

OPERATING DOCUMENT

# Your Business Operating System

*An 11-Year Veteran's Corporate Structure  
for Life Insurance and Financial Services*

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Education is the business.  
The product is the tool.  
The lesson is the sale.

Prepared for Regie Durana  
Round Table · 2026

## An 11-Year Veteran's Corporate Structure for Life Insurance and Financial Services

Written for Regie Durana. Informed by the System Builder 6th edition and Saving Your Future book frameworks (Regie owns both and treats them as the primary curriculum), Jeb Blount's daily activity math, and Regie's own eleven-assessment personality profile. The specific ranks, training cadence, and compliance language belong to Regie's organization; this document does not replace that training. It translates it into an operating system for a seasoned producer.

**The mission underneath everything in this document:** educate people and help them build a strong financial foundation. Sales are the downstream effect of educating one family at a time, well.

**The system within the system.** Your organization's System Builder teaches the outer system (the ladder, the recruiting rhythm, the BAP, the event culture). This document is the inner system, the daily operating loop for one producer with your specific profile, running inside the outer system. You need both.

**The mentor stack.** Zig Ziglar for the mission, Tony Robbins for the state, Brian Tracy for the discipline, James Clear for the identity. These four carry the weight. The specialists in Pillar 4 are tactics layered on top.

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### 1. Why this document exists

You have been in this business since 2015. That is eleven years. You have run kitchen table presentations, submitted applications, passed underwriting, handled declines, serviced clients, built and rebuilt your pipeline, earned and missed production targets, and stayed licensed through multiple renewals. Most agents do not last two years. You have lasted eleven.

And yet, something is not clicking the way it should.

The diagnosis is not a talent problem. It is not a knowledge problem. It is a **structural** problem. Your organization teaches a system that is designed to be duplicated, not a system that is designed to be operated. Those are two different things. A duplicatable system is optimized for the newest associate. An operating system is optimized for the seasoned producer who already knows what to do and now needs to do it with consistency across years, not just days.

This document is the operating system. It sits on top of your existing system, not in place of it. It translates training culture into corporate structure. It converts recruiting language into the language of running a small financial practice. And it is calibrated to **your** psychological profile, specifically, because no two agents run the same nervous system.

The premise is simple. You are the CEO of a small financial education practice. Your practice has families to educate, prospects to bring into that education, team members you are developing, a sponsor hierarchy you answer to, a compliance framework you operate inside, and a production commitment you signed up for. You will treat it that way. Hobbies die. Practices endure.

The work is not "selling insurance." The work is **teaching one family at a time how money actually works, and then giving them the products that match the lessons**. The Saving Your Future book exists because most families never received this education from a parent, a teacher, or a bank. You are that education. The policy is the tool. The lesson is the product.

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## 2. Your operating profile

Before any system will work, you have to know the operator. Your complete personality profile, compiled from eleven validated assessments, tells a consistent story.

- **MBTI:** ENFP-T. Idea-driven, people-driven, energized by possibility, allergic to repetitive administrative work.
- **DISC:** Dc, the Architect. Direct, task-oriented, high-standards, impatient with slow process.
- **Four Tendencies:** Obliger. You keep commitments to others far better than commitments to yourself. This is the single most important operating fact in this document.
- **HIGH5:** Catalyst, Problem Solver, Coach, Storyteller, Strategist. You are a starter, not a maintainer.
- **Working Genius:** Invention and Discernment are your genius zones. Tenacity, the work of driving a project to completion, is your **frustration** zone. Confirmed across three assessments.
- **Enneagram:** 2w1, the Servant. You default to helping people. Under stress you go to 8 (controlling). In growth you go to 4 (self-aware).
- **Big Five:** Conscientiousness 90 (high drive) but Orderliness 11 (low). You have the want. You do not naturally have the structure.
- **VIA Character Strengths:** Love, Hope, Kindness, Fairness, Honesty at the top. **Perseverance is dead last at #24.** Self-regulation at #23.
- **Life Path 3:** Communication and expression. You are a storyteller by numerology as well as by HIGH5.
- **Personal Year 6 through August 2026:** A foundation-building year. The correct strategy is *build the structure now, move fast later.*

What this profile means in plain language:

You can start anything. You can inspire anyone. You can see the pattern in any problem. What you cannot do, without external support, is finish and maintain. That is not a character flaw. It is a wiring pattern, and it is solvable through structure rather than willpower.

**Four operating implications flow from this profile, and this entire document is organized around them:**

1. **External accountability is required, not optional.** Your Obliger tendency means your practice will succeed or fail on whether there is someone watching your numbers. Alone, you will drift. With one accountability partner, you will compound.
2. **Work in micro-sprints, not marathons.** Tenacity frustration means long grinds kill you. Five fifteen-minute blocks will produce more than one ninety-minute block, even though the total time is shorter.
3. **Front-load the day.** Catalyst strength means you are strongest at the start. The ugliest task goes at the beginning of the Power Block, not the end.
4. **Stories over statistics.** You are a Storyteller. When you present, when you recruit, when you teach, lead with a story and back it with a number. Not the other way around.

Every pillar and every rhythm in this document respects those four implications. Deviations are failure modes.

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### 3. The five pillars of the practice

A financial education practice has five pillars. Every activity you do falls into exactly one of them. If an activity does not fit one of these five, it is not part of the business.

1. **Client development.** Finding new families who need the financial education. This is prospecting, reactivation, referrals, and centers of influence. Every invite is an invite to learn, not to buy.
2. **Client service.** Educating and serving the families you already have. This is the financial needs analysis, the kitchen table presentation (the education sit-down), application, underwriting, policy delivery, and annual review.
3. **Team development.** Finding and developing other people who can teach. Recruiting in this business is recruiting other educators, not recruiting sellers. This is sponsorship, training, field mentoring, and promotion.
4. **Personal development.** Investing in yourself as the teacher. If you do not understand money, you cannot teach money. This is study, licensing, industry training, health, and family.

5. **Compliance and systems.** The scaffolding that keeps the education honest and the recommendations defensible. Documentation, CRM discipline, regulatory adherence, and quality control.

A full-time producer spends roughly 40 percent of producing hours on Pillar 1, 30 percent on Pillar 2, 15 percent on Pillar 3, 10 percent on Pillar 4, and 5 percent on Pillar 5. A producer who spends less than 30 percent on Pillar 1 will eventually starve. A producer who spends more than 25 percent on Pillar 3 before Pillar 1 is healthy will burn out.

Your natural drift, per your profile, is toward Pillar 3 (you love coaching) and Pillar 4 (you love learning). The discipline is to force yourself back to Pillar 1 every single morning, no exceptions.

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## 4. Pillar 1 — Client development

This is the engine. If this pillar runs, nothing else matters. If this pillar fails, nothing else saves you.

### The Personal Prospect List

Your practice lives or dies on one artifact: a living, current list of every human being who could become a client or a referral source. Your system calls it the Personal Prospect List. Corporate finance calls it the pipeline. Both names work. What matters is that it exists, is updated daily, and is segmented.

Your Personal Prospect List is not a spreadsheet. It is your CRM, and every contact in your CRM is tagged by one of five market segments:

- **Hot market.** Immediate family and best friends. People who would pick up the phone for you today.
- **Warm market.** Current acquaintances, coworkers, church, community. People you have talked to in the last twelve months.
- **Dormant market.** Old friends, old coworkers, former clients from your IT career. People you have not talked to in one to five-plus years.
- **Ghost market.** Names in your phone you no longer remember, or people who may have unfriended or blocked you somewhere.
- **Cold market.** Leads, inbound inquiries, referrals from people you have not yet personally built trust with.

Every person in the CRM has exactly one of those five tags. Every day, you pull a list for the day's outreach from one specific segment, not from all five at once. This prevents the analysis paralysis that your Prospecting frustration will otherwise trigger.

## The daily outreach target

The daily target, adapted from Jeb Blount's well-documented 10-3-1 ratio, is **25 personalized outreaches per day, five days per week**. Twenty-five touches produce roughly three real conversations, which produce roughly one to two appointments set, which produce roughly one appointment run, which produce one sale every two or three days at industry averages.

Twenty-five touches per day, across two hundred working days per year, is five thousand touches annually. That is enough activity to produce a six-figure net income in this industry with no other leads. You are not waiting on leads. You are creating them.

The math is unforgiving. If you do fifteen touches per day instead of twenty-five, you cut your pipeline by 40 percent and miss bonus thresholds by the same percentage. The ratio of touches to income is roughly linear within a wide band. Activity is not everything, but activity is almost everything.

## The FORM technique

Before any invitation or any pitch, you use the FORM framework to reestablish rapport. FORM stands for:

- **F — Family.** How is the family? Are the kids still at [school]? How is [spouse name]?
- **O — Occupation.** How is work? Still at [company]?
- **R — Recreation.** Any trips lately? Still playing [sport]? How is [hobby]?
- **M — Message.** The reason I am calling is...

FORM is not small talk. It is a trust instrument. If you skip FORM and go straight to the ask, you violate the conversational contract and trigger sales resistance. If you spend ten minutes on FORM and then ask cleanly, you buy yourself a hearing. For dormant ties specifically, FORM is the entire message. You do not add the "M" until the second or third touch.

## The three-foot rule

Anyone within three feet of you is a prospect. Gym. Airport. Coffee shop. Church coffee hour. School pickup. The three-foot rule is not about hustling strangers. It is about the mindset that every human conversation is a potential relationship, and every relationship is a potential future client. You do not sell the person within three feet. You collect a name, a number, and a reason to follow up.

A practical version of the three-foot rule for your profile: you are an ENFP with high Agreeableness. Conversations come easily. Your bottleneck is not starting the conversation. Your bottleneck is **converting the conversation into a follow-up commitment**. Before the

conversation ends, you must have their phone number in your phone with a note tag. If it does not land in your CRM within four hours, it did not happen.

## Invitation scripts — verbatim

When you do invite someone to a meeting or a call, you use scripts. Reading scripts word-for-word is not a weakness. Ben Feldman sold \$1.8 billion of life insurance using scripted questions. Your Catalyst + Storyteller profile means you will improvise around the script anyway. The script is the floor, not the ceiling.

### The warm invitation:

*"Hey [name], it is Regie. I am working on something that matters to me and I want to get your honest opinion. I am helping families with financial education and I am expanding in the area. I thought of you because you are [specific genuine compliment]. Would you have fifteen minutes on Tuesday or Wednesday to look at what I am doing and tell me what you think?"*

### The dormant invitation (first touch, no ask):

*"Hey [name], it is Regie. Been way too long. You crossed my mind and I wanted to say hi. No agenda. How have you been?"*

### The ghost invitation (someone in your phone you do not remember):

*"Hey [name], full honesty, you came up in my phone and I could not remember how we met. Refresh me? I would rather ask than guess."*

### The handling of "why are you calling me now?":

*"That is totally fair. It sounds like it feels out of the blue, and I get why. The honest answer is I went through a big life change and realized I dropped the ball with people I actually cared about. You were one of them. I am not trying to sell you anything right now. I just wanted to reach out and see how you are doing."*

### The handling of "so you just want to sell me insurance?":

*"I understand why you would think that. Here is the truth. I am not going to sell you anything today. What I can do is, if you ever want an honest opinion on what you already have, I will give it to you — no pitch, no pressure. That is it. Today I just wanted to reconnect."*

These are word-for-word. Memorize them. Rehearse them aloud until they sound like you. Your Storyteller strength means you will add color naturally. Do not subtract.

## The channel matrix

Your profile runs through four channels: phone, text, social direct message, and email. Which channel you use is determined by the market segment and the age of the relationship.

- **Hot market:** phone first, text second. These people expect a call. A text from your mother's favorite cousin feels cold.
- **Warm market:** text first to pre-warm, phone if they invite it. Over-calling the warm market burns trust. Under-calling leaves money on the table. The rule: text first, then call only if they reply with openness.
- **Dormant market:** text or DM first, always. Never cold-call a dormant tie. You are asking for too much emotional labor from someone who has not thought about you in years.
- **Ghost market:** text only. Never call. The pressure of a cold call to someone who has forgotten you is unbearable for them and humiliating for you.
- **Cold market:** channel depends on the product. Final expense is phone-led. Term and IUL for professionals is LinkedIn-led. Business owner IUL is introduction-led through existing clients.

Text is not a cop-out for an introvert. Text gets a 98 percent open rate across industries, and texts get read within three minutes on average. Calls get nineteen percent voicemail rate. For an introvert with a Storyteller strength, a well-crafted text converts better than a nervous call, because the text can be rehearsed and the call cannot.

## Compliance guardrails for outreach

Four rules, non-negotiable, to keep you clean with the regulators.

1. **Manual 1:1 texts from your personal phone to personal contacts are not subject to TCPA ATDS restrictions.** The strict written-consent rules apply to bulk and automated SMS platforms. You can text people in your phone without written consent. Bulk texting requires it.
2. **Check the federal Do Not Call list before any cold call.** Warm market people in your CRM are exempt under the established business relationship rule, but cold leads are not.

3. **Honor opt-outs immediately.** If someone says "stop," "do not contact me," or any variation, you stop. Log the opt-out in the CRM. Do not test it by reaching out again in six months.
4. **Identify yourself within sixty seconds on every call.** Say your first and last name and the fact that you sell insurance. Ohio is strict on this. Even in states that are not, do it anyway.

No policy recommendation ever lives in a text message. Recommendations are made in person or on a recorded call, with documentation, because the suitability analysis has to be defensible after the fact.

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## 5. Pillar 2 — Client service

This pillar converts conversation into revenue. It has three moments: the financial needs analysis, the kitchen table presentation, and the ongoing service relationship.

### The Financial Needs Analysis

The FNA is not a sales tool. It is a diagnostic. The difference matters. A sales tool asks questions that lead to a product. A diagnostic asks questions that lead to **the truth about the client's situation**, and the product recommendation emerges from that truth.

The FNA, properly run, asks four questions in order:

1. **Can this money potentially grow enough to achieve your stated goal?**
2. **Is it safe enough, given your timeline and your tolerance for loss?**
3. **Does it have tax advantages, so you keep what you grow?**
4. **Does it have proper protection, so a single bad event does not wipe it out?**

Those four questions, run against the client's current savings, current debt, current life insurance, current retirement posture, and current estate plan, produce a gap analysis. The gap analysis is the presentation.

For the life insurance calculation specifically, the **DIME method** produces a defensible number:

- **D — Debt.** Total non-mortgage debt the family would inherit.
- **I — Income.** Annual income times ten years. Ten years is the industry default for income replacement; adjust up for young children, adjust down for older clients.
- **M — Mortgage.** Outstanding balance.
- **E — Education.** Projected college costs for dependents.

The sum of DIME is the minimum face amount. Your job in the FNA is to walk the client through each letter, show them the number, and let them see for themselves that the number is larger than what they currently have. The sale is a subtraction problem, not an addition problem. You are not adding something to their life. You are subtracting an uninsured risk.

## The kitchen table presentation

The kitchen table presentation, whether it is literal or virtual, follows a structure that has been refined over five decades of this industry. The structure is:

1. **The rapport.** Five to ten minutes of FORM. Re-establish the relationship.
  2. **The awareness.** Fifteen minutes on the financial realities of 2026: disappearing pensions, longer lifespans, rising healthcare costs, inflation compounding faster than wages. This is not doom. This is orientation. The client must feel "this applies to me" before they will listen to a solution.
  3. **The education.** Twenty minutes on the mechanics. The **Rule of 72** (divide 72 by the interest rate to find years-to-double). The **X-curve** (as you age, your wealth should rise while your responsibilities fall, until you are self-insured). The difference between simple and compound interest. The difference between tax-deferred, tax-free, and taxable vehicles. This section is the only reason the client will trust your recommendation. Skip it and you are just another salesperson.
  4. **The enemies.** Ten minutes on inflation, taxes, and procrastination. These are the three forces working against the client right now, today, whether they act or not.
  5. **The strategy.** Ten to fifteen minutes on the four-layer financial foundation. The layers, from bottom to top:
    - **Protection** — life insurance, disability, critical illness. The foundation.
    - **Debt management** — the debt snowball or debt ladder. The framing.
    - **Emergency fund** — three to six months of income in liquid savings. The floor.
    - **Investment and retirement** — tax-advantaged accounts, properly structured. The growth engine.
1. **The solution.** Ten minutes on the specific product recommendation. This is the only product-specific section of the entire meeting. Before this point, you have sold the problem. At this point, you present the solution. After this point, you shut up and let them decide.
  2. **The close.** Five to ten minutes on either (a) the application, if they are ready, or (b) the two-appointment plan, if they need a week. Never leave a kitchen table without either an application signed, a follow-up meeting scheduled, or a clean "this is not for me right now."

The entire presentation, done right, runs 60 to 90 minutes. Any longer and fatigue sets in. Any shorter and you have skipped the education, which is where the trust is built.

## Three verbal instruments the presentation depends on

Your Storyteller strength will carry this, but three specific verbal instruments have to be memorized and delivered cleanly:

- **The wealth formula:** Money + Time +/- Rate of Return - Inflation - Tax = Wealth. Write it on a napkin. Show how each variable affects the outcome.
- **The three-legged stool:** Social Security, pensions, and personal savings are the three legs of retirement. Two of those legs are getting shorter for most Americans. The third leg — personal savings — has to get longer to compensate. Your job is to help build the third leg.
- **The analogy arsenal:** "Building a financial foundation is like building a house. You start with the foundation, not the roof." "Debt can turn into a disease that controls your life."  
"Comparing insurance products is like choosing a car — a sedan, an SUV, a minivan — different vehicles for different lives."

Read these analogies aloud until they sound natural. Clients remember analogies for years. They rarely remember numbers.

## The application and underwriting process

Once the application is submitted, your job shifts from sales to project management. Your CRM holds the project plan. Every application has the same stages:

1. **Submitted.** Application signed, medical records requested, payment method confirmed.
2. **In underwriting.** Follow-up for additional paperwork (APS, exam results, declarations). Every 48 hours, check status. Every 72 hours, update the client.
3. **Decision rendered.** Approved as applied, approved rated, declined, or postponed.
4. **Policy delivery.** In person or virtually. Walk the client through the exact contract. Name the beneficiaries clearly. Confirm the first premium has drafted. Schedule the first annual review.
5. **Annual review.** Every 12 months, recontact the client. Situation changes. Beneficiaries change. Rates change. This is not a sales call. It is service. Done correctly, it produces 30 percent of next year's applications from referrals and cross-sells.

Your Tenacity frustration will try to abandon steps two through five. The CRM is the countermeasure. Every step has a task. Every task has a due date. Every task escalates if it misses. External structure replaces internal willpower.

## Compliance during client service

Three rules, non-negotiable:

1. **Suitability must be defensible.** Every recommendation is justified against the FNA. If a regulator asks why you recommended Product X instead of Product Y, your FNA is the

answer.

2. **No misrepresentation of returns or performance.** "Past performance does not guarantee future results" is not a disclaimer. It is a statement of fact. Illustrations are illustrations, not promises.
3. **Everything in writing.** Every material conversation is documented in the CRM with a timestamp, an attendee list, and a summary.

This is a regulated industry. Your license is your livelihood. Treat compliance as first-class work, not as a nuisance.

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## 6. Pillar 3 — Team development

This pillar is where your organization's culture meets corporate structure. It is the pillar where most seasoned producers either find their second wind or fall into a maintenance trap.

Your profile is strong here. HIGH5 Coach is a top-five strength. Enneagram 2 is the servant heart. ENFP extraversion loads in the recruiting context. The risk is that you love this pillar so much that you spend Pillar 1 hours on Pillar 3 work, which starves your personal production.

### The team ladder

Your organization's ranks, in the order you actually work them:

1. **Training Agent.** Pre-license. Studying for the state exam, observing appointments with your sponsor, starting the Personal Prospect List before the license arrives.
2. **Agent.** Licensed and actively producing. Running your own FNAs and kitchen tables, still leaning on your sponsor for three-way calls and product-specific guidance.
3. **Marketing Director (MD).** First leadership rank. You are personally producing and you have a small team of licensed agents you are personally training. You run your own weekly team meetings, counselor calls with your recruits, and your first three-way calls as the senior voice.
4. **Senior Marketing Director (SMD).** Base shop leader. A cohesive team of licensed producers, sustained production cadence, and promoted MDs coming up underneath you.
5. **Green Jacket.** Recognition tier for an SMD who outworked the bar. Not a separate rank in the org chart, an SMD who earned the jacket by doing more than the job required, over a sustained stretch. Recognition, not promotion.

Thresholds, point requirements, and production windows are defined by your organization's current compensation and promotion guidelines, not by this document. Those documents are the authority.

Your current rank is your current rank. This document does not change it. What it does is provide the operational cadence to move from your current rank to the next one **on your timeline, not theirs.**

The honest note for your profile: Agent to MD is a recruiting-heavy move, and recruiting is your Coach strength, a natural fit. MD to SMD is a leadership-depth move, where the bottleneck stops being your personal charisma and starts being your Tenacity, a frustration zone for you. That is the exact transition where this operating system, and the external accountability in Pillar 4, becomes the difference between advancing and plateauing.

## The three-way call

The single most effective tool in team development is the three-way call. A trainee places a call to a prospect, opens rapport (FORM), and then brings in their mentor to deliver the message. The mentor has more credibility. The trainee gets the credibility transfer plus the live training.

For a seasoned producer like you, three-way calls work in both directions. Your mentor still helps you with clients who are out of your comfort zone (high-net-worth, business owner, specialized product). You do three-way calls for your own recruits, who are still learning. Both uses are legitimate. Both are core to the system.

## The counselor call

A counselor call is a structured thirty-minute conversation between a new recruit and an experienced leader above them. It is not training. It is alignment. The agenda:

1. Ten minutes: where are you, what is working, what is not.
2. Ten minutes: what is the one thing you will commit to this week.
3. Ten minutes: specific next steps, scheduled, with a check-in date.

Counselor calls happen weekly for the first 90 days of any new recruit, monthly thereafter. Miss a counselor call and the recruit drifts. Hold the counselor call and the recruit stays.

For yourself, if you do not currently have a counselor call on the calendar with your sponsor, **put one there this week.** Obligers need external accountability. That is what this call provides for you.

## Edification

Edification is the practice of publicly elevating your mentor's credibility in front of a prospect or recruit. "My sponsor has built teams across four states, she has been in this business for fifteen years, she has personally trained over a hundred associates." The purpose is not flattery. The

purpose is to transfer trust from the prospect to the mentor, so that when the mentor delivers the message, the prospect is already predisposed to listen.

Your Honesty strength (VIA #5) will make you resistant to anything that smells like puffery. The discipline is to notice the difference between puffery (invented credentials) and edification (real credentials stated clearly). Edification is always factual.

## The development ladder for your own recruits

Every recruit you bring in follows the same structured path, with checkpoints at days 7, 30, 90, and 180.

- **Day 1–7:** Licensing process initiated, initial appointments observed, CRM setup, first counselor call held.
- **Day 8–30:** License earned, first FNA run with mentor, first application submitted under mentor supervision, first recruit prospect identified.
- **Day 31–90:** Rolling production baseline established, independent appointments running, first three-way calls initiated.
- **Day 91–180:** First rank advancement evaluated, first recruit licensed, counselor cadence shifts from weekly to monthly.

If a recruit misses these checkpoints, **it is your job as mentor to surface that**. Not to blame. To surface. The tool is the counselor call. Structural, not emotional.

## The Three Types of People close

When presenting the opportunity to someone in your warm market, the close is a structured three-option choice, presented cleanly so the person can select themselves without pressure. The three types are:

1. **Client.** A person who needs the financial education and the products but has no interest in the business. You serve them well as a client and they refer others.
2. **Part-time builder.** A person who wants supplemental income and will build a small team alongside a day job. They earn commissions and grow at their own pace.
3. **Full-time builder.** A person who sees the vehicle and wants to pursue it as a primary career.

You present all three and let the person select. You do not push. Your Agreeableness is high; pushing would feel coercive to you and would convert poorly anyway. The three-type close works because it respects agency.

## 7. Pillar 4 — Personal development

This pillar is underrated. Your Conscientiousness is 90 (high), which means you will work hard. Your Orderliness is 11 (low), which means you will not naturally budget time for learning. You will default to "working on the business" when you should be "working on yourself."

The discipline is: **one hour of personal development every working day, on the calendar, non-negotiable.** No exceptions. Business owners who skip this become technicians. Technicians plateau.

### What to study

The reading list is organized by layer. Read the core stack on repeat, these four are the voices you already trust and they carry this document. Read the specialists when the core stack is internalized and you need a specific tactic.

#### The core stack (your trusted voices, read on repeat):

- **Zig Ziglar.** See *You at the Top* and *Secrets of Closing the Sale*. The mission layer. "You can have everything in life you want if you will just help enough other people get what they want." If any chapter of this document ever feels transactional, re-read Zig until the mission comes back into focus.
- **Tony Robbins.** *Awaken the Giant Within*, *Unlimited Power*, and *MONEY: Master the Game*. The state layer. Physiology, focus, language, identity. Your pre-call two-minute state shift comes from here.
- **Brian Tracy.** *Eat That Frog*, *The Psychology of Selling*, and *Goals!*. The discipline layer. Ugliest task first (fits your Catalyst front-load), the 80/20 rule on prospects, written goals reviewed daily.
- **James Clear.** *Atomic Habits*. The identity layer. Every rep is a vote for the person you are becoming. Identity-based habits, habit stacking, environment design. Closest thing to an operating manual for an Obliger with low Orderliness.

#### Your organization's own books (the curriculum):

- *Saving Your Future*. The Financial Foundation, Wealth Formula, Rule of 72, X-Curve, DIME, FNA framing. Your source of truth for the kitchen table education.
- *System Builder 6th edition*. Events, counselor calls, three-way calls, Three Types of People close, the mission to reach 30 million families by 2030. Your source of truth for the team side.

#### Prospecting and sales technique (specialists, read after the core stack):

- Van Mueller. 35 consecutive Million Dollar Round Table Top of the Table years. Verified record. His philosophy: ask questions, do not pitch. His website hosts a verified question bank.
- Ben Feldman. Studied his scripted-question method. "I sell dollars for pennies."
- Jeb Blount. *Fanatical Prospecting* and *Sales EQ*. The 30-day rule, the voicemail formula, the phone block discipline.
- Matthew Pollard. *The Introvert's Edge*. A systemized approach to selling for introverts.
- Chris Voss. *Never Split the Difference*. Tactical empathy, labels, mirrors, calibrated questions.

### Mindset and call reluctance:

- George Dudley. *The Psychology of Sales Call Reluctance*. The twelve types and their antidotes.
- Aziz Gazipura. *Not Nice*. The approval addiction that afflicts Obligers.
- Jia Jiang. *Rejection Proof*. 100 days of deliberate rejection as desensitization.
- Angela Duckworth. *Grit*. What perseverance actually looks like (relevant given your #24 VIA ranking).
- Carol Dweck. *Mindset*. Fixed vs growth framing.

### Identity and discipline:

- James Clear. *Atomic Habits*. Identity-based change, habit stacking, environment design.
- Darren Hardy. *The Compound Effect*. The math of small daily actions over years.
- Ed Mylett. *The Power of One More*. The mental reframe that produces extra discipline.
- Susan Cain. *Quiet*. Permission to be an introvert in a loud culture.

### Financial literacy and product knowledge:

- Tom Hegna. *Paychecks and Playchecks*. The structured retirement income conversation.
- Todd Duncan. *The Power to Get In*. High-trust selling in financial services.
- Van Mueller's verified question library. Read once a quarter. Memorize new questions.

### How to study

Your profile is Catalyst + Storyteller + ENFP. You learn best by **narrating aloud what you are reading**. Read a chapter, then record a 5-minute voice memo summarizing the one idea you will apply this week. The voice memo lives in your CRM as a development log. Over twelve months, it becomes a personal curriculum in your own words.

Do not try to read in silence. Your Extraversion is 86 (high). Silent reading drains you. Vocalized reading energizes you. Work with your nervous system, not against it.

## The daily mindset block

Your Personal Year 6 (through August 2026) rewards foundation building. Personal Year 8 (arriving 2028) is your strongest success year. The math is that the structures you put in place over the next two years will compound during your strongest production year.

Fifteen minutes at the start of every working day, before email, before calls, is a mindset block. A simple three-question journal:

1. Who am I showing up as today? (One word. "Builder." "Servant." "Catalyst.")
2. What is the one thing that matters most today? (One sentence.)
3. Who will see my numbers today? (One name. Your Obliger accountability.)

That is the whole block. Fifteen minutes, tops. Done daily, it is the difference between a year of drift and a year of direction.

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## 8. Pillar 5 — Compliance and systems

Systems are not glamorous. They are the scaffolding. In a heavily regulated industry, the difference between a five-year career and a twenty-year career is almost entirely a systems difference.

### The CRM as the single source of truth

Every contact lives in the CRM. Every conversation is logged. Every follow-up is a task with a due date. Every policy is tied to a contact, with documents attached. Every email is threaded to the contact record.

This is not optional. A producer who runs the business out of their head will hit a ceiling at roughly 50 to 80 active clients and never grow past it. A producer who runs the business out of the CRM can scale to 500 without sacrificing service quality, because the CRM is doing the remembering.

Your CRM discipline will be inconsistent, per your Orderliness score of 11. The countermeasure is a **daily CRM hygiene block** at the end of each working day. Fifteen minutes. Log every touch from the day. Schedule every follow-up. Zero inbox, zero orphan contacts. If that block does not fit in the schedule, the schedule is wrong.

### Documentation discipline

Every material client conversation produces a CRM note within 24 hours. The note has:

- Date, time, channel (phone, in-person, virtual).
- Who was present.
- The material points discussed.
- Any recommendation made.
- Any action item agreed to, by both parties.

This note is not for you. It is for the version of you who is called to testify in a suitability complaint three years from now. That version of you will thank present-you for the discipline.

## Licensing and continuing education

Life and health license renewal cycles, series 6/63/65/26 cycles if applicable, Department of Insurance CE requirements — all of these are calendar items with reminders set 90 days before expiration. Missing a renewal is not an excuse. Missing a renewal is a license.

## Recording and retention

Recorded calls, where state law permits two-party or one-party recording, are a defensive instrument. Your organization's compliance department has guidance on when and how. Follow it. Calls that matter (kitchen table closes, material recommendations, objection handling with significant dollars at stake) are recorded where permissible.

## Corporate guardrails for public communication

The financial services industry is closely regulated. What you can say publicly in a social media post, a podcast, or a marketing piece is narrower than what you can say in a private client meeting. The guardrails:

- **Do not name specific product providers** in public communication unless you have the advertising compliance approval on file.
- **Do not quote specific rate-of-return numbers** in public communication without the qualification language approved by compliance.
- **Do not name your organization or your broker-dealer** in a way that could be construed as public solicitation if your licensing or your organization's marketing policy restricts it.
- **Do not make income claims** about the opportunity without the required disclaimers.
- **Keep personal content personal.** Your family photos, your philosophy, your story are yours. Your business activity is your organization's.

When in doubt, route the piece through your organization's compliance department. Two business days of waiting is cheaper than one month of investigation.

## 9. The daily operating rhythm

The five pillars translate into a daily schedule. Your profile requires front-loading, micro-sprints, and external accountability. The schedule is designed around all three.

### Morning setup (9:00 – 10:00 AM)

- CRM review. Who is where in the pipeline.
- Appointments for the day confirmed.
- Today's 25 outreach targets pulled (one market segment, not five).
- Mindset block journal (15 min).

### Power Block 1 (10:00 – 12:00 PM) — client development

- 25 outreaches, broken into **five micro-sprints of 5 touches each**, with a 3-minute break between sprints.
- Ugliest contact first. Catalyst strength front-loaded.
- Phone on silent (you are the one placing calls).
- Standing up for calls.
- CRM open, logging each touch as it happens.

### Midday reset (12:00 – 1:00 PM)

- Eat. Walk. No content consumption. Let the brain breathe.

### Afternoon (1:00 – 4:00 PM) — client service or secondary outreach

- Scheduled appointments (final expense, term, IUL, annual reviews).
- If no appointments: Power Block 2, another 15 outreaches.
- Three-way calls scheduled here (your mentor's afternoon availability).

### Late afternoon (4:00 – 5:30 PM) — compliance and systems

- Applications submitted.
- Underwriting follow-ups.
- CRM hygiene block (15 minutes at minimum).
- Tomorrow's list pulled.

### Evening hard stop (5:30 – 6:30 PM)

- Dinner. Off. Obliger rebellion prevention.

- Family time. Relationship maintenance.

### **Prime time (6:30 – 9:00 PM, only 2–3 nights per week)**

- Evening appointments when clients are available.
- NOT every night. Two or three nights maximum. Protect the other nights ruthlessly.

### **Wrap (9:00 – 9:30 PM)**

- Log the day's numbers: touches, conversations, appointments set, appointments run, applications submitted.
- Text the numbers to your accountability partner. Non-negotiable. If nobody sees your numbers, you will drift.
- Shut down.

### **Daily targets (full-time producer)**

- 25 outreaches (mixed channels).
- 3 to 5 real conversations.
- 1 to 2 appointments set.
- 2 appointments run (on days with scheduled meetings).
- 1 application submitted per day average over a five-day week.

Five days per week of this rhythm produces roughly 125 touches, 15 to 20 conversations, 5 to 10 appointments, and 2 to 4 applications per week. At industry averages, that is a six-figure annual net income with ample room for bonus performance.

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## **10. The weekly operating rhythm**

The week has five production days, a training day, and a recovery day. The structure:

### **Monday — pipeline day**

- Heaviest outreach day.
- All 25 touches concentrated before noon.
- No appointments scheduled before 1 PM.
- Pipeline review with sponsor or accountability partner at end of day.

## Tuesday, Wednesday, Thursday — production days

- 25 outreaches each morning.
- 2 to 3 appointments each afternoon.
- Prime time on two of the three evenings.

## Friday — service day

- Annual reviews.
- Application follow-ups.
- Underwriting pushes.
- CRM deep-clean (1 hour instead of 15 min).

## Saturday — training day

- Morning: weekly team training (your organization's scheduled event, often called the BAP or equivalent).
- Afternoon: personal development (reading, podcast, video training).
- No client appointments.

## Sunday — recovery day

- Family. Faith. Rest.
- Optional: 30-minute planning session late Sunday night. Preview the week, confirm appointments, pull Monday's list.

This rhythm is designed to produce ten producing days per two-week sprint, not seven. The discipline is protecting Saturday as training, not as emergency production, and Sunday as rest, not as catch-up. Your Obliger tendency will want to work weekends to compensate for perceived weekday under-performance. **Resist this.** Weekend work converts to burnout by week six.

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## 11. The monthly and quarterly rhythm

Not everything belongs in the daily or weekly rhythm. Some activities are structurally less frequent.

### Monthly

- Monthly newsletter to all warm-market and client contacts. Three to four paragraphs. One market update, one educational tip, one personal note. Email only; never embed a sales

pitch.

- Monthly review with sponsor or accountability partner. Two hours. Numbers, pipeline, roadblocks, next month's goals.
- Monthly social media refresh (within compliance guardrails).
- Monthly personal development day. One full Saturday, once per month, blocked for longer-form learning (a full book, a multi-hour video course, a retreat).

## Quarterly

- Quarterly production review. Compare actuals to targets. Adjust next quarter.
- Quarterly rank review. What rank advancement is in reach? What specifically has to happen?
- Quarterly client touch: every Tier 1 client (top 20 percent of your book) gets a personal phone call from you every quarter. Not automated. Not email. A live call.
- Quarterly off-site. One day, off-calendar, no phone. Re-read this operating system document. Note what is working and what is not. Update.

## Semi-annual

- Semi-annual deep pipeline review. Every contact in the CRM gets re-tagged for current market segment. People move. Hot becomes warm. Warm becomes dormant.
- Semi-annual CE and compliance audit.

## Annual

- Annual production target setting.
- Annual business plan.
- Annual license renewals and compliance training.
- Annual family and life review. You are not a business. You are a person running a business. The person review comes first.

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## 12. The scripts and tools

Every seasoned producer has a personal library of phrases, questions, and analogies that work in their voice. This section is the start of yours.

### Questions that open conversations

Borrowed from Van Mueller's verified question library:

- "Are you aware of how to guarantee a return of principal regardless of market conditions?"

- "Did you know there is a way to use your retirement savings without paying income tax on it?"
- "Would it surprise you to learn most people pay more tax in retirement than they did while working?"
- "If I could show you a way to [outcome] without [risk], would you want to see it?"
- "What would have to be true for you to take this seriously?"

These questions do not close sales. They disturb assumptions. Disturbed assumptions open conversations. Open conversations close business.

## The objection arsenal

Every objection gets a framework, not a canned rebuttal. The framework is the Chris Voss label:

- "It sounds like..." (name the emotion)
- "It seems like..." (name the concern)
- "The real concern is..." (name the underlying issue)

Then pause. Let them respond. They will clarify, and the clarification is the real objection. Handle that.

## The annual review script

For every client, every year:

*"Hey [name], it is Regie. It is annual review time. Three quick things. First, I just want to make sure the policy is still doing what we designed it to do. Second, if anything in your life has changed — new baby, new house, new job, new partner — the policy might need to change too. Third, I want to ask you a favor, but not today. Can we grab thirty minutes on [date]?"*

## The referral ask

At the end of every successful appointment:

*"One last thing. I am trying to be more intentional about who I work with. The people I enjoy working with most look like [demographic: age, stage, situation]. If you know two or three people like that who would benefit from the same conversation we just had, would you make a warm intro? No pressure, and I never pitch cold."*

## The decline call

When a client is declined or rated, which happens:

*"[Name], I wanted to call you personally, not email. The carrier came back with [outcome]. Here is what that means. [Plain-English explanation.] Here is what we can do. [Two or three options.] None of this changes anything between us — I am still your agent, and we will figure out the right move together."*

## The client delivery call

When a policy is issued and in force:

*"[Name], your policy is officially in force as of [date]. I want to walk through it with you, ten minutes, so you know exactly what you have. The beneficiaries are [list]. The premium draft is [date]. The face amount is [amount]. If anything changes in your life, you call me first. Not Customer Service. Me."*

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## 13. The operating checklist

For quick reference, the daily non-negotiables, in order:

- Mindset block journal, 15 minutes.
- 25 outreaches in the morning Power Block.
- CRM updated in real time during outreach.
- At least one three-way call or counselor call on the calendar this week.
- One hour of personal development on the calendar today.
- Numbers logged at end of day.
- Numbers shared with accountability partner.
- Tomorrow's list pulled before shutdown.

For quick reference, the weekly non-negotiables:

- Saturday training attended.
- Sunday rest protected.
- Weekly review with sponsor completed.
- Monthly newsletter scheduled or sent.
- All client contact activity logged in CRM.

For quick reference, the monthly non-negotiables:

- [ ] Monthly production review.
- [ ] Monthly sponsor review.
- [ ] Monthly Tier 1 client calls.
- [ ] Monthly CE / compliance check.

The checklist is not a suggestion. For an Obliger with Tenacity frustration and Perseverance at #24, checklists are life support. Check the boxes daily. Send a photo of the checked list to your accountability partner every night.

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## 14. Corporate guardrails — what this document will and will not do

This document is not a substitute for your organization's training. It is a layer on top of that training, designed for a seasoned producer operating under that training.

### **This document will not:**

- Teach you the license material. Your state exam did that.
- Replace your sponsor. Your sponsor is the person who runs three-way calls with you, answers product questions, and signs off on rank advancement. This document does not.
- Contradict compliance. If any section of this document conflicts with your organization's compliance manual, the compliance manual wins. Every time. No exceptions.
- Make specific product recommendations. Product suitability is a live judgment call based on a live FNA with a live client. A document cannot do that.

### **This document will:**

- Give you a repeatable structure so that weeks and months start to look like each other.
- Give you external handrails against your known weak points (Tenacity, Perseverance, Self-Regulation).
- Give you the script library you need so that presentations stop being improvisations.
- Translate your organization's activity culture into corporate time blocks you can defend on a calendar.
- Anchor your practice to your own personality profile, so that you are not trying to run somebody else's nervous system.

## 15. The transformation: IT to Financial Services

You ran a service desk. Now you run a practice. The mental model translates almost perfectly, with four rewires you have to make on purpose because IT and financial services run in opposite directions on each.

### The IT-to-financial-services mental map

What carries directly from your IT career into this practice:

- **Ticketing system becomes CRM.** Same discipline, same SLA mindset, same documentation within 24 hours. You already have ticketing-grade instincts. Most producers do not.
- **Diagnostic questions become FORM + FNA.** In IT you asked what broke and when. Here you ask about Family, Occupation, Recreation, then the financial needs analysis. Same diagnostic frame, warmer voice.
- **Runbooks become scripts.** Memorized, voice-natural, rehearsed aloud. A good script is just a runbook for a conversation.
- **Postmortems become monthly production reviews.** Numbers, what worked, what did not, one adjustment for next month.
- **SLA on response becomes follow-up cadence on the pipeline.** 48 hours to check underwriting. 72 hours to update the client. Same muscle.
- **On-call rotation becomes protected prime time.** Two to three evenings per week, not every night. Protected, not unlimited.

### Four rewires you have to make on purpose

1. **IT was reactive. This is proactive.** In IT the ticket found you. Here you create the ticket. Your Personal Prospect List is your ticket queue, and you fill it daily. This is the single biggest mental shift.
2. **IT rewarded terseness. This rewards narrative.** "Reboot, clear cache, escalate" worked at a service desk. At a kitchen table you need the X-curve, the Rule of 72, the wealth formula, a clean analogy. Your Storyteller strength, finally used as designed.
3. **IT solved problems. This prevents them.** Your client is not in crisis yet. You sell the protection against a crisis that has not happened. You are the fire marshal, not the firefighter.
4. **IT was a service function. This is an education function.** Zig's line is the whole job: help enough people get what they want. The work is teaching, and the products are the tools that match the lessons.

## The mentor stack, mapped to specific moments

- **Zig Ziglar, the mission layer.** Before any outreach day, re-read the daily list as families who need the education, not names who might buy. The heaviness lifts when the mission comes back in.
- **Tony Robbins, the state layer.** Two-minute state shift before the hard calls. Physiology (stand up, shoulders back, big breath), language (your incantation for the day), focus (what outcome do I want, who do I need to be to get it). Not hype. Calibration.
- **Brian Tracy, the discipline layer.** Eat That Frog: ugliest task goes first, while your Catalyst strength is at peak. The 80/20 rule: twenty percent of your outreach produces eighty percent of your revenue. Segment accordingly.
- **James Clear, the identity layer.** Every action votes for the person you are becoming. You do not "do outreach." You are a financial educator who talks to people every day, because that is what a financial educator does. Identity first, behavior downstream.

## The 180-day transformation timeline

**Month 1, identity.** Write the identity statement. "I am a financial educator with eleven years in the industry and a systems brain most producers do not have." Put it on the mirror. Read it every morning. This is Clear's vote-casting applied directly.

**Month 2, script library.** Ten scripts memorized word-for-word: warm invitation, dormant reconnect, ghost reconnect, "why now" handler, "just want to sell me insurance" handler, DIME walkthrough, X-curve walkthrough, Rule of 72 walkthrough, referral ask, decline call. Tracy's rule: one script per morning, recorded in your own voice, played back while driving.

**Month 3, state.** The morning mindset block and the pre-call two-minute state shift are installed and non-negotiable. Track the correlation between state quality and call outcomes. You will see it in the CRM numbers.

**Month 4, mission lived.** Zig's rule practiced daily. Every day, one family educated on something concrete, not sold anything, educated. A neighbor hears the Rule of 72. A cousin learns the X-curve. Education precedes transaction.

**Month 5, compounding.** The CRM starts to look like an asset. Dormant ties reconnected are now warm. Warm ties that heard the education are now referring. Activity produces income on a rolling basis, not one campaign at a time.

**Month 6, your own voice.** Scripts sound like you, not a borrowed costume. Clients ask for you specifically. Team recruits see the operating system and want in on it. You stop apologizing for being the quiet systematic one, because quiet systematic is now the one producing.

## What you already have that most producers do not

- Eleven years of tenure. Most agents die inside two.
- Ticketing-grade documentation instincts.
- Systems thinking. Most producers run their business out of their head. You do not.
- A real license, a real book of business, and the emotional literacy of someone who rebuilt a network from zero once before.
- Two books on your desk (*Saving Your Future* and *System Builder 6th edition*) that are the actual curriculum, not generic self-help.

What you lack is not skill. It is the operating system on top of the skill. That is what this document is.

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## 16. The commitment

This document, read once, is an interesting essay. Read weekly and practiced daily, it is an operating system.

The one commitment that makes the difference: **Find one accountability partner. Show them your daily numbers every night for the next ninety days. Do not negotiate the check-in away.** That is the whole difference between a document and a life.

You are not behind. You have eleven years. You are in Personal Year 6, which is a year of foundation. You are two years away from Personal Year 8, which is a year of harvest. The work of the next two years is to build the structure that year eight will harvest from.

The structure is this document. The harvest is the rest.

You have done harder things. You ran overnight shifts solo in IT. You managed teams under pressure. You rebuilt broken service desks one ticket at a time. This is that same muscle. One ticket at a time.

The goal is not to be perfect. The goal is to be in motion, consistently, for ninety days. Then ninety more. Then a year. Then the system builds itself.

Start tomorrow. Twenty-five touches. One accountability partner. One hour of personal development. Fifteen minutes of mindset. One CRM cleanup block.

The rest takes care of itself.