. Listen more, talk less. Tell good example stories that explain things in down-to-earth English. *Carolyn Schutte, ChFC, CFP, Edward Jones*

56. Listen more, talk less. Visit face to face. *Carolyn Schutte, ChFC, CFP, Edward Jones*

57. A great compliment. A referral is commonly thought of as the highest form of compliment you can give a sales professional. However, clients rarely provide a referral without being asked. *Adrian Miller, Adrianmiller.com*

58. Become a public resource. Become a recognized resource in your community by forming strategic partnerships with your local media. By positioning yourself as the go-to resource for your media, community members will take note and turn to you in their time of need.

Jim Lineweaver, Lineweaverfinancialgroup.com

59. Customization. Demonstrate that you can bring recommendations specifically tailored to your client for their specific needs, based on their longevity. This will reduce your exposure to recommending what may turn out to be inappropriate products, length of coverage or premium payments. *Bradley Bahrn, 21stservices.com*

60. Use pictures in your business cards. Everyone wants to connect a face with a name. Colorful titles also attract lots of attention. *Tom Mayer Directbenefits.com*

61. Be the expert. Build an industry/ affinity, group-specific niche marketing platform. Position yourself as THE expert serving that niche market. *Daniel Dubois, rsgfis.com*

62. Principles of principal. Annuity safety of principal is undervalued but very important. Insurance companies are very safe places to create long-term savings. Emphasize annuity arbitrage, the idea of using in-force annuity interest to pay life insurance premiums and the “IRA Check-Up.” *Paul McGillvray, Creativemarketing.net*

63. You’re special. Differentiate yourself by educating yourself and your clients about alternative investments that have no market correlation. This is the best-kept secret in the industry and one that will get you in the door with new clients. Everyone is selling the same stuff. Stand out in the crowd. *Curtis M. Cole, New-asset.com*

64. Exponential Networking. I recently sat down and made a list of all the people I knew who I had connected to others in the past couple of years—that number came to 77. If you are out at a networking event and meet 10 people, they also probably have 77 connections. You have just expanded your “potential” connections to 770. Those connections can be invaluable to you as a source of new customers. *Dan Norman, Toptenselling.com*

65. Rules of Engagement

- Do your homework on the prospect and understand their profile and business.
- Apply the knowledge this homework develops.
- Determine if the rules of engagement required by the prospect are compatible with your rules of engagement.
- First impression is the basis of future measurement by the prospect.
- Determine what you can make before presenting and decide what the minimum is that you can receive.
- Make sure you and the prospect know why you are presenting, and agree.
- Niche and target your presentation to mirror the buyer’s specific needs.
- Your presentation is your work product. Make it the best.
- Practice and role play before presenting.
- Ask for, then order and know the next steps. It helps if the buyer has already committed to implementing these before presenting.

Bill Ford, Privately Held Insurance

66. Advertising. Implement consistent, on-going, frequent advertising without gaps.

Tom Doncaster, CLU, Tomdoncaster.com

67. Your sales “team.” Build a mini-sales team—four referral partners that are promoting and selling your company every week.

68. Lunch and learns. Call a company and offer a special: They provide the lunch, you provide the learning. Conduct a one-hour seminar, on-site, of high value.

69. Create speaking opportunities. Your best client can host a breakfast featuring you as the guest speaker. It’s a deposit in their client relationship account; it’s an opportunity to get you in front of prospects. *Colleen Stanley, Salesleadershipdevelopment.com*

70. Sell yourself. Create a marketing brochure that sells YOU, not your products, and send a copy to each current client. Tell your clients that if they’ve been happy with your service over the years, they can thank you by passing the brochure on to a friend who might benefit from hearing more about your services. *Warren J. Rosaluk, Rosaluk.com*

71. Become a connector. As part of your strategy to get LTC referrals and establish yourself as an LTC expert, become a source of referrals for selected centers of influence. Once you’ve met them, send a handwritten personalized note. Follow up the note with a personal call and, if appropriate, invite the person to breakfast or lunch. *Margie Barrie, HBltdci.com*

72. 3x5. Make sure you carry 3x5 cards and do not forget to ask for referrals. Nothing says “you did a great job” better than when a client gives you a lead. *Karl Schuckert, 123FG.com*

73. Circle of Friends. Retired consumers give (and take) advice from their circle of friends and acquaintances. For a proven response-booster, always include two applications, two information request forms, two free trial forms, two samples, etc. *Bob Kesner, Evergreendirect.com*

74. A true partnership. The client-advisor relationship can only be a success if it’s treated as a true partnership. Constant communication through e-mails, newsletters, etc. is key to building a lasting partnership. *Jim Lineweaver, Lineweaverfinancialgroup.com*

75. Letters. Send a letter to your top 100 prospects. Better yet, send a five-letter series. If you have more money in your budget, then mail to your best 500 prospects.

76. Oh, i forgot to mention. This technique is an incredible tool for a less-stressed way to use the telephone. Simply say that the reason you’d like to speak with your prospect is that you forgot to mention something in your last communication, and you’re sure they’ll feel it’s important.

77. Go to meetings, events. I know, you hate meetings, but they’re effective.

78. Offer something free. While pens and imprinted items are fine, if you can create a FREE INFORMATIONAL BOOKLET with a great title that everyone “MUST” have, people will call to get it. *Jeff Dobkin, Dobkin.com*

79. The “real” benefit. Most companies provide you with an actual illustration of their income rider. It’s one of the few parts of a fixed annuity that you can illustrate. So use it! One way to really sell this idea is to have your client initial the withdrawal amount they will receive at the age in which their withdrawal will be taken. Now you have shifted the focus to a “real” benefit. *Paul Garofoli, Nationalwesternlife.com*

80. The annuity-baseball analogy. When you want a client to comprehend the benefits of an FIA, just ask the prospect, “Under which set of rules do you want to play baseball? The traditional rules, with singles, doubles, triples and even an occasional home run, but you’ll face outs 70 percent of the time at bat ... or would you rather be guaranteed to hit singles, doubles, even triples and you will NEVER strike out? Which would you choose?” *Stefanos Loisou, Financial Workshops*

81. REFERRALS ON STERIODS. I have created focus groups which include about 10-12 clients that I have the best relationship with; I ask them to bring friends ... and some have even volunteered to speak about what it’s like to work with me.

82. REFERRALS ON STERIODS. I show a pre-meeting, five-minute video on what our practice is all about and what’s going to happen in the meeting they are about to have with me. It seems that when they see it on TV, it adds credibility to the concepts.

83. REFERRALS ON STERIODS. Tell your friends, family and virtually anyone you meet what it is that you do and who your best fit client is, and let them bring the business to you. I give them a schedule of events (seminars, luncheons, etc.) to bring those folks to. It’s referrals on steroids! *Dave Vick, Vickassociates.com*

84. REFERRALS ON STERIODS. There is nothing that beats a referral methodology—you are pre-sold, have trust and credibility, ace out the competition, incur no hard costs, reduce your selling time and get a new client more than 70 percent of the time.

85. REFERRALS ON STERIODS. Utilize a proactive referral system, with goals, skills and metrics. People will do business with you because they know, like and trust you. It doesn’t matter if you’re new in your field. *Joanne Black, Nomorecoldcalling.com*

86. If clients can use what you have right now, it is easy to get in the front door. I think one of the biggest problems insurance professionals face, especially now with a bad economy, is getting past people’s preconceived ideas, such as “I don’t need insurance because it’s so far down the line” or “It will never happen to me.” But if you can show them that you can give them immediate value, they are more open to hear what else you have to say. *Earl W. Wilkins, III, Prepaidlegal.com*

87. Have a LinkedIn party. There is no administration cost and you only charge a small fee for the appetizers and to cover part of the room.

88. Another strategy is using Twitter. It’s a great way to get quick bits of information and keep up to date or send out your ideas. *Jonathan Lohman, Lohman-companies.com*

89. Excitement and truth. The passion you exhibit for your company and your product overwhelms even the greatest skeptics.

90. Realize that you don't have to bat 1.000 to be successful; there may not be a fit every time and to accept that going in makes it easier to get the sale when it is a fit and easier to move on when it isn't. *Patrick Filipkowski, Acilink.com*

91. Underpromise and over-deliver.

92. Show how your proposition can add value to the customers' needs (better than other products), and do it transparently. *Anish Jacob, Reliance General Company Ltd., India*

93. The best way to prove your value is by listening to clients' needs and then recommending an appropriate solution. *Cynthia Forman, AIG*

94. Establish yourself as an expert within your particular field who is willing to share your knowledge with others, without a "what is in it for me" attitude.

95. Become a mentor in the industry. Whether the individual you are helping is new to the industry, or has been in it for many years, sharing one's insights can only serve to better the industry as a whole. *Rick Miller, Cauto.com*

96. Organize a free seminar or Webinar around timely topics that would be of particular interest to your prospects and invite them! Prepare a professional presentation and don't spend more than five minutes plugging your own business. *Cathy Little, Usi.biz*

97. Focus on the customer by first building a relationship with them, either directly or, better yet, through a third-party introduction. Building a relationship leads to trust by focusing on a client's needs first rather than on your own. *Jim Shireman, Christopher Dant Insurance Agency*

98. A key is to develop a combination of good content marketing and working to gain trusted advisor status. There's a great book on the latter entitled "Trusted Advisor" that is a good read for anyone interested in building trusting relationships.
Michael Miller, Senior Market Sales

99. On the whole, I always found the unvarnished truth a refreshing way to gain entrance to prospects. *Bill Ford, Privately Held Insurance*

100. Understanding clients. I tell clients to listen to their gut feelings. Instead of coming off to them as all-knowing and throwing all types of ideas at them, I find it better to initially let them figure out their real thoughts on the market and their investments.
Chris Wright, Wright Financial Group

Get even more sales & marketing ideas when you sign up for [Senior Market Advisor's EXTRA eNewsletter](#).