

Chapter 1

Collaborative Senior Marketing Will Create New Business

CHAPTER SUMMARY:

In this chapter we discuss why there is a need to help aging seniors and their supporting children or other supporters with the challenges of the final years. We also address the dilemma that government and business support for aging seniors is a niche market. As a result, scant advertising or promotion for assistance in this marketing niche results in the public not being able to find specific senior services or products. Our solution is to encourage senior service providers in a geographic area to form an alliance and promote themselves as an expert group who can solve aging problems and provide the needed services and products. This collaborative marketing group provides free advice and education. Resulting consultations with children or other supporters of aging seniors should also be provided free of charge and should focus on planning rather than selling services or products. It is our experience that this collaborative senior marketing solution-based sales approach – that creates planning clients first – eventually leads to many more sales of services and products than would be expected from a direct sales approach.

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Four Highly Effective Marketing Platforms for Collaborative Senior Marketing

The NCPC supports four highly effective marketing platforms for Collaborative Senior Marketing. In order to implement these platforms, the NCPC provides five marketing system tools for a collaborative marketing group. These system tools include: 1) the “*Training Manual for Collaborative Senior Marketing,*” 2) the “*Successful Senior Marketing System,*” 3) NCPC support for “*Local Planning Councils,*” 4) the “*Life Resource Planning System*” and; 5) the “*CLRP Designation.*” ***You can mix-and-match a purchase of any one or all of the five system tools for marketing support in order to implement any one of the the following 4 marketing platforms:***

Platform Option #1 – A Local Collaborative Senior Marketing Group

Our philosophy of organizing a local Collaborative Senior Marketing group is outlined in **Chapter 1** of the training manual. Collaborative marketing to serve aging seniors and their supporters is a natural consequence of the fragmented sources of senior services available in a local area. Senior service providers are naturally drawn to networking to provide their services to the public. Our philosophy focuses on providing free education and advice to family, relatives and other persons who are supporting the needs of aging seniors. Our “***Successful Senior Marketing System***” provides materials to advertise and promote a local Collaborative Senior Marketing Group. **Chapter 2** of the training manual provides instruction on advertising and promoting a Collaborative Marketing Group or a Local Planning Council as outlined next.

Platform Option #2 – A Local Planning Council

A local Planning Council is an organization of senior providers and advisers who wish to formally organize using a unique name and a promotional approach that provides a one-stop shopping service for families needing support for aging seniors. This formal organization also includes putting together a website and providing brochures and other material which promote the Council in the local marketing area. A Planning Council goes beyond a Collaborative Marketing Group by working together as a cohesive alliance of like-minded providers and by conducting educational workshops as a way to promote the services of the alliance. Instructions for organizing a Planning Council are found in **Chapter 3** of the training manual. Material for advertising and promoting a Council is included in the “***Successful Senior Marketing System.***” In addition, ***the National Care Planning Council will support a local Planning Council*** through listing services, consultation, online request forms and website creation and support.

Platform Option #3 – Life Resource Planning

A Collaborative Marketing Group aims to create sales leads for the group. Our philosophy for collaborative marketing focuses on planning and not on direct sales when meeting with persons who represent sales leads. Life Resource Planning was designed to accomplish the planning activities of a Collaborative Marketing Group. The LRP process easily converts leads into sales of products and services. Life Resource Planning is covered in **Chapter 4** of the training manual.

Platform Option #4 – A Life Resource Planning Council

Combining the resources of a local Planning Council with the power of Life Resource Planning results in a synergy we call the “Multiplier Effect.” Individuals and organizations working together as a “Life Resource Planning Council” can enhance sales opportunities tenfold or more over those individuals marketing alone as single practitioners. **Chapters 4 and 5** of the manual provide instructions on understanding, organizing and starting a Life Resource Planning Council.

Challenges Faced by Aging Seniors and Their Families or Supporters

Aging Seniors Face Difficult Issues in Their Final Years

For our purposes, an aging senior is someone who is facing his or her remaining years of life. Perhaps because of frailty or poor health or simply advanced age, this person is anticipating the end-of-life. An aging senior is no longer climbing the hill of life but has reached the pinnacle and is looking down the other side.

The terms “aging senior” and “final years of life” are significant to the type of approach that we as advisors do. When planning with aging seniors, we are no longer interested in accumulating wealth or planning for retirement lifestyles in senior retirement communities. We are interested at this point in preserving what assets are left and possibly passing them on to the next generation. We are concerned about reducing debt and maintaining adequate income. We are concerned about the need for long term care and the interaction of family members in providing that care. Or, we are concerned about a senior living arrangement that provides care support and supervision. We are also concerned about proper legal documents and for preparations for the end-of-life such as death, funerals and burials. In addition, we are concerned about health issues and medical treatment and government programs to support health care and long term care.

Of particular importance to those of us who do this type of planning is that we are always working with younger individuals who are supporting the aging senior. These may be children, relatives or other supporters who are interested in the welfare of those they love. After you have partnered with these supporters to complete the planning process for the aging senior or aging seniors, those supporters will often recognize the need for planning for themselves.

This need for planning for these younger folks, who are typically in their late fifties or in their sixties, is a golden opportunity for you to help them prepare for their retirement and do the kind of preparation that the aging senior or seniors should have done in the first place. This represents a 2-for-1 marketing opportunity for you and results in expanding your base of potential clients.

The Need for Intervention Often Becomes the Greatest Challenge during Retirement

Seniors are the fastest-growing segment of the population, not only in the United States, but in the world. Currently, individuals age 65 and over represent 16.9% % of our national population – about 56 million people in 2020 – but this will grow to 22% -- 85.7 million -- in just a matter of 30 years.

The majority of this growing population of aging Americans have a number of goals or standards of living they anticipate on maintaining during their retirement years. Many surveys point out that among the more important goals are the following:

1. Having enough savings to cover travel, repairs, home maintenance, major purchases, unexpected medical costs or emergencies
2. Having enough income to support an adequate lifestyle
3. Maintaining independence by remaining physically active and mentally acute

Unfortunately, the loss of one or more of these important goals or standards of living is often one of the most challenging issues facing all seniors. It is important that all of us should plan for this stage of our lives. Unfortunately, healthy, active seniors ignore the type of planning needed to deal with the final years. In addition, this need for planning often remains hidden from family or

other supporters unless precipitated by some unanticipated event befalling the aging senior , which in turn typically uncovers one or more of the deficiencies listed below.

- Due to unexpected costs or financial exploitation, savings and investments are gone
- Due to increasing debt and inflation in food, rent, utilities and medical costs or financial exploitation and other issues – income has become inadequate to pay the bills
- The senior's health is failing which can result in hospitalization, frequent doctors visits and the need for caregiving services
- The senior is losing his or her independence due to physical disability or dementia or both and caregiving services are needed either in the home or in a care community
- The senior is accumulating more and more debt in the form of credit cards and line of credit mortgages on the home which in turn is having an effect on income and the ability to maintain the current standard of living

For whatever reason, seniors themselves and typically their families or supporters try to ignore the need for seeking expert help and for planning for the final years. It is often a crisis such as a fall, the inability to pay for services, a need for medical care, hospitalization or a sudden illness or some other precipitating event that results in action being taken. Even though the standard of living and the health and financial well-being of the aging senior has been deteriorating for years, by the time an unexpected event lifts the curtain on what has been happening it is often too late to do anything about the eventual outcome. Assets are already depleted, interventions have not been pursued and the family is not ready to accept responsibility for oversight and care. As a result, supporters of aging seniors are now operating in crisis mode. Even at this stage, planning assistance with this crisis is readily available and often possible. Let's discuss in more detail the issues surrounding the need for all seniors to plan for this stage in their lives.

Due to Advanced Age, Savings and Investments Are Running Out

Many folks start their senior years with a significant amount of savings and investments and others not so much. Those who have little in savings and investments are particularly vulnerable to unexpected costs that may arise. But there is also a problem for those who have been successful in setting aside some extra money. Because people are living so long, they often outlive their savings and investments. What this means is that along the way to becoming older at age 85 or age 90 or age 95, a number of expenditures have eaten into savings and investments.

It's not always withdrawals to create extra income that deplete the accounts. Perhaps there were unseen medical bills. Perhaps there was a major repair to the home that was not anticipated. Perhaps there was a divorce and a splitting of assets which is not so uncommon with senior couples today. In today's modern society, we often see the children coming back and asking for financial help or moving in because they have no money. Perhaps the savings and investment returns that were anticipated didn't materialize and the accounts did not grow to keep pace. Perhaps the income stream during the senior years did not grow as fast as inflation and savings and investments were raided to augment income. Or perhaps the plan was deliberate – to use savings to augment income but savings and investment growth were anemic. Even in the face of dwindling savings and investments, there are some possible approaches that can help to stabilize or even reverse the depleted accounts.

Due to Advanced Age or Other Issues, Income Is Inadequate

We have already touched on issues that might result in inadequate income. One of these has been mentioned. If a senior or a senior couple is relying on investments and savings to augment income such as Social Security or pensions, and for various reasons those retirement accounts

did not produce the anticipated results, many seniors find themselves in a bind in later years where they can't seek employment to make up the inadequate income.

There are also other reasons that the income might not be keeping pace. A major reason for many seniors nowadays is the accumulation of debt, particularly credit cards. For whatever reason, banks have been particularly liberal about issuing credit cards to older individuals who may not have the capacity to service that debt. The debt may have been necessary because of a major repair to the home, or due to unforeseen high medical bills or because of a bad investment due to unreasonable expectations or increasingly due to financial exploitation from those who pray on the poor decision-making of seniors. Servicing debt is a major drawdown on income.

Another major factor for inadequate income could be that the income flow from year-to-year is not keeping pace with inflation. This is particularly true for seniors on Social Security or fixed pensions who have to pay for the high cost of medical care. The cost of seniors' medical care has been increasing significantly faster than the yearly increases in Social Security. Also, in some areas the cost of maintaining a household due to higher utility bills, higher taxes and higher maintenance costs has risen faster than the cost of living increases in Social Security income.

The Senior's Health Is Failing

Health can deteriorate over a period of time or a change in health can occur suddenly. Sudden unexpected changes in health might be a diagnosis of cancer or it might be a heart attack or a stroke or some other acute health issue.

Health that has deteriorated over a period of time will eventually result in chronic disability – the inability of the senior to care for his or her own physical needs. Chronic disability often requires someone acting as a caregiver to assist in such things as dressing, bathing, toileting, ambulating, needing help with incontinence, preparing meals, answering the phone, paying bills, shopping, running errands and so on. This need for a caregiver usually requires making some major decisions for the remainder of the period of time in which the care is needed. Generally, chronic health failure over a long period of time is not going to reverse itself and will only get worse, resulting in a permanent need for caregiving. Common contributors to chronic disability can be musculoskeletal disorders such as arthritis, joint deterioration, muscle deterioration or back pain.

A worsening of health for a senior – especially a senior of advanced age – will typically trigger the need for intervention and the need for making some serious permanent decisions about living arrangements, care costs, government support and family support.

The Senior Is Losing His or Her Independence

Seniors can lose their independence simply because of advanced age and a general weakness and frailty – requiring intervention and support from other people. However, a more common cause of losing independence is dementia. The risk of dementia or a loss of cognitive capacity increases considerably as one grows older. For aged seniors who are age 80 and above, the risk of dementia is almost 50%. This means that almost half of all aged seniors are experiencing some form of cognitive impairment – either mild or severe.

Families often wait too long before intervening to assist the aged senior to maintain independence. Perhaps it is because the family is in denial or perhaps it is because they hope it will go away or perhaps it is for some other reason. As part of the planning process, all families should prepare for the contingency of their loved ones losing their independence and should be ready to step in at the appropriate time. Unfortunately, very few families plan for this.

Collaborative Senior Marketing Solves Challenges Faced by Aging Seniors

Non-government senior services are varied and diversified and are often not easy for families to find. Those private sector individuals or companies that provide senior services such as attorneys, financial advisors, home care providers, hospice and senior care communities may have a network for referring services to each other, but few networks exist for referring their services directly to the public. As a general rule, the senior services market is not large enough to justify providers buying expensive media promotion such as newspaper ads, direct marketing or television. It is also difficult for these providers to establish an online presence with a website as there is so much competition and only a few will rise to the top on an Internet search.

As a result, families or others seeking help for an aging senior have a difficult time finding that help. A common practice among home care providers, hospice, care managers and senior care communities is to network with each other and provide referrals. On the other hand, practitioners who concentrate on financial, legal or seniors insurance services, may not collaborate at all with home care, hospice or care communities. As a result of this non-collaborative diverse nature of senior services and care services, members of the community seeking help often don't know where to go or where to start their search.

Our marketing support system called "Successful Senior Marketing" is designed to help individuals or companies offering aging services or related services for seniors, to work together. We call this concept "Collaborative Senior Marketing." These individuals and companies can utilize a number of strategies to promote themselves in the community so that the public can be aware of their existence. The essence of Collaborative Senior Marketing as supported by our Successful Senior Marketing System, is to form a group of like-minded advisers and providers that serve the needs of the senior community by creating a referral network and by promoting the services of the group to the public.

Here is a list of individual providers or companies that could benefit from Our Collaborative Senior Marketing approach using our **Successful Senior Marketing System**.

1. Care management, guardianship, conservatorship or dispute resolution
2. Non-medical home care provider
3. Home maintenance, deep cleaning, remodeling and yard work
4. Veterans benefits specialists -- consultant for the aid and attendance pension benefit
5. Reverse mortgage specialist
6. Elder law advice, medicaid advice and attorney-based estate planning
7. Non-attorney estate planning, tax planning, trust management services or end-of-life planning and services
8. Relocating, downsizing, organizing, finding a new home and real estate services
9. Insurance products, investments, retirement planning and financial advice
10. Medical equipment and disability aids
11. Home safety systems

Collaborative Senior Marketing Provides Senior Services for Aging Senior Support

Our Successful Senior Marketing System relies on setting up a collaborative group of senior service providers and advisers and promoting that group in the local community through

- working with clients from all members of the collaborative group,
- distributing brochures and booklets throughout the marketing area,
- utilizing Internet marketing,
- offering education on veterans benefits,
- assisting with Medicare and Medicaid issues,
- conducting educational workshops for various sponsoring groups.

The concept of bringing together care providers, senior service providers and advisers to work as a group to provide services to the community as well as to collaborate with each other is a natural idea. Anyone finding our state websites will recognize the concept immediately. We also see evidence of these types of local alliances that are not supported by us all over the country. These groups are a natural consequence of the fractured nature of the senior services community. Unfortunately, there are no national single source providers for all services nor is there a viable national single source government referral service.

It should be noted, however, that there are hundreds if not thousands of single-source online listing services including a major government site sponsored by the Administration on Aging, but these are all passive efforts. There is no national organization that actively communicates with people on the phone or through educational workshops or through emails or through other promotional materials and that eventually provides one-on-one advice or services.

One national government program is the Federal grant initiative for Medicare and Medicaid-sponsored, state ADRC's -- which is the closest the government has come to a national, single source assistance service. Not very many people are aware of the existence of ADRC's. (Aging and Disability Resource Centers) In addition, these centers cannot refer out the services of the private sector. These centers also do not have adequate advertising budgets for outreach.

The government also lacks the advisory personnel essential for success. Without a profit motive, the ADRCs cannot afford to hire care advisers to help people over the phone or in person. ADRCs do not understand search engine optimization and have little money for advertising. It appears they are being used to augment other government programs. As a central source for advice and services they are essentially ineffective.

We believe integrated support for aging seniors has to come from the private sector.

Collaborative Senior Marketing Generates Potential Clients or Customers

Collaborative Senior Marketing Promotes a Free Comprehensive Community Service

Our particular marketing model requires patient organizing and extensive effort in order to achieve success. It takes time to build a successful collaborative marketing organization. Many practitioners question why they should take the time and make the effort to use this cooperative marketing approach. For many, it's much simpler just to find potential customers or clients and sell them products or services. Our answer is that collaborative marketing will result in many more business opportunities for the group participants than the business opportunities that could be produced by participants operating on their own.

The purpose of a Collaborative Senior Marketing group is to establish a community perception of individuals or organizations or companies who are banding together to provide free and no-obligation community service. ***Not only should this be a perception but it should be the underlying motivation for members of the group.*** The free service reflects a desire to serve the community. Group members must refrain from selling their products or services directly to people in the community while under the umbrella of the collaborative group. The commitment to service with no cost and no strings attached is paramount to success. A major component of offering free service to the community is for every member of the group to provide at least one cost free consultation with anyone desiring to meet with that group member.

Collaborative Senior Marketing Requires a Commitment to Serving the Community

With our model, the phrase "what goes around, comes around" becomes a guiding concept. All successful group members must be interested in providing service and should have a passion for being involved in the community in their particular areas of expertise. Their attitude reflects a genuine desire to serve the needs of others and help others with their problems. They know from experience that genuine service will eventually be rewarded with more business and with referrals. ***It is common for a practitioner with this particular mindset to exercise the faith that business and income will eventually materialize. This person knows from experience that he or she will eventually be rewarded for his or her efforts. This faith that pursuing worthwhile activities will come back to reward the person who is engaged in these pursuits is a real world operating force that we call "The Assurance Principle." We will discuss this principle in more detail at the end of this chapter.***

Here is how author Sandy Donovan, in an article titled "***Building Blocks***" describes the process.

"In business, we are all focused on getting ahead, achieving our own goals, advancing our individual careers. But if we've learned to share, we realize that we reach our greatest heights when we pool our strengths and see how high we can soar together. By focusing on helping others achieve their goals, we get back tenfold, and reaching our own goals somehow becomes easier... Bob Burg describes group marketing as the cultivation of mutually beneficial, give-and-take, win-win relationships."

Creating new clients from collaborative marketing can come rather quickly but oftentimes it's more a matter of being patient. The group marketing concept is like farming. The farmer must

prepare the field, fertilize, plant the seed, cultivate and remove weeds and then wait many months for the crop to grow. After all of this time and effort, the crop is now ready to harvest and the farmer can enjoy the fruits of his labor. Unfortunately, in some cases, the crops may fail. Think of collaborative marketing in the same way. Results will eventually appear, but require a great deal of patience, effort and time. On the other hand, certain relationships, no matter how much time and effort is involved, may not result in any success. Just like the farmer, there may be crop failures. All members of a collaborative senior marketing group must recognize the potential of failure and be willing to apply the Assurance Principle which eventually will result in success.

If we think of collaborative marketing as farming, we recognize that the more involved we become and the more effort we put in, the more likely a positive result. Sustained effort results in more and better “crops.” Successful group marketers are at it all the time -- attending meetings, sending out emails, mailing cards, socializing, making phone calls, stopping by, providing gifts of recognition and so on. This involvement does not mean making sales pitches or asking for referrals. It means simply genuine relationship building with frequent contact.

Providing Education As a Non-Threatening Way to Acquire New Business

Over the years, we have discovered that a key focus of Collaborative Senior Marketing is providing education to the children or other supporters of aging seniors. It is typically not the aging seniors that need information, but their caregivers and supporters who need the advice and support. A substantial portion of our **Successful Senior Marketing System** includes PowerPoint slide presentations and instructions on how to do educational workshops for the public. Training for the educational marketing component of SSM is provided in a separate training manual entitled *“Training Manual for Successful Marketing through Educational Workshops”* which comes with the System. This is a very detailed step-by-step instructional manual that starts with how to find sponsors for educational workshops and then provides instructions on promotion and advertising,. Instruction moves on to putting together various presentations from 21 different presentation slide sets provided with the system, how to do the presentations and how to sign up attendees to meet with a member of the Collaborative Marketing group for a planning session.

The advantage of using education to acquire potential clients is a non-threatening way to market the products and services of a Collaborative Senior Marketing Group. We have had success with this approach for many years. Our approach results in a self-satisfying business pursuit that creates buyers of products and services from our collaborative groups while at the same time producing loyal lifetime clients through the planning process.

Collaborative Senior Marketing Uses a Planning Approach for Sales

Understanding Our Solution-Based Planning Approach

When we first started doing collaborative marketing many years ago and offered advice and education to the public as a free service, we found that those people we were dealing with expected specific guidance to help them solve their problems. When meeting with people who responded to our community service, we found that it was not natural to offer products or services but to help them solve their problems first. Once we did that, then our newfound clients would be more likely to purchase the products and services from members of our group. We found that a planning process naturally led to a sales process.

Solution-Based Planning Eliminates the Need for Typical Closing Strategies

If a product or service makes sense and a potential buyer understands exactly what is being purchased and the salesperson has been forthright and honest and the benefit has been adequately demonstrated, people will buy that product or service and typically will be happy about their decision. Getting a buying decision based on the principle of what is right for the client requires using a different strategy from traditional closing techniques. Unfortunately, forcing a sale using typical strong-arm closing formulas, may result in the purchase being unsuitable and the buyer experiencing remorse. We believe there is a better way to sell, using solution-based planning and avoiding manipulative closing methods to force a buying decision.

Solution-based planning eliminates your having to persuade people into buying products or services that may not fit their needs. Through solution-based planning, you will help your client identify problems the client currently has or will experience in the future. You will then facilitate suitable actions for solving those problems. Your recommendations are designed to fit the needs of your client. You give the client a number of options to choose from and not force him or her to take the option that you think the client should have. Allowing the client to choose his or her own options from a list of recommendations, eliminates the need for strong closing techniques typically employed by many salespeople. Closing is always a part of any sale, but our solution-based planning approach makes closing a sale an easy process.

Solutions are not specific products or services, but may translate into these. Solutions are concepts, actions and strategies. The client will usually take action on one or more of your solution recommendations. That is the beauty of this process – the client almost always buys in!

Solution-Based Planning Results in More Product or Service Sales

If products or services are necessary to implement the planning recommendations, the client will recognize that and will typically buy those products or services from you or from other members of your collaborative group. After all, the client is trusting you to solve his or her problems and will readily listen to your recommendations if they make sense. Is a client going to utilize you for advice and then go to someone else for products and services? Unlikely.

Those of you who use a planning approach and generate income through products or fees from services, already understand that this process typically results in more income to you. You have experienced that this solution-based planning approach has the potential of selling more product or services than you would have derived from pushing your services or products directly. Those

of you who focus on directly selling products or services need to understand that solution-based planning might create some modest planning fee income for you and contrary to what you may think, produce a large increase in your product or your service sales.

A common argument from product-oriented practitioners is that solution-based planning is too time-consuming and not an efficient way to make a living. It does certainly take more commitment and more time to use this sales approach. On the other hand, those practitioners who use a solution-based strategy and who are genuinely interested in the welfare of their clients know this argument doesn't hold up. Investing more time in the process results in better client rapport, better sales success, future referrals and a continuing relationship with satisfied clients.

The Basic Principles of a Solution-Based Planning Approach

1. You must have a willingness to serve others, representing their best interests, and receive satisfaction from doing it
2. Sell yourself, not your products or services.
 - your knowledge,
 - your capabilities,
 - your personal values,
 - your sincerity,
 - your desire to serve
3. Emphasize the uniqueness of your service so potential clients will recognize your value.
 - show a sample plan,
 - display your knowledge of the unique aging senior niche that you serve,
 - explain the planning team concept as a unique approach
4. Develop rapport and trust so that potential clients will use your services.
 - meet with clients personally or create trust through your attitude of confidence if you are working long distance,
 - have a sincere mindset that you are there to help them (they will perceive this),
 - show them what you have done for others,
 - tell them what you have done for others,
 - use the collaborative marketing team to establish your credibility and as a unique one-stop shopping service that they will use,
 - don't waste time jawboning but get right to work examining the results of the planning questionnaire
5. Dig deeply enough to uncover their problems whether they are aware of them are not.
6. Acquire the knowledge base to educate clients on issues they don't understand without going into too much detail. (Leave details to specific planning from group members)
7. Only provide advice that you are licensed to provide.

8. Allow planning clients to discover for themselves what actions or strategies they want to use instead of your telling them.
9. Don't recommend solutions, actions or programs or force planning clients to make decisions that are in conflict with their desires or not in their best interest.
- 10. Give planning clients a list of recommendations that are pertinent to their situation and let them prioritize the ones they think fit best. (This is the key element that makes the system work as it results in their buying into your services as opposed to your trying to use strong-arm closing techniques to force them to agree to further planning)**
11. Allow product or service sales to occur if they fit.
12. Don't force product or service sales if they don't fit.
13. To avoid conflict with licensing entities, always make product or service recommendations an activity not related to the planning process and disclose this issue to your clients. In other words, wear different hats when planning and selling.
14. If additional fees or commissions are involved, be open with them and give them alternatives.
15. Make them feel good about the decisions they make and you will feel good as well.

Preparation and Knowledge Are Important to Providing Solution-Based Planning

You must be confident and knowledgeable if you provide planning services. However, there is likely no way that you can know everything you need to know about the final years. ***There are so many different issues such as financial, insurance, legal, medical, caregiving, government programs, family interaction, death and burial. No one person can be an expert in all of these areas. That is exactly the reason that working with aging seniors requires collaboration with experts or providers who do know what they are doing. But, you still need to have a thorough background knowledge of all of these issues even if you are not an expert in them.***

Obviously, if you don't have this background, you still need to push forward and use the system as it is designed or you will never get started. For your first planning efforts, it is essential that you understand the background for all of the recommendations that are generated for that particular client. We provide you a large amount of educational study material that is free to you in PDF format. Use it. If you don't know the answer to a question that clients might ask, admit that and tell them that you will get back to them.

“If You Build It They Will Come”

This famous misquote of a line from the 1989 movie “Field of Dreams” is deeply embedded into our common language. “If you build it, HE will come,” is the actual line heard by Kevin Costner's character Ray Kinsella, who followed the voice he heard to build a baseball diamond in his Iowa cornfield. The character, Ray Kinsella, impoverished himself and his family with the understanding that somehow he would benefit from building a baseball diamond in the middle of

nowhere. The “he” in the voice that he heard turned out to be his father. The encounter resulted in a reconciliation of their relationship. However, the real miracle was that thousands of people were drawn to his cornfield to ostensibly pay to see it. In other words the miracle that was the “they” and that is the essence of the misquote evidently resulted in making him whole financially.

The fictional principle in the movie was a voice that convinced the character that what he was doing was the right thing and eventually would result in some rewarding outcome. Truthfully, this principle really does exist in our universe. In other words, if you commit to Collaborative Senior Marketing and you unquestionably accept that it will work for you, it will work for you. You must proceed with the expectation that you will be successful and believe it or not, the means to attain that success will present themselves – often in an unexpected manner.

Here is an outline of that process which is called the “Assurance Principle.” It really works if you apply the principle and accept without doubt the outcome you have been given. It does not work unless you have an overriding assurance of the future outcome planted firmly in your mind.

THE POWER OF THE ASSURANCE PRINCIPLE

Definition of Principle: A fundamental truth or proposition that serves as the foundation for a system of belief or behavior or for a chain of reasoning.

1. Assurance is an internal confirmation of a future outcome that is real and will happen.
2. Assurance of a particular outcome comes from a universally pervasive inspiration cloud that anyone can tap into if an effort is made to do so and that is why so many people seem to come up with the same future outcome that they each think is unique to them.
3. Future outcomes will only happen if action is taken – simply wishing does not work.
4. The assurance principle requires taking first step actions towards putting into place the future outcome even without knowing what is necessary to achieve that future outcome.
5. By faithfully acting towards achievement of the future outcome, unexpected support will miraculously appear at the right time to enable the achievement of the future outcome.
6. The assurance principle is a very real invisible, enabling power that pervades the universe and allows us to successfully manage our personal daily progress, fulfill our personal destiny and maintain our safety and well-being.