



NEWSLETTER

Message from MDRT Oceania Chairperson Beverley Carlyon

Welcome to the first MDRT Newsletter for 2008. Momentum is building as MDRT prepares to deliver an exciting program of member and industry events this year that will inspire and excite members and attendees.

MDRT is an international, independent association of more than 35,000 members of the world's most successful financial services professionals and our members demonstrate exceptional professional knowledge, strict ethical conduct and outstanding client service.

Membership of MDRT is recognized internationally as the standard of excellence in the financial services industry and members are dedicated to the highest standards of service, ethics, knowledge, and productivity.

I would also like to take this opportunity to thank and acknowledge our Australian industry partners and sponsors – for without their financial support, our Australian activities would be severely restricted.

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Each year, MDRT conducts a number of member only and general industry events that provide attendees with knowledge, ideas, concepts and inspiration that will assist them to better service the needs of clients, increase productivity and operate their practices more efficiently.

Following for your information are details of the 2008 MDRT events – make a note of these in your diary and attend as many of these as a number are open to both MDRT members and non members.

2008 MDRT Calendar of Events

- [MDRT Experience – April 11 to 13, Chiba, Japan](#)

The first MDRT member event for 2008 will be the MDRT Experience in Chiba, Japan.

Experience provides the same high-energy, motivational, inspirational and educational sessions that thousands of MDRT members experience when they gather for the world-renowned MDRT Annual Meeting.

The purpose of the MDRT Experience is to showcase MDRT's prestigious Annual Meeting experience to financial services professionals and provides cutting-edge marketing, customer service, sales techniques; technical information and motivational concepts.

- [MDRT Oceania Roadshow – April 16 to 24, Australia & New Zealand](#)

In response to the growing popularity and enthusiasm for MDRT's National Roadshow events, this year the program has been expanded to include New Zealand making it an MDRT Oceania event.

The MDRT Oceania Roadshow is an industry event to which MDRT members and non members are invited to attend and learn from acknowledged industry experts and business and lifestyle professionals.

Most importantly, in keeping with MDRT's commitment to raising standards in Financial Services, the Roadshow is open to MDRT members and non members.

The dates and cities for the 2008 MDRT Oceania Roadshow are –

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| April 16 | Brisbane | April 17 | Sydney |
| April 18 | Melbourne | April 21 | Adelaide |
| April 23 | Auckland | April 24 | Wellington |

The theme of the 2008 MDRT Oceania Roadshow is Reach New Heights and we invite you to attend the event when it visits your city and be inspired by the exceptional industry speakers and business professionals.

The Roadshow is also an ideal opportunity to meet and network with fellow financial services professionals.

Registration, program and speaker details are available on the MDRT websites www.mdrtoceania.net.au and www.mdrtaustralia.net.au

Sponsor acknowledgement – CommInsure and TOWER Australia are the Platinum and Gold sponsors respectively for the MDRT Oceania Roadshow.

We extend our thanks to them for their commitment and support of MDRT and MDRT industry events.

- **MDRT Annual Meeting – June 22 to 26, Toronto, Canada**

The MDRT Annual Meeting has been described as a one-of-a-kind event and every year, more than 8,000 members come together in a spirit of camaraderie for one of the greatest gatherings of financial services professionals in the world.

MDRT Annual Meeting attendees are presented with some of the finest and most innovative ideas in financial services and the event provides over 100 speakers during its motivational Main Platform presentations, educational Focus Sessions and insightful breakfast and evening sessions.

But most importantly, members can network with other top financial services professionals from around the world, building friendships that last a lifetime.

- **Top of the Table Annual Meeting – October 22 to 25, Austin, Texas**

The purpose of the Top of the Table Annual Meeting is to provide an annual educational meeting for the exchange of advanced concepts and ideas and for the development of interpersonal relationships among leading financial producers who are Top of the Table members.

During the four-day meeting, about 40 professional, non member and Top of the Table member speakers present subjects of vital concern to approximately 250 attendees. This is an elite and unique meeting and one all MDRT members aspire to attend

- **MDRT Quarterly State Meetings**

MDRT's culture, vision and mission is built on a platform that encourages members to be and do their best; to share their knowledge for the good of all, motivate each other and remove the barriers to achievement and success.

Each quarter, State and National Chairpersons invite MDRT members and non members to attend local events at which fellow financial advisers share their experience and knowledge on better practice management techniques, professional and personal development; and marketing, sales, promotional and client service ideas and concepts that they've implemented with great success.

MDRT Sales Ideas

MDRT is committed to providing members with the latest sales, marketing and productivity ideas and concepts that can be adapted and applied to improve and enhance personal professionalism and well being; client service; practice efficiency and profitability; marketing and promotion; and the list of resources goes on and on.

Each month, a new sales idea will be posted onto your local MDRT website. I would encourage you to take the time to visit your local site and if the idea or concept is of interest – apply or personalise the idea to your particular situation.

Also, we will include a Sales Idea in future MDRT Oceania Newsletters that have been provided by MDRT members from across the globe.

How to Lead The Sales Field

by Cristina Poenaru, MDRT Romania

Selling today involves an array of sophisticated skills. But skills are not everything.

The salespeople who survive and prosper in the future will be those who not only have a good foundation of selling skills, but who are able to deliver high-value, innovative solutions that build lasting customer relationships and success in an environment of rapid change.

To be successful in a constantly changing and highly competitive marketplace, you must be a leader. If you are not the one finding and solving new customer problems, someone else will be.

To excel in this environment, sales professionals must adopt new strategies. Sales leaders are defined by their willingness and ability to do so.

They must identify the problems they can solve for their customers and then effectively position that message with them and deliver on their promises. It is about winning sales, building relationships, and keeping those customers.

Exceptional sales leaders are able to define limits and then exceed them to deliver innovative customer solutions.

To be a leader for the long term requires a number of traits, such as integrity, planning, and balance. Integrity involves trust. Planning means to identify, stay with the right priorities and use time wisely.

It also helps you avoid the management-by-crisis mentality that can undermine your effectiveness and distract from high-value customer activities.

Balance is about understanding the ultimate benefits that sales leaders can attain, depending on how they view themselves and why they do what they do.

Sustain your success by always acting with integrity, maintaining stability, and acting consistently with the values that best serve your company and your customers.

Two things salespeople must do: sell and to keep customers happy. The best performers:

- *Have a wide range of contacts within the account.* They develop those multiple points of contact to expand or protect the business.

They communicate with people at various levels in the organisation, not just at the contact level (management, executive, and professional), and with people in various functions (engineering, finance, or product development, for example).

- *Take initiative.* They take responsibility and ownership without being asked to do so. They don't ignore issues; they take action. They drive business decisions.
- *Understand business, not just sales.* They come up with solutions that address the customer's business issues. They know how to put together a business deal.
- *Are good communicators.* They communicate with a variety of people. They get their message across, making sure it is not misunderstood or lost.

They are excited about what they do and are convinced that it is the right thing to do for the customer. They don't rely on force to get things done, but are diplomatically persistent in getting people to act quickly.

- *Have a positive attitude.* They may face obstacles, but they believe they can achieve their objectives in spite of those obstacles, or even because of them.

They rarely (if ever) complain, whine, or commiserate; they are more likely to act to change a situation they don't like.

They tend to have a good outlook on life in general, are able to look at the big picture when they need to, and often have a sense of humour that helps people feel at ease. Having charisma is a great advantage.

Such is the profile of someone who is highly competent in a range of important skills: a leader. It's someone who not only makes the sale but also influences others to follow their lead to accomplish great things.

On the other hand, we must consider selling in its purest form: a dialogue between two human beings.

Customers appreciate a salesperson with empathy, the ability to develop a total solution as opposed to simply presenting a product.

They also appreciate the efficiency of new technologies but still want the warmth of the human touch.

Although each sales call is situational, a logical, sequential series of actions greatly increase the chances of making a sale.

The Carnegie Foundation study showed that only 20% of a person's sales success comes from product knowledge.

It's not just *what* you know about your product but, more importantly, it's *how* you present yourself.

This report also showed that up to 80% of success in sales is determined by a combination of self-management skills and interpersonal skills.

In sales, the common denominator, the one universal constant, is people. People need to like you and trust you, and to feel that you respect them, before they buy from you.

It makes no difference what product or service you are selling—corporations may "do the deal" but it is *people* who "do the relationship".

People buy from people!

This is why, as long as your customers continue to redefine their expectations, successful selling will depend on developing and managing a more sophisticated set of skills.

Sales entrepreneurs work with customers to present creative solutions that exceed expectations.

Exceeding is the key, the essence of a convincing presentation. If you simply *meet* their expectations, that's just doing your job.

Sales entrepreneurs ask themselves: "How can I use my imagination and creativity to make a vivid impression on my customer? How can I make my presentation different and stronger?"

Eliminate routine, boring, predictable presentations.

Chances are your customer has endured hundreds of these kinds of presentations, so make yours different and make it fun.

The key to distinguishing yourself from your competition is innovation.

Changing Lives

The theme for the 2008 MDRT Annual Meeting is '*Changing Lives*' and it represents a dual message for the way MDRT changes the lives of its members and in turn the change members provide to the lives of clients, their lives, families, businesses and future financial well being.

MDRT provides unique forums and opportunities at all levels to grow professionally and personally.

To learn more about the MDRT or the benefits of membership, please contact your local MDRT Chairperson, or attend an MDRT event in your city – you won't be disappointed.

Beverley Carlyon
MDRT Oceania Chairperson

Note: MDRT Chairperson contact details on page 8 of this newsletter

2008 MDRT Membership

MDRT membership must be renewed each year and the following process must be adhered to –

Request an Application Form and answer all the questions.

Send the Certifying Letter(s) to your company (ies) to validate your 2008 membership based on 2007 production and credits.

Return the completed Application form, Certifying Letter(s), and dues payment to MDRT in the envelope provided by MDRT.

These must be sent by March 1st 2008 to avoid the USD 200 late fee.

MDRT membership information, Application forms and Certifying Letters can be obtained by visiting the MDRT website –

www.mdr.org/membership

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