

Regardless of the approach you're currently using . . .

Regardless of the results you're currently getting . . .

The *MasterStream™* Method will help you close more of the business you're losing today . . .



... and here's the proof!

In their own words

"There's no doubt MasterStream increased my production 50% in one year — up to \$4.8 million in TWP! I know how to manage my clients' tension and the results are shorter presentations, faster closes and 33 plan sales."

Stephanie Jones, CFP

"The Path of Self Discovery! Asking the right questions in the right order helped me close three pieces of business worth \$848,000 in weighted production — and I'm in my first year!"

Stephen Sims

"I put your method to use with a gentleman who was somewhat apathetic in implementing his financial analysis. The planner and I were able to increase his tension and actually have him purchase products that totaled over \$600,000 in weighted production! ... I know that this sale would not have been accomplished had I not had the experience of learning MasterStream."

John Poole, CFP, Division Vice President

"I've been with the company for five years, and, in my opinion, if I had been trained in your concept right from the beginning, I am positive I could have changed a lot more of my prospects into clients."

Margaret May Damen, CFP, Gold Team Financial Planner

"I personally had the opportunity to visit with a client the day following the meeting. I 'paid attention to tension' and the client wrote a check for \$436,000.00!"

Jerome McLeod, Jr., CFP, Division Vice President

"MasterStream has made me much more aware of what makes a sale happen — I'm not nearly as worried about what I say as how I say it. It's given me more confidence. In my first six months, I sold 6 plans — since MasterStream, another 20!"

Tom Stevens

"You were the highlight of the Hawaii meetings. Your discussion of the levels of tension that determine the decisions people make and the behaviors that they exhibit will be helpful — not only in the selling process, but also in many phases of our personal lives."

Roger Rogos, CFP, Region Vice-President

"You are great! Quite frankly, your program, "MasterStream" is probably the best and most innovative idea my people and I have ever seen."

William Eychaner, CFP, Division Vice-President

About the Client

As one of the oldest and largest financial services organizations in the world, our client had a long history of seeking, identifying and providing the most effective sales and sales leadership training available in the marketplace. Through a rather unusual chain of events, the client's sales executives learned of our program and subsequently booked us for several training engagements. This study was commissioned by one of the Regional Vice-Presidents as a way of determining both the effectiveness of the MasterStream® Method and the acceptability of the approach among the field sales team.

In total, over 5,000 financial planners and management team members provided feedback for this study, which involved four major phases:

Phase 1 — Pre-Training Assessment

Prior to the training portion of the program, we performed a variety of surveys to identify baseline performance statistics as well as existing and imminent trends within the organization some of which are detailed on the following pages.

Phase 2 — Curriculum Development

Using the information gained in the Pre-Training Assessments, a fully-customized series of training programs was designed including: sales skills, sales management skills, leadership skills, change management skills as well as a train-the-trainer program.

Phase 3 — Program Implementation

The program was delivered over the course of an entire year and involved both concentrated and spaced learning experiences as well as reinforcement drills and reviews.

Phase 4 — Post-Training Assessment

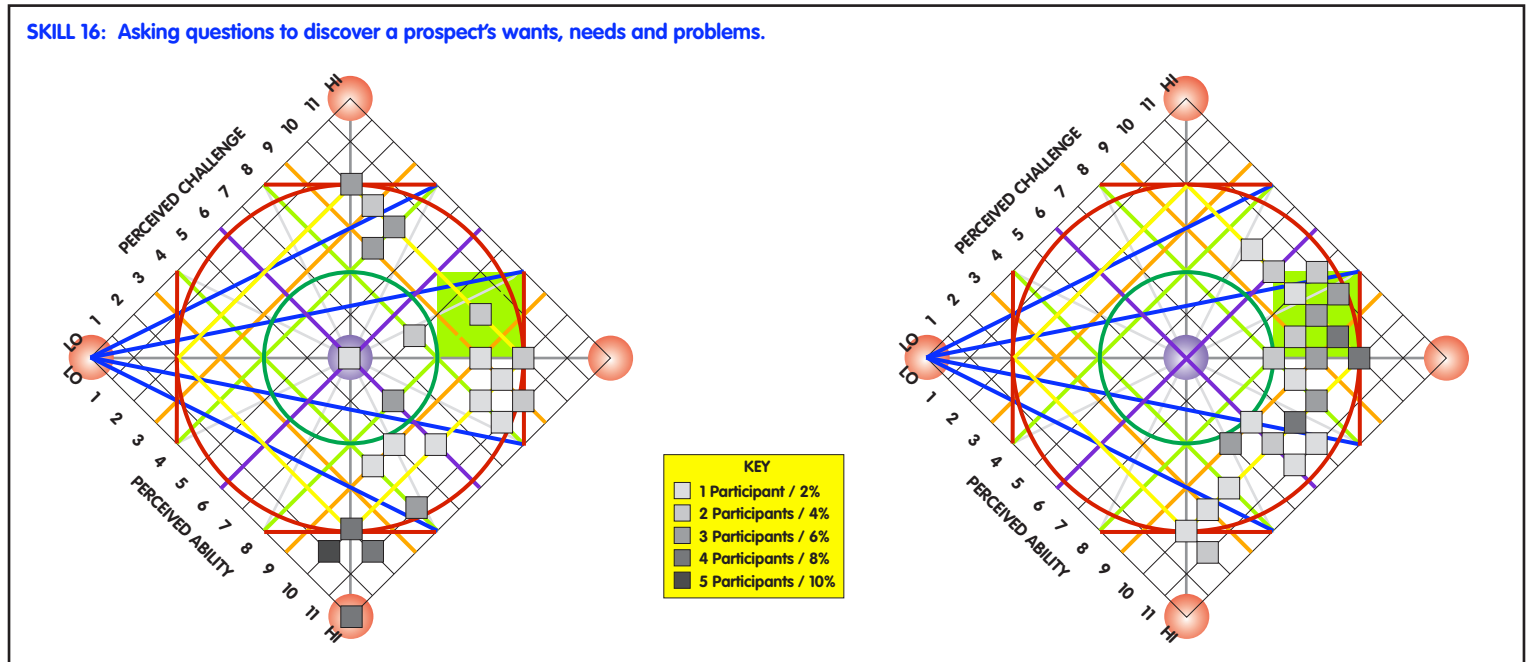
A variety of surveys were completed throughout and following the Program Implementation Phase to establish the value of the program in both qualitative and quantitative ways.

ChangeWorks® Profile

Pre- and Post-Training Skills Assessments

Working with the client's sales management team, we identified 25 key skills critical to the success of their Financial Planners. We then designed, distributed, collected and compiled a ChangeWorks profile for each of the Financial Planners participating in the program as well as ChangeWorks profiles for each of the skills the client had chosen. As the example shown below reveals, prior to the training program, only 10% of the participants fell into the ideal location for the skill in question (the GREEN area) — post-training, virtually every participant had moved in the desired direction and 56% fell in the ideal location.

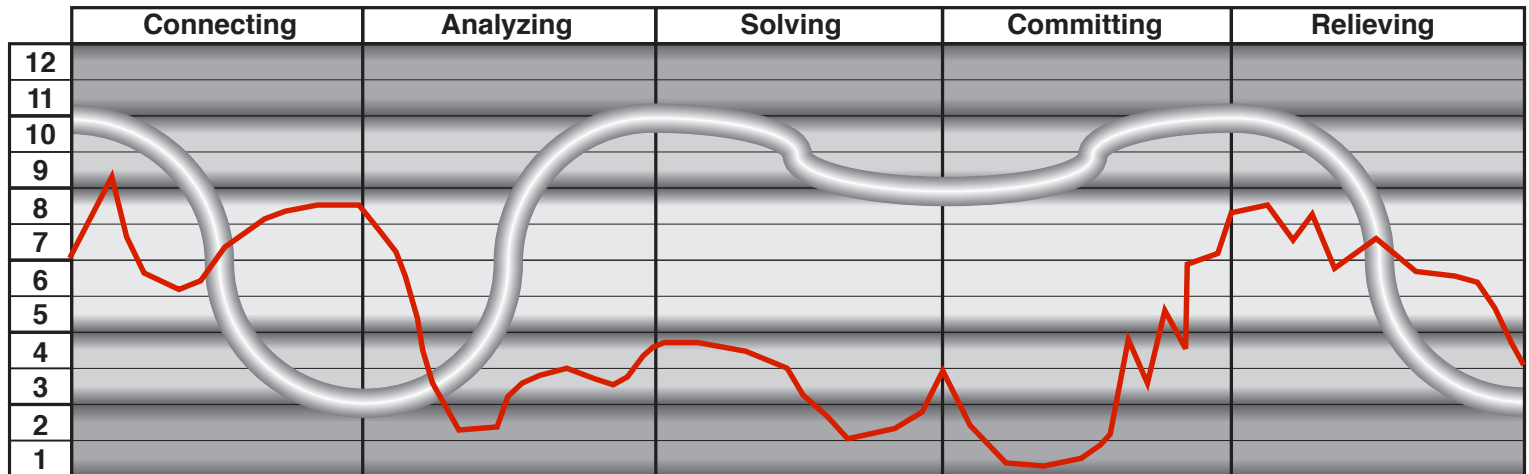
SKILL 16: Asking questions to discover a prospect's wants, needs and problems.



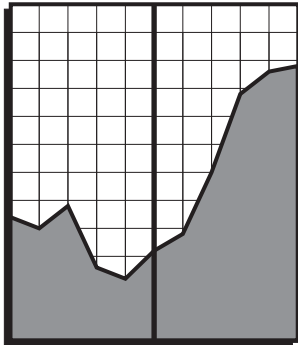
Approach Analysis

Analysis of Current Sales Approach

In order to understand the client's current command of tension management, we examined every element of their existing sales system, including their complete set of sample scripts, product literature, promotional pieces and correspondence. For example, as a central part of their sales training program and a standard component in their sales approach, the client had written a highly-detailed script (more than 20 pages) for an initial meeting with a prospect. Every Financial Planner was expected to memorize the script in its entirety and deliver it verbatim with every prospect. While the script contained vast amounts of valuable information, it suffered from both its sheer size and its lack of tension management. In fact, reciting the script took over 90 minutes and 2-3 hour initial meetings with prospects were commonplace with less than one in four resulting in a sale. We carefully examined the tension flow of their existing approach (shown below in **RED**), compared it with the ideal tension flow (shown below in **GRAY**) and re-structured the presentation to bring it within MasterStream guidelines. As a result, presentation time was reduced to under 1 hour and the closing rate doubled, increasing efficiency by 500% and liberating a full-day of productive time each week.



Results



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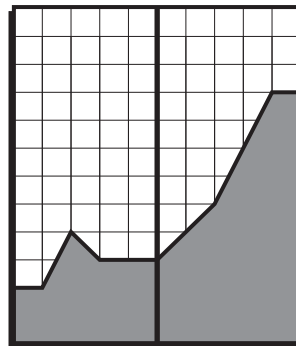
Performance on the Division Scorecard has improved by 75%. Starting with 51 points in 3Q'91, Memphis has shown steady improvement with 89 points on the 4Q'92 scorecard. As of 3Q'91, the Memphis Division was ranked 72nd out of 175 divisions nationwide. As of 4Q'92, Memphis was ranked 10th in the nation — and had consistently held 10th or 11th position for the prior 8 months.



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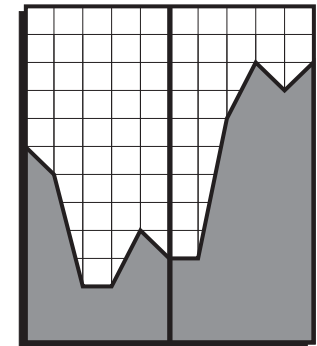
Since beginning MasterStream training, Memphis has experienced a 28% increase in **combined** average annual production. During the six quarters prior to MasterStream Method training, production ranged from \$2.7 million to \$3.0 million. Since then, combined average annual production has risen each quarter from a low of \$2.8 million to its 4Q'92 level of \$4.0 million.

Performance by **veteran** representatives has increased 30% since MasterStream Method training. In the 6 months prior to the beginning of the program, average annual production for veteran representatives was \$2.0 million. Since then, average annual production has steadily increased to its 4Q'92 level of \$2.6 million.



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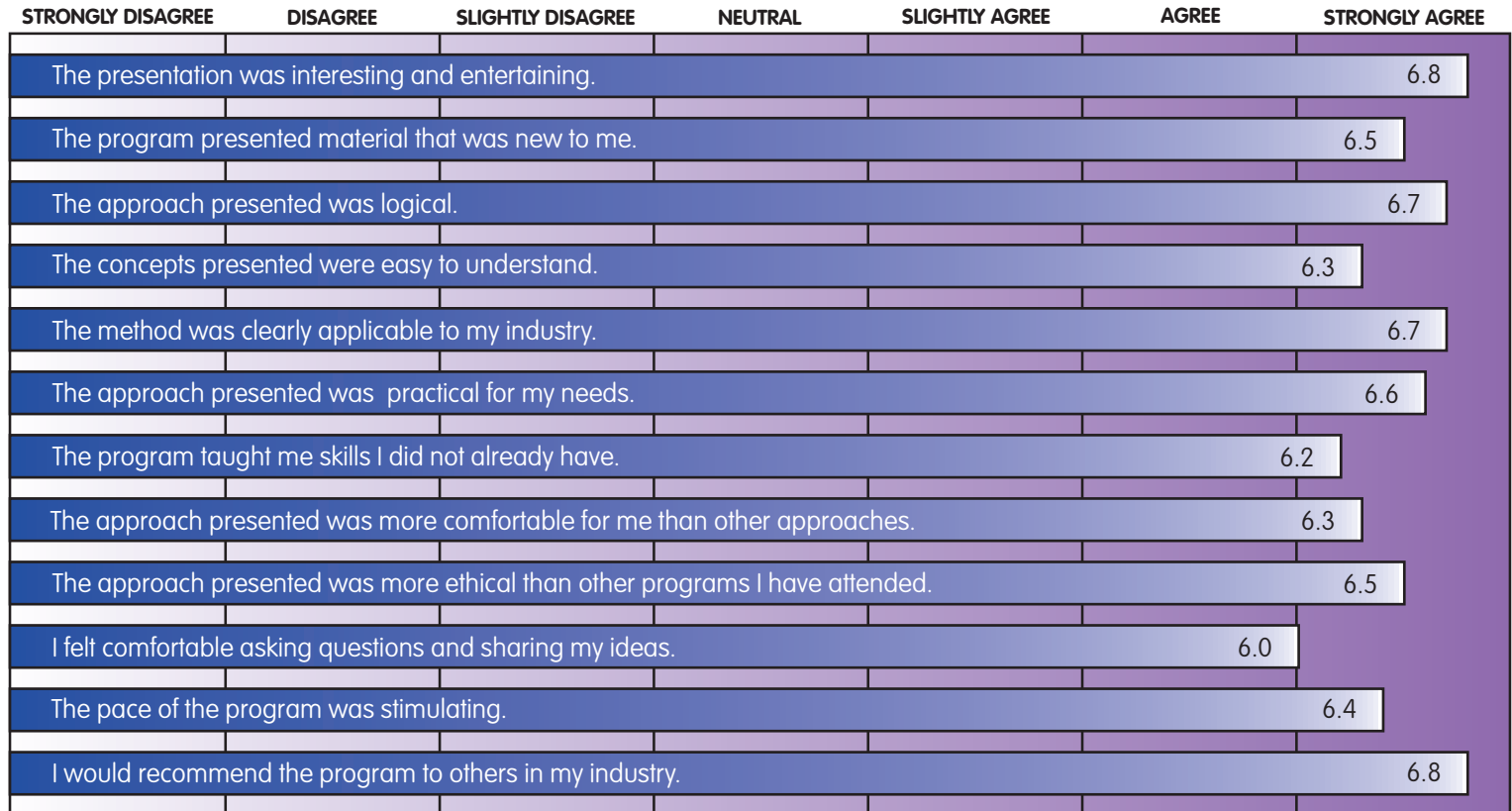
Performance among the **first-year** representatives has increased 100% since MasterStream Method training. In the 6 months prior to the beginning of the program, average annual production for first-year representatives was \$0.7 million. Since then, average annual production has steadily increased to its 4Q'92 level of \$1.4 million.



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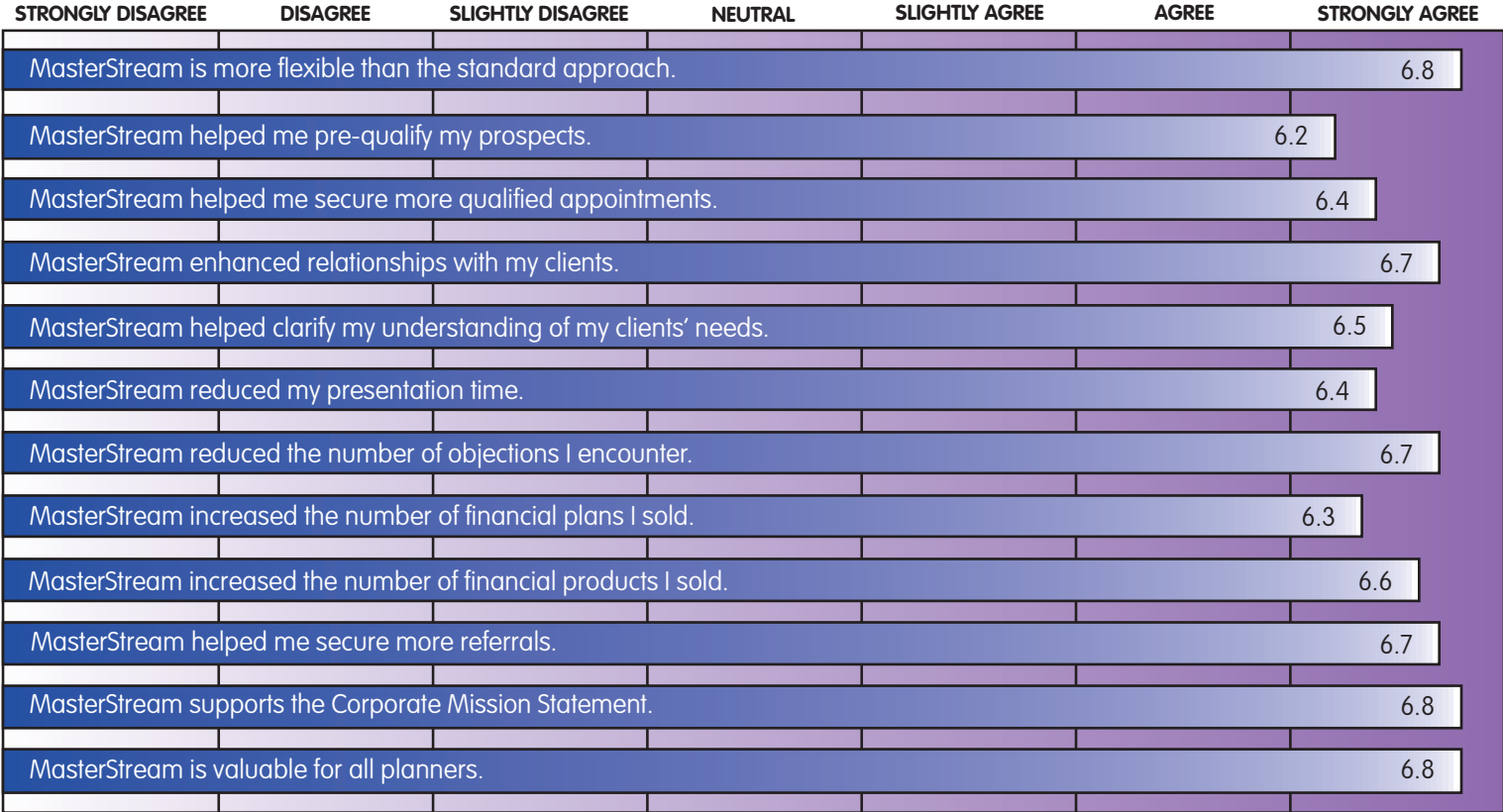
Feedback from 5000

Over **5,000** of the client's Financial Planners and sales management team members have attended MasterStream Method training programs across the country. Here's what they've had to say:



Feedback from 200

Over 200 Planners and Managers participating in the Case Study completed a detailed Qualitative Assessment. They reported that MasterStream:



Questions & Answers

Q Do we have to change our current presentation?

Absolutely not! MasterStream is a flexible technique which allows you to continue using whatever sales approach you feel works best for you. Regardless of what approach you're using — regardless of what success you've enjoyed — MasterStream will immediately improve your results.

Q Isn't MasterStream manipulative?

Absolutely not! MasterStream is an ethics-oriented, value-centered approach for assisting others in making high-quality decisions in a timely manner. MasterStream's primary focus is on building long-term, mutually-beneficial relationships with your existing and prospective clients.

Q Isn't MasterStream just for veteran planners?

Absolutely not! MasterStream is valuable for every planner at every level of experience. MasterStream offers first-year planners the structure they need to feel confident in their abilities while it develops the flexibility required for success in the marketplace.

Q Isn't "tension" a bad thing?

Absolutely not! "Tension" is defined as the level of physical, emotional and intellectual activity a person is experiencing. Too little tension is just as counter-productive as too much! MasterStream allows you to skillfully manage tension in order to optimize productivity and streamline the sales process.

Q Does MasterStream conflict with other approaches?

Absolutely not! MasterStream compliments all other training and management approaches currently in use in the field. When combined with a structured activity management system, MasterStream offers a comprehensive method of ensuring success.

Q Isn't MasterStream difficult to learn?

Absolutely not! MasterStream is simple to learn and can be put to productive use immediately. The approach is new, interesting to learn and extremely powerful. Through its unique training method, MasterStream builds competency in a fraction of the time required by other methods.

To learn more about our entire family of training programs and coaching services, contact David C. Miller & Associates at 215-968-2483, or visit our website at www.BusinessGrowthNow.com.