

What it Takes to Become a *Superior* Counselor

*Some obvious and some new ideas to help you build a better practice,
have more fun, become a magnet for high-quality referrals,
and grow your client base.*

Purpose:

As a counselor you must have the ability to...

...uncover and understand the critical wants and needs of clients and prospects;

...help them to clearly understand issues not typically within their area of expertise

so they can make better decisions;

...provide solutions that yield superior results;

...get clients to agree on and implement a course of action.

In addition, you will often require clients to do something they should do - but haven't - because they don't do it well, lack the know-how, or are hesitant to pay the price in time or money because they don't yet see the value or importance of doing so. It's up to you to help them accomplish their desired end as well as discourage them if you feel the end is not worth the price.

As a result, through your company and/or through outside resources you've introduced to your client, you will help solve their problem(s) in such a way they will be *delighted* with the experience - and eager to introduce you to others who can also benefit from your counsel.

Define yourself and your business; don't describe the tasks you perform

If we don't make clear exactly who we are and what our business does to help people - *prospects will do it for us*, largely based on *their* past experience within our field or the latest industry scandal they've heard about in the news. You need to set the stage; if you don't - you probably won't get the chance to begin any kind of relationship with your prospect before he or she decides you can't help, or that they're just not interested. Don't allow it to happen: Telling people that you are a financial or other type of advisor is too vague. Make *who you are and the benefits your business provides* crystal clear from the get-go so that *anyone* interested would want to learn more. Not only will it help you with the immediate situation, it will also help clients better understand how your counsel can benefit others within their circle of influence.

Competence and capability:

Clients need to know from the beginning that you have the knowledge and competence to provide valid solutions that accomplish the results they desire. Early on, much of it is perception and established in the way you handle the initial contact; the questions you ask and how you ask them. Few can be experts in all situations - choose and establish your area of expertise and have quality reliable resources to supplement when additional skills are needed. Be prepared to explain *why* you - and *what* your qualifications are. Who you are and what you and your business stand for.

- *Why does your company exist?
- *What is the mission for your work other than to provide income?
- *How would you like to be remembered?
- *What are your strengths? What you do.
- *What are your limitations? What you don't do?

What you really get paid for

To help you refine your message, write out all of the tactical activities that you and your staff perform for clients on the left half of a page. It could be many items, list them all. On the right side write out what they mean to the clients' quality of life. How does it make them better, safer, happier, etc? Don't rush this process. Keep the page close by and take a few days to add to the list of tasks and benefits. Many of the tasks may result in the same benefit - and that's ok. *Focus on how everything you do for your clients ultimately helps them to have a better life.*

After completing the list, compile all of the benefits you provide and how they make people feel, and turn them into your 30 second commercial. No one cares what you do until they are interested in the benefits that you provide. Build your attention getting message around delivering benefits. Most people aren't looking for a new advisor, *but everyone is interested in reducing fear, achieving greater security, saving time, saving money and maximizing their financial future.*

If we look at 3 financial advisors, one earning \$1 million/yr., one earning \$500k, and the one at \$100k, is it reasonable that they could be offering many of the same products and services? In fact, what they offer might be identical. However, the first one tells a much more compelling and *meaningful story*, has *greater confidence*, and, as a result, closes more and bigger sales. Be specific about who you designed your practice to serve and why you chose to serve this market. *People with clarity have power* and get others to take action. *How* you communicate is as important - if not more important - than *what* you communicate.

You are a non-verbal transmitter

Often it's not what you are saying but what you are *transmitting non-verbally that is being picked up by the client/prospect.*

"Your actions speak so loudly I can't hear what you are saying." --- Rumi

Choose your words carefully and deliver them with *congruency*. If you are not congruent, your words will be met with doubt and uncertainty.

Communications:

55% body

35% tone and delivery

10% verbal

Unfortunately we spend the most time developing the words we say and almost no time on the nonverbal transmission we send.

Building Congruency:

We all have various lenses through which we see ourselves that determine how we act. The one you share with the public, the one you share with your closest friends, and ultimately the one you are. There is also the person you feel like being, the one you are, and the one you aspire to be or feel you should be. *The more unified these become the stronger your communication skills, as you are becoming more fearless in your actions because you have confidence and clarity in your intent and purpose. If you are true to yourself no one can shake your confidence. If anyone tries you are not threatened as you can answer with absolute clarity exactly why you do what you do.*

Very Important: Never allow the desire/need for a sale to interfere with the client's best interest. Integrity - you must be completely clear regarding who you are, what you stand for, and what you would or wouldn't do. Align your actions with your character, compromise is not an option. Nothing will damage your congruency as much as *compromising your integrity*.

An excellent way to become more congruent is to write your epitaph. How would you like to be remembered by family, friends, clients, etc? This becomes the benchmark or gold standard from which you operate. Now you can create your own rules of operation or a mission statement based on the end result you seek.

The clearer people are about what they want and how they are going to get it, and the more people they help on the path to accomplishment, the faster and easier success will come. But what do they really do about it?

Take 1 hour every weekend to write out what you want to accomplish, your plan to achieve it, and why you feel your work could help many people to have a better life. Take as long as necessary to think plan and ponder. After a few weeks when you feel you have exhausted the possibilities condense your notes to a more organized refined couple of pages that you could hand to someone and say; there it is, that's what my business and I are all about. Then condense that to a couple of paragraphs that you can read daily and a message that you can share with anyone you meet. Those paragraphs will serve you every day to stay on course and to fearlessly deliver your sincere message to everyone you believe can benefit from hearing it.

Yes it takes a little time. But it could be the most effective step you have ever taken toward growing your practice and becoming the person you want to be. Don't be afraid to invest more time in yourself. It's you that people are buying, so be sure you are very clear about what you are selling. Implementing the practice management strategies to deliver on your promise will follow more easily once your mission and priorities are clear.

Trust is not free

In order for people to openly and honestly share and sort through their objectives with us we have to develop trust and empathy. There are many ways to accomplish this. The easiest and most effective is to *be a person who cares about others and has developed expertise in a needed area of concern*. Good counselors genuinely want to serve their clients and obtain great satisfaction beyond the financial gain that a transaction brings.

Unfortunately, most of us have had an experience or two when we were let down by someone we trusted. Yet, we want and need others in our lives we *can* truly trust and count on. There is a considerable need in the market for superior counselors who can demonstrate understanding and expertise and deliver what they promise. *You must demonstrate that you deserve trust*.

Time vs. Tension: Once you have a person's interest you should be asking most of the questions and they should be doing most of the talking. Within reason, the longer we communicate, especially if the client/prospect is doing most of the talking, the lower the relationship tension. While your client is talking - a meaningful relationship is building: You're asking questions (and thus in control); your client is feeling good as she talks about herself, her situation, etc; and the more she talks the more you're learning how you can be of the best assistance.

Good communication builds rapport and gives you the opportunity to learn, without it nothing good can happen between two parties. One of the best ways to earn trust is to be interested in others. What do you need to know in order to do your job as a counselor?

Have a systematic series of questions and statements that are designed to build rapport and make the client/prospect so comfortable they want to *invite* you into their circle of trust. You can't afford to leave it to chance and still consider yourself a superior counselor.

Tip: To put yourself in a better mental place as a communicator, identify something about everyone you deal with that you can appreciate or respect. Examples: Their integrity, a caring parent, business skills, intelligence, excellent grammar, etc. It doesn't really matter what it is so long as you can honestly say that you recognize it as a quality in them. If you will take a moment to do this you will

genuinely communicate that respect and treat them accordingly. It will change the way you talk to people. Make this mental exercise a part of your system. Add it to your checklist of action steps.

If you want to build *real* trust and rapport - *then really care*.

When are you just loving your work and feeling fulfilled personally and professionally?

If you are like most people, it's when you are feeling *appreciated by others because you have given them something of value* and are genuinely *helping* them. Why not base your personal fulfillment and your business on the impact you make in the lives of others. The ideal and most effective mental place from which you can operate is the *sincere desire to serve*; to make peoples lives better. Do this - and not only will you feel personally fulfilled - you will be paid exceptionally well. *Money should be earned as a result of delivering genuine value that is acknowledged and appreciated by others*. Charging a fee, even an exceptional one, becomes easier when you consider the impact you have on the lives of others. *What fee is reasonable for that service?* You don't have to help everyone. Just be clear about who you have designed your practice to best serve and why.

- What happens to your self esteem when you are doing what you do best and helping others? (Up or Down?).
- What happens to your confidence?
- Are you in a better position to be referred to others who could benefit?
- Are you more comfortable selling your services when in this mental state?

People aren't interested in how much you know until they know how much you care.
(Focus on understanding them).

The purpose of any business is to profitably solve problems or fill needs for clients.

You must understand the real and often the perceived problem and address both. Sometimes what clients want and what they should do are not the same. For example you could have a client that feels they need to get a higher ROI in order to meet their retirement objectives which are only 7 years away. However, at their age, and in a volatile market, they are afraid to take on too much risk, but still want you to fix it.

Discovery:

Too often people don't know what they want. Our job is to listen, understand and discover their real needs and wants and what they are willing to do to get it. Often there are conflicting goals. *We must help them to sort, evaluate, and prioritize*. Most things come at a price, whether it is in the form of dollars or a trade-off in time and energy. If we have their trust, clients will open up, which allows us to go deeper into who they are and what they want in a particular situation - *and in the greater life picture*. We are better positioned to assist them in the present and may prevent errors that could be costly many years later - had they not felt comfortable in opening up to us. It may also create new business opportunities for you or other advisors as you now are aware of the *whole picture* and overall long term requirements. You are able to fulfill your role as a superior advisor in a broader scope of needs. Now you are the exception to most advisors - and not the norm.

Important: Be sure you are communicating with the decision maker. Who will be making the final decision? How will they make their decision - process? What are their criteria? What are the circumstances and conditions for each participant? Know with whom to communicate to accomplish your objectives as a superior counselor. Have you ever sat down with a married couple or business partners and found they have completely different interpretations of the same situation? Make getting the answers to these questions a part of your agenda or checklist so that it's never missed while discussing all of the other issues at hand.

Tension for change

Tension for change is the driver that makes decisions happen, the difference between where you are and where you want to be. (The pain, or the carrot and the stick) This is where the buying occurs. If the tension isn't strong enough they will not likely do anything about it. Establish exactly what's in the gap (pain or pleasure, the action steps and the obstacles). In building of the relationship we want to *reduce* tension, in the solution and buying phase we want to *increase* the tension for change once we are clear about the need, consequences, and the proper course of action.

Quantify the cost of not taking action vs. the benefits of solving the problem. If the benefits don't significantly outweigh the cost they are unlikely to do anything. Make this a clearly defined part of your presentation. Now that you have the facts it's your job to make clear the price of action vs. inaction.

Right here is where many advisors/salespeople choke and lose the sale. You don't want to and can't make decisions for your clients/prospects, but you must make one for yourself. Do you or do you not believe this is the best course of action and should they do it? If the answer is a resounding yes, then it is your obligation at this point to *fearlessly encourage and steer them toward their preferred future*.

Listen, reiterate and confirm, so that you completely understand their desires and needs and establish agreement regarding the situation and the action steps. Create a written summary of your understanding and the course of action that is recommended as part of your proposal. This can preempt buyer's remorse while protecting you from an E&O claim down the road.

Profit:

If after all we have covered you find yourself saying; this is all great and makes me feel good, but my number one objective right now is to make more money, rest assured, *this is the fastest and most reliable path to that end*. Even if you are completely driven by personal gain, feel you deliver high quality planning and simply want to be highly compensated for providing it, everything we have covered is simply the best practice toward building a client base. You don't have to "fall in love" with your clients - but you can and should become *passionate* about building a wealth generating machine that delivers such a high level experience it makes clients love working within it. When clients are thrilled by the experience they will tell others about it. If you are thrilled about it you will naturally ask about others you can help. You can stand strong for wanting to help others that have a need for your services when everyone knows without a doubt they are working with the *best*.

Have fun helping people to have a better financial future, whether it's because you love serving them or simply because you are the best solution for their needs and *deserve* their business.

Be sure you do it for your reasons; but be sure you leave everyone better off for having invited you into their lives.

If you would like help building a better practice contact Steve to schedule a complimentary consultation.

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