



## Building a Top of the Table Staff

### Finding the Right Fit

Focus on the person, not the resume. We hired an employee who came from a company that was going out of business. She didn't have a resume at all, but we hired her because we knew what kind of person she was and how she worked. Through the years her personal qualities have been a good fit for our team. If they have spirit and ability, procedures and processes can be taught.

Conversely, one negative person or non-team player can seriously damage a team's morale and effectiveness. To combat this, get to know the candidate as best you can. We have candidates meet with all the current team members. Make sure all employees that meet with a candidate are familiar with interview laws in your state and country.

### Training Your Team

Although the real key to a Top of the Table staff is heart and attitude, everyone needs technical training. Product and industry knowledge can be taught. Technical accuracy is a must. The more the team understands why you do what you do for clients, the better service they can provide.

Knowing how to ask questions is one of the most difficult skills in this business. There is often an underlying reason for the questions that clients ask. Teach your team how to get to the heart of the questions. Our team has been taught to ask at least two questions in response to each client question to get to the real issue.

Not only should employees be trained, they should be cross-trained. It is not reasonable to expect all staff to be experts in all areas, but there should always be more than one person who can perform a task, no matter how small.

### Keeping the Team Productive

A happy team is a productive team. Keep them involved. Our employees really "own" their positions. They get credit for the good and are accountable for the not-so-good. Part of owning a position means that all employees need to feel like they have a part in the direction of the company. Keep the entire office involved during marketing campaigns and strategic initiatives.

Never underpay a good employee. Our team receives incentives on both total revenue of the company and their individual business segment. Other bonuses may be available at year end, based on profits.

Once you've found your ideal team, don't take them or their work for granted. By treating our employees with respect and offering them the flexibility they need to have lives outside the office, we have created a solid and loyal team and a Top of the Table office.

***Sarah J. Kaelberer, CFP, ChFC***, is a five-time MDRT member with one Top of the Table qualification. ***E. Dennis Zahrbock, CLU, CFP***, is a 33-year MDRT member with 18 Court of the Table and 10 Top of the Table accolades. Zahrbock has been involved in numerous MDRT committees and task forces, and is an MDRT Foundation Diamond Knight. Their entire presentation from the 2004 MDRT Annual Meeting is available from the MDRT Power Center ([www.mdrtpowercenter.org](http://www.mdrtpowercenter.org)).