

# you get what you give

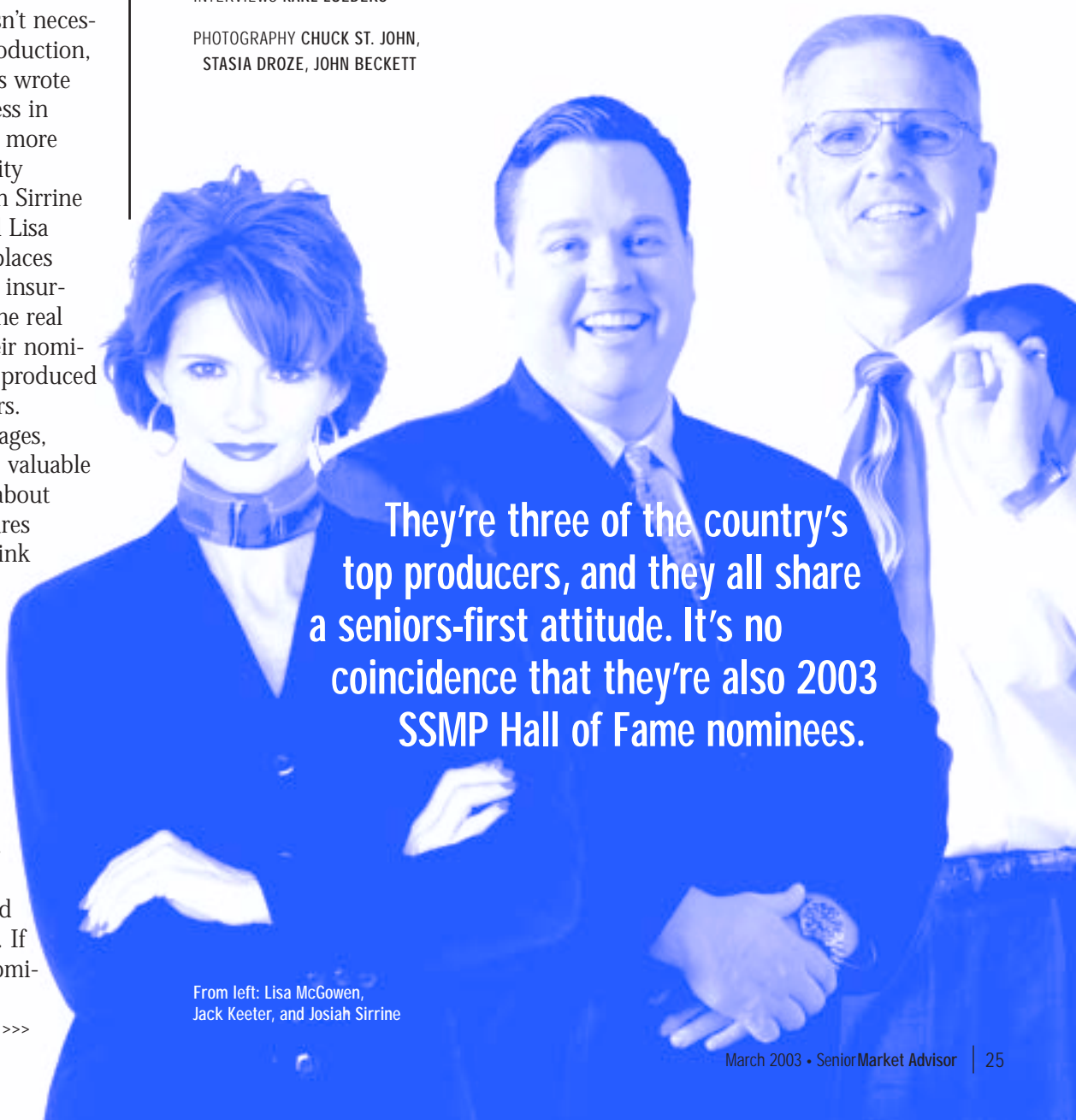


**b**eing nominated for the Hall of Fame isn't necessarily about production, but this year's candidates wrote their fair share of business in 2002. Jack Keeter wrote more than \$10 million in equity indexed annuities, Josiah Serrine nearly matched that and Lisa McGowen consistently places 200-plus long term care insurance cases every year. The real story behind each of their nominations is *how* the three produced such superlative numbers.

Over the next three pages, these advisors will share valuable nuggets of information about their marketing procedures that may make you rethink how you approach your senior prospects. Both Keeter and McGowen experienced personal tragedy with older relatives; and while that may make them more sensitive to a senior's station in life, Serrine quickly built an admiration for the "greatest generation's" honesty and ability to keep promises. If you think these three nominees love what they do, you're absolutely right: >>>

INTERVIEWS KARL LUEDERS

PHOTOGRAPHY CHUCK ST. JOHN,  
STASIA DROZE, JOHN BECKETT

A photograph of three individuals, two men and one woman, dressed in professional attire. They are standing and smiling. The woman on the left has her arms crossed. The man in the center is wearing a watch. The man on the right is wearing glasses and has his hand near his chin.

They're three of the country's top producers, and they all share a seniors-first attitude. It's no coincidence that they're also 2003 SSMP Hall of Fame nominees.

From left: Lisa McGowen,  
Jack Keeter, and Josiah Serrine

# The Power of One

## Lisa McGowen

Grandview Financial Resources

Birmingham, Ala.

211 cases of LTCI in 2002

### Why did you decide to work with seniors?

My grandmother. She's been the most supportive person in my life. I've always had a love for the elderly and she was just at the center of my world. But also because I love it. If you aren't doing what you love, you probably shouldn't be doing it. If you're only in it for the money, then you truly won't be successful.

### What's the biggest issue facing seniors today?

Disrespect. Seniors are looking to people like us for help with important decisions and they wonder if the decisions are being made with their best interests in mind, or somebody else's. We need to help guide their own decision-making, not tell them how to decide. Just because they're old doesn't mean they can't decide.

### How do you address these concerns?

I have an inbred curiosity about my clients. And the more I get them to open up, the more I can help them. Some are reluctant because they want to know what's going on in our heads. I try to uncover their greatest needs and fears and help them solve those issues. I try to get their trust. Long term care insurance inspires a very powerful feeling of security, but once that's in place, we can back up and see the other areas where we can help them solve problems. This can be helping them pay bills or rewriting a will.

### What's your greatest marketing tool?

Networking. I believe in the power of one. I can meet one person and they can introduce me to 50 other people. I spend my time developing that one relationship so I can meet those 50 other people, and I don't stop until I do. It's as simple as working with friends and paying attention to them. It doesn't take that long until your first contact has opened up those 50 doors. The problem is many people drop the ball on the follow-up for one reason or another. Maybe they're scared of the success, but they don't take the next step to take the next step. If I stop taking steps, the game's over for me.

### What has been your most rewarding experience in this business?

I set up an older couple with an LTCI policy and only six months later, they went on claim. The lady was nice but the man was the grumpiest guy I've ever met. They needed extensive care and over the course of the months, I received letters from their friends and family thanking me for setting them up with this policy. Finally, I got a letter from the man who was still in the facility at the time. It was short, but sweet: "I'm glad I listened to you. It's a rarity that I listen to what a woman says." There's also my grandmother who went into an assisted living facility for two and a half years at the age of 80. Now she's 90 and living independently and as healthy as can be.



PHOTO BY CHUCK ST. JOHN

# Philosophy of Abundance

## Josiah Sirrine

Advance Planning

Mesa, Ariz.

\$10 million in equity index annuities in 2002

### Why did you decide to work with seniors?

Seniors do what they say they're going to do. If they make an appointment with you, they'll be there on time. Seniors have integrity. I learned that after working with other age groups.

### What's the biggest issue facing seniors today?

Where are they going to put their money? With purely fixed products and bonds, they're going to get low or no interest, and market-tied products come with risk.

### How do you address these concerns?

The solution is an index annuity because you can't lose principal and you can get market returns. I started selling LTCI in 1986 and in 1992, I moved to fixed annuities. Securities were restrictive to me and I turned in my license about eight years ago. For a while, I was an interest rate salesman until I got turned on to EIAs. It's the best investment ever created for a retired person in any market. When the market's up, they're not on the sidelines wishing they could get in.

### What's your greatest marketing tool?

I've only had success with seminars. I like them because they act as my first appointment with 40 people. I'm fairly good at taking complex things and putting them in simple terms. I'm a simple guy so I explain things simply. I emphasize concepts; agents that emphasize details are killing the sale. They sell the product in the first five minutes and spend the next 25 unselling it. My seminars last about two hours and I spend maybe 25 minutes discussing the concepts of EIAs. I also talk about trusts, taxation, long term care and wealth transfers using life insurance.

### What has been your most rewarding experience in this business?

Obviously, the income is a nice reward but seeing the products I sell beat "safe" investments is very gratifying. About three years ago, I convinced a client to move \$500,000 out of an IRA into an EIA. He called me the next year to thank me for not losing any of that money but wondered why he didn't move the other \$250,000 which had since been cut in half. I'm also a personal mentor for nine agents in my area. They can contact me anytime if they have a question and I'll fill them in as best as I can on new products and how to sell. I believe in a philosophy of abundance, not scarcity. There are plenty of clients out there for everyone. I believe that whatever you give away comes back to you in spades.



# Balancing Act

## Jack Keeter

Pacific Estate and Retirement Planning  
Anaheim, Calif.

\$10 million in EIAs, \$7 million in second-to-die premiums in 2002

### Why did you decide to work with seniors?

Three reasons. I found that seniors are very direct. You can ask them questions on who they are, what they're about and what their goals are. The second reason is that they'll come to your office between 9 and 5 during the day. That means I have a life. The third reason is my Uncle Paul. I saw all the problems he had with an HMO and his long term care situation. And I realized that there wasn't a lot of information out there at the time to help people like him. I saw the opportunity to help Uncle Paul.

### What's the biggest issue facing seniors today?

The cost of health care. I have one senior lady client who pays more than \$1,000 a month in prescriptions. I gave her some information on Canadian pharmacies and she was really grateful about that. Another issue is that maybe these folks didn't ask themselves how much money they were going to need to retire comfortably. Am I going to be out of money at an older age and have to work?

### How do you address these concerns?

Sometimes I have to answer the people honestly and tell them that they don't have enough funds to maintain a comfortable retirement at these interest rates. Most seniors aren't in the game to make a lot of money; they're concerned about losing a lot of money. I think the solutions for that are good, conservative products that we can offer. I think EIAs are interesting twists. It gives them security but creates some income. I'm a big believer that seniors need a good, sound long term care plan. That doesn't necessarily mean buying insurance. It means having a plan to find out where to get the money to take care of that.

### What's your greatest marketing tool?

Introduction marketing. That's where my clients become advocates for us. I've done so well because I spend a lot of time with my clients over the years, not only in a business setting, but in social settings, too. For example, we have a really cool Christmas party. I tell people that if they know anyone that we should be helping, the only way that we'll get them to our next Christmas party is if you introduce us to them. I'm not asking them to be our marketing machine, but if they bump into somebody who needs our help or is not getting cared for the way my clients are, have them give us a call.

### What has been your most rewarding experience in this business?

The toughest thing we do is also the most rewarding. Last year, I had six clients pass away. I work with the widowed spouses carefully because I've found in this business that the one who knows all about the money dies first. Everyone says the guy dies first, and I don't think that's the case. It's the one who knew where all the money was.

PHOTO BY STASIA DRÖZKE