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Financial Professionals®

# MDRT Minute

## Maximizing Your Free Time – and Your Productivity

Early on in my career, I quickly realized that if I did not find strategies to carefully manage my time and energy, I'd never attain the ambitious goals I'd set for my business. I was finding myself putting out fires throughout each day, only to find that I would suddenly look up to find another whole day gone. I would have no idea what I accomplished and could only hope that, somehow, tomorrow I would be able to get things done. But alas, there was hope. With the help of a few valuable resources, I was able to create successful daily habits, and as a result, stay motivated and accomplish all of my objectives — and you can, too.

### Allocate time

The MDRT Productivity Guide — the result of the MDRT Bottom Line Committee, which analyzed MDRT members and drew conclusions about what it takes to be productive and successful in this business — helped me understand the critical importance of carving out and allocating a significant amount of time to sales activities while I'm in the office.

- Qualifying: 13 hours, 27% of time
- Qualifying and Life: 9 hours, 19% of time
- Court of the Table: 22 hours, 48% of time
- Top of the Table 25 hours, 52% of time

Clearly, if you want to attain Court of the Table or Top of the Table levels of productivity, you'll need to spend approximately half of your time engaged in sales activities. If you can productively spend your time engaged in sales activities, you'll be able to sell more (help more people) and do it in less time, thus freeing up time to be home with your family. And last, but not least, *make more money*. Number of hours worked; average income per hour:

- Qualifying: 2,115; USD 52.48
- Qualifying and Life: 2,074; USD 93.38
- Court of the Table: 1,978 (% fewer hours worked); USD147.62 (% higher income per hour)
- Top of the Table: 1,892 (% fewer hours worked); USD296.51 (% higher income per hour)

### Control each day

Let the gravity of this sink in for a moment: If you can't find ways to control your day, today, you will never be able to control where you will be in a year. The solution to maintaining high energy and, thus, attaining all of your goals, is to hold yourself accountable to the accomplishment of daily goals. Doing so will reenergize and motivate you on a daily basis, creating a snowball effect of accumulating and accelerating energy. I highly recommend **Tony Gordon's** book, "It Can Only Get Better," as an invaluable resource to help you design your own energy management system.

### Put it into practice

**Ian Green's** book, "The Financial Advisor: How to Be a Successful Practitioner," outlines an outstanding plan for managing your energy and time during the day. I've based my energy management system very closely on his success plan, which entails two major parts: keeping track of your time throughout the day in 15-minute increments by color coding your day into categories of how that time and energy was spent, and keeping a daily numerical score of sales cycle activities.

You are entirely in control of your future — no one else. Nothing can hold you back from accomplishing your objectives — not the economy, nor the markets, nor the regulators. If you take actionable, measurable steps every day, nothing can hold you back. The future is yours to seize!

*John J. Demboski, CFP, is an eight-year MDRT member with two Top of the Table qualifications and an MDRT Foundation Bronze Knight. He is Chair of the newly established MDRT Young Lions Committee. His practice, Chapman Financial Group, helps clients identify and attain their financial objectives. Demboski is an investment advisory representative of ValMark Advisors Inc. He served as president for National Association of Insurance and Financial Advisors—Santa Barbara and is a member of several professional industry organizations. You may purchase Demboski's entire proceedings, or any of the products referenced, at the MDRT Store at [www.mdrt.org](http://www.mdrt.org).*