

OPERATING DOCUMENT

Field SOP: The Operating System for Regie Durana

*A Personalized Daily Operating System
Built From 11 Personality Assessments*

Process beats personality.
Run the system.
The feeling shows up by call three.

Prepared for Regie Durana
Round Table · 2026

A printable, daily-use Standard Operating Procedure for getting back in the field, staying in the field, and producing consistently. Built around your specific wiring across 11 assessments. Read it once, then keep it at your desk and follow it.

Page 0 — Before You Pick Up the Phone: The Launch Week

Process beats personality. That is Matthew Pollard's core thesis, and it is the most important sentence in this document for you specifically. Your Catalyst wiring means you are great at starts and weak at the grind. A fixed repeatable process solves that. You do not have to feel confident before the first call. You do not have to feel ready. You run the process. The process does not require confidence. It only requires compliance.

The single rule for the launch week: do not make a single outreach call until all five steps below are complete. Not one call. Not one text. Not one DM. The list comes before the phone. Every agent who has ever burned out in the first 60 days skipped these steps and went straight to dialing. Do not do that.

Step 1: Export Every Contact From Every Source

Pull every name from every place you have ever stored one. Do not filter. Do not judge. Just collect.

Sources:

- iPhone contacts — export the full address book
- Facebook friend list — every name, including people you have not spoken to in years
- LinkedIn connections — every connection, including former IT clients and coworkers
- Gmail and any old work email accounts you can still access
- Old employer contact lists (Intelliteach, Keno Kozie, Gordon Rees, Ting Enterprise)
- Anyone your phone has texted in the last 5 years that you did not save as a contact
- Old event lists, invite lists, church directories, school parent groups

Goal: a single master list of 500 to 1,000 names. Do not filter yet. You will sort in Step 2.

Step 2: Segment Into the 5 Markets

Every name gets one tag. No doubles. Use the criteria from Pages 5-6. The five tags are Hot, Warm, Dormant, Ghost, Cold. If you are unsure, tag Warm and move on. Do not spend more than 10 seconds on any one name.

You will call them in this order: Hot first, then Warm, then Dormant. Cold and Ghost last. This order is not arbitrary. Your warmest markets produce your first 5 to 10 clients. Cold prospecting without a warm base first is brutal, and most agents who quit in year one quit because they started cold.

Step 3: Complete CRM Records — Hot Contacts First

Before you reach out to anyone, their CRM record is complete. Every Hot contact needs: full name, mobile number, email, last contact date, one sentence of context (how you know them), and a next action date.

Complete 100 percent of Hot records before moving to Warm. Then complete the top 50 Warm records. You do not need to complete every Dormant record before you begin — you will build those records as you go.

Step 4: Make the Public Announcement — Before You Call Anyone

This is the step most agents skip, and it is the most powerful thing you can do before a single call. Write and post a one-paragraph announcement on Facebook and LinkedIn. The post should say: where you have been, what you are doing now, and how to reach you. Not a pitch. A person talking to people.

Example: "Hey everyone, it is Regie. I have been meaning to write this for a while. For the last few years I have been growing our Round Table team while working on some technology projects behind the scenes. But insurance and financial education is where my heart has been since 2015, and I am getting back to doing the work I care about most: sitting down with families and helping them understand how to protect what matters. If you ever want an honest second opinion on what you have in place, or just want to catch up, hit me up. No pressure, no pitch. I just like talking to people I know."

Post it and leave it up. Respond to every like, comment, and DM personally within 24 hours. Some of those responses will be from people who are already thinking about coverage. You will have warm inbound contacts before you have called a single person. That is the point.

Step 5: Set Up Your Accountability Partner

Before the first dial, you have one human being who will receive your nightly numbers text. Not after week one. Not when you feel ready. Before Day 1 of calling.

Text them this: "I am starting my outreach this week. I am going to text you my daily numbers every night by 9:30 PM. All I need from you is a thumbs up so I know you saw it. That is the whole job. Are you in?"

Get confirmation. Write their name and number in your tracker. The system starts the moment they say yes.

When all five steps are done, the schedule from Pages 3 and 4 begins. Not before.

Page 1 — Who You Are: The Operating Profile

You are an ENFP-T, a Dc Architect, an Obliger, a 2w1, and a Working Genius of Invention and Discernment. Your top VIA strengths are Love, Hope, and Kindness. Your top HIGH5 themes are Catalyst, Problem Solver, Coach, Storyteller, Strategist. Your Big Five reads high on Openness, Conscientiousness, Extraversion, and Agreeableness, low on Neuroticism, with very low Orderliness, Cautiousness, and Activity Level. Your numerology Life Path is 3. Your chart is a Leo Rising, Leo Mercury, Leo Mars stack on a Virgo Sun.

That stack means a few things in plain language. You are a builder of systems, a launcher of ideas, and a natural communicator. People feel something when they meet you because the Leo presence is real. You care about doing things the right way, not just the fast way, and that care is wired in deep, not performed.

You also have four hard truths that this SOP exists to manage. Read them every morning until they stop surprising you.

Hard Truth 1: You are an Obliger. External accountability is not a nice-to-have. It is your engine. You will hit any deadline you owe to another person. You will quietly miss every deadline you owe only to yourself. This is documented, not a character flaw. Every commitment in this SOP is framed as a commitment to another human being, because that is what makes it real for you.

Hard Truth 2: You have a follow-through gap. Three separate assessments confirmed it. Tenacity is your Working Genius frustration. Perseverance is dead last on your VIA at #24. Orderliness is 11 out of 120 on Big Five. You have the drive. You do not have the love of grinding through monotonous repetition. The fix is not willpower. The fix is structure. Short bursts. Micro-sprints. External systems. Never marathons.

Hard Truth 3: You are a Catalyst, not a maintainer. You light fires. You start things. Once a project loses momentum, restarting it is brutal for you. The protection is to front-load the hardest task of the day before energy fades, and to never let a streak break for more than one day. One missed day is recoverable. Two missed days is a crisis.

Hard Truth 4: You are a Storyteller, not a statistician. You will not win on numbers, charts, or premium illustrations. You will win on stories about real families, real claims paid, real children who got to keep their house. Lead every prospect conversation with a story. Use the numbers only to support what the story already proved.

Your IT-to-insurance mental map. You have run service desks, managed 30-person overnight teams, and held the line on AmLaw 100 escalations. You have already built every skill this business requires. You just have not translated the vocabulary yet. Use this map daily.

IT operations	Insurance equivalent
Ticketing system	CRM pipeline
SLA compliance	Follow-up cadence (48-hour underwriting check, 72-hour client update)
Runbook or SOP	Script and call flow
Escalation plan	Objection handling playbook
Team metrics dashboard	Production numbers
Quality score	Close rate, persistency, NPS
Call resolution time	Time from intro to issued application
After-hours coverage	Evening prime-time appointments

You already wrote SOPs at age 26 that ran a 30-person team to 98 percent quality. Most agents in this business will never have that skill. You do. Use it.

Your identity statement, said out loud every morning before the first call:

I am Regie Durana. I am a financial educator. I have eighteen years of operations experience and eleven years in this business. I do not sell. I help families understand the truth about money so they can protect the people they love. Today I make calls because someone out there needs what I know.

Say it standing up. Say it out loud. Say it before you touch the phone.

The single rule that overrides everything else in this document:

I do not manage my motivation. I manage my system.

Motivation is unreliable. Your Big Five Activity Level is 11 out of 120. You will not feel like it most mornings. Feeling is not the input. The schedule is the input. You follow the schedule and the feeling shows up on its own, usually around call number three.

Page 2 — The 5 Pillars and Where Your Time Goes

Every hour of every working day fits into one of five pillars. The percentages below are not aspirational. They are the targets that produce a six-figure full-time book.

Pillar 1: Client Development — 40 percent of your time. Prospecting, reactivation, referral asks, cold outreach, network events, social media presence. This is what fills the pipeline. If this drops to zero for a week, you have a six-week production gap coming. No exceptions, no excuses.

Pillar 2: Client Service — 30 percent of your time. Financial Needs Analyses, kitchen-table appointments, applications, underwriting follow-ups, policy delivery, annual reviews, claim support. This is what converts the pipeline into revenue and keeps it on the books.

Pillar 3: Team Development — 15 percent of your time. Recruiting, training, counselor calls, three-way calls with new agents, team meetings, coaching sessions.

Pillar 4: Personal Development — 10 percent of your time. Reading Ziglar, Robbins, Tracy, Clear. Studying Van Mueller and Ben Feldman. Listening to top-producer interviews. Taking CE.

Pillar 5: Compliance and Systems — 5 percent of your time. CRM hygiene, documentation, license renewal, carrier appointments, AML training.

Your natural drift. You drift toward Pillars 3 and 4. You are a Coach, a Catalyst, and a Love-of-Learning person, and helping a new agent or reading a great book feels like work. It is work, and it is necessary work, but it is not Pillar 1. The math does not change. If you do not prospect, you do not produce. If you do not produce, the team you are coaching has no example to follow.

The morning rule. No exceptions.

Pillar 1 happens before anything else, every single day.

Before email. Before training a new agent. Before reading a book. Before responding to a teammate's text. Before the meeting with Regie about anything except a real emergency. Pillar 1 hits the calendar first and the phone second, and only then does the rest of the day exist.

If you skip Pillar 1 in the morning, it does not move to the afternoon. The afternoon is for appointments and admin. A skipped Pillar 1 is a lost day for production. Treat it like a missed shift on overnight at Intelliteach. You would not have skipped that. Do not skip this.

Page 3 — Hour by Hour: The Full Day (Part 1)

This is your daily template. Print it. Tape it to the wall behind your monitor.

9:00 to 10:00 AM — Setup Block

What you do:

- Open the CRM. Review yesterday's logged calls. Confirm any action items that came in overnight.
- Confirm today's appointments. Send confirmation texts to any client or prospect on the calendar today: "Hey [name], just confirming we are on for [time] today. Looking forward to it."
- Pull today's 25 contacts from ONE segment only. (See Pages 5-6 for triage.) The list is already prepared from last night, so you are reviewing it, not building it.
- Spend 15 minutes on a mindset journal. Three lines: what am I grateful for, what is the one thing today that matters, who is one person I will help today. This is not optional. It is your Robbins state work.

Why it works for you: Your Big Five Activity Level is low, which means you do not bounce out of bed swinging. You need a runway. The setup block gives your nervous system a structured hour to wake up so that 10:00 AM hits with intention, not adrenaline. Your Conscientiousness is high, so once the runway is built, you will execute.

What success looks like: At 10:00 AM you are standing up, phone in hand, list visible, scripts visible, water nearby, calendar clear. The first dial happens at 10:00 sharp.

Hiccup Watch — Setup Block: If building today's list feels overwhelming or you keep rearranging names instead of starting, that is Orderliness 11 triggering decision paralysis. Fix: do not rebuild the list. Open yesterday's segment, add 3 new names to the bottom, and start there. The list does not have to be perfect. It has to exist. Full explanation on Page 11.

10:00 AM to 12:00 PM — Power Block 1

What you do: 25 outreaches in 5 micro-sprints of 5 calls each, with a 3-minute break between sprints. Stand up. Phone on silent except for the call you are on. CRM open. Script reference visible. The ugliest contact on the list goes first. Frog-eater rule from Tracy: the worst call of the day happens at 10:01.

Why it works for you: Your Tenacity frustration means a two-hour calling marathon will break you. A two-hour block of 5-call micro-sprints will not. Each sprint is a small finished thing, and your Catalyst strength loves small finished things. The 3-minute break exists to keep your dopamine system from collapsing under repetition. Use the break to walk to the kitchen, stretch, drink water. Do not check email. Do not look at Facebook. The break is for your body, not your brain.

What success looks like: 25 dials logged. Every call logged in the CRM with a next action and a date. Three to five real conversations. One or two appointments set. By 12:00 PM, the most important work of the day is already done.

Hiccup Watch — Power Block: If you stop after 2 sprints and start doing something else, your Tenacity frustration fired. Fix: set a timer for the 3-minute break, stand up, walk to the kitchen, come back. The next sprint is easier than the one you stopped on. If you spent part of this block coaching a teammate, you drifted into Pillar 3. End the coaching conversation and log a 4 PM callback: "Hey, I am in my prospecting block, let me text you at 4." Then return to the phone. Full explanation on Page 11.

12:00 to 1:00 PM — Reset Block

What you do: Eat real food, not at your desk. Walk outside if possible. No content consumption. No podcast. No social media. No news. Your nervous system needs an hour of low input to recover from the social load of two hours on the phone.

Why it works for you: You are an Extravert at 86 out of 120, which means you are energized by people, but you are also Turbulent at 51 percent, which means you are self-aware and can feel when the tank empties. After 25 outreaches, the tank is half empty whether you notice it or not. The reset block is the refill.

What success looks like: At 1:00 PM you feel like a person again, not a call center. You are ready to either run appointments or run a second power block.

Hiccup Watch — Reset Block: If you are checking social media or watching news, you are not resetting. You are content-swapping. Your Sagittarius Moon needs actual space, not stimulus. Close the apps. Eat. Walk outside if you can.

1:00 to 4:00 PM — Appointments OR Power Block 2

What you do: If you have appointments scheduled, run them. If you have no appointments, run a second power block of 15 more outreaches in 3 micro-sprints of 5. The second power block is shorter than the first because by afternoon your Activity Level is wearing thin. Do not push it to 25 in the afternoon. You will burn out.

Why it works for you: Two power blocks in a day, totaling 40 outreaches when there are no appointments, is the production volume of a top quartile producer. You do not need to outwork everyone. You need to work the right hours with the right intention.

What success looks like: Either two FNAs run with notes logged, or 15 more outreaches with everything logged.

Hiccup Watch — Afternoon Block: If you have no appointments and you are avoiding the second power block by studying, organizing, or coaching a teammate, you drifted to Pillars 3 or 4. Name it out loud: "I am avoiding the phone." Then return to the phone. The coaching and the studying feel productive. They are not Pillar 1. Full explanation on Page 11.

Page 4 — Hour by Hour: The Full Day (Part 2)

4:00 to 5:30 PM — Admin Block

What you do:

- Submit any applications from today's appointments. No application sits overnight. Same-day submission is your SLA. Treat it like a P1 ticket.
- Run underwriting follow-ups on any case in flight. Any case more than 48 hours since last update gets a call to the case manager today.
- 15-minute CRM hygiene block. Update any contact records that need updating. Move stalled leads. Re-tag market segments that have shifted.
- Pull tomorrow's 25-name list from ONE segment. Have it ready before you shut down.

Why it works for you: Your Conscientiousness will keep you working past 5:30 if you do not stop. The admin block is bounded so you do not drift. 90 minutes is enough time to clear admin if you are not also trying to make calls. This is not a calling block. This is a closing-loops block.

What success looks like: Inbox at zero on the things that matter. CRM clean. Tomorrow's list ready. Applications submitted. No loose ends.

Hiccup Watch — Admin Block: If you are still prospecting at 4:15 instead of running admin, that is actually Tenacity in reverse: you found momentum and you are afraid stopping will break it. The admin SLA matters. Loose applications and unlogged calls cost you appointments next week. Flip the switch at 4:00. Also, if you are skipping the CRM hygiene block because "you will do it tomorrow," you will not. Log today today.

5:30 to 6:30 PM — Hard Stop

What you do: You stop working. Family. Dinner. Walk. Workout. Phone away. Laptop closed.

Why this is non-negotiable for you specifically: You are an Obliger. Your single biggest risk is Obliger rebellion. When an Obliger is overburdened with no recovery, the rebellion is sudden and total. You will not slowly slow down. You will quit the whole system at once and then feel guilty for a week. The recovery hour is what prevents the rebellion. Skipping recovery is not a sign of dedication. It is a sign you are about to crash.

Your partner Mary should be able to tell you when you are slipping. Tell her in advance: "If you see me working past 5:30 three nights in a row, tell me to stop." Outsource the enforcement. That is what an Obliger does.

What success looks like: At 5:31 you are not at your desk. The dinner conversation does not include shop talk. You are present.

Hiccup Watch — Hard Stop: If you are still at your desk at 5:45 because "just one more thing," the Obliger rebellion is building. One more thing becomes three more things. The system is designed so there is no "one more thing" if you followed the schedule. Stop now. The cost of stopping is a 15-minute delay. The cost of not stopping is a crash in 2 to 3 weeks. Full explanation on Page 11.

6:30 to 9:00 PM — Prime Time, By Night

Prime Time is no longer one generic evening appointment block. It varies by day because you are a Marketing Director with personal production responsibilities and team responsibilities. Each evening has a defined shape before the week begins.

Monday: Client appointments, 6:30 to 9:00 PM. Evening sits with prospects and clients. Same energy as any other appointment night.

Tuesday: Off, recovery night. Sagittarius Moon space. No evening work. Daytime Power Block 1 still runs as normal. This night is protected.

Wednesday: Client appointments, 6:30 to 9:00 PM. Same shape as Monday. Two client appointment nights per week is the sustainable core.

Thursday: Team Zoom, 6:30 to 8:00 PM. Recurring calendar invite to your three team members. The reason this works for an Obliger is the mechanism: three humans expect you on screen at 6:30 every Thursday. You set the recurring invite once and the system runs itself. You do not have to decide whether to show up. The calendar decides for you.

Friday: Free window 5:30 to 8:00 PM, then Zoom presentation 8:00 to 9:00 PM. The 5:30 to 8:00 window is protected family and free time. Do not book anything there. The 8:00 PM presentation is one hour, on Zoom, attended by people who responded to flyer invitations sent earlier in the week.

Saturday: Free window 5:30 to 8:00 PM, then Zoom presentation 8:00 to 9:00 PM. Same shape as Friday. Two presentations a week gives prospects two separate options to attend without either night eating into family time.

Sunday: Off. No work, no presentations, no exceptions.

Why it works for you. Five evenings have something scheduled, but only two of them (Monday and Wednesday) run at full client-appointment intensity. Thursday is a shorter team Zoom at 90 minutes. Friday and Saturday each have a 2.5-hour protected free window before a 1-hour presentation, so the actual workload on those nights is much lighter than a client sit. Tuesday and Sunday are fully off. The total weekly load is sustainable for an Obliger with Triple Leo presentation cost because the intensity varies night to night, and your Sagittarius Moon gets real space on Tuesday, Sunday, and inside the Friday and Saturday early-evening windows. Thursday Team Zoom creates external accountability that your Obliger requires for team development to actually compound. Presentations are lower per-hour energy than one-on-one client appointments because one hour of preparation reaches multiple attendees instead of one family. The math works in your favor.

What success looks like. Every evening block has a clear shape before the week starts. The calendar invitations exist before Monday morning. You do not have to decide anything in real time. The system decides for you.

Hiccup Watch — Prime Time: Two things erode this structure. First: the Friday or Saturday 5:30 to 8:00 PM free window gets booked because "it is just one thing." It is never just one thing. Protect that window the same way you protect Sunday. Second: a client says they can only do Tuesday or Thursday evening and you add a fifth working night. One client's calendar is not your operating system. Hold the line. If you find yourself breaking either rule more than once in a month, the structure is drifting and you need to name it out loud before it becomes the new default.

9:00 to 9:30 PM — Wrap

What you do:

- Log final numbers for the day in your tracker: dials, conversations, appointments set, appointments run, applications submitted.
- Text the numbers to your accountability partner. This is not optional. The text is the entire system. If you do not have a partner yet, your partner is Regie himself, or Mary, or your sponsor, or an agent at another firm. You need one human being who reads your numbers every night.
- Shut down. Phone on Do Not Disturb. Day is done.

Why this is the load-bearing wall of the entire SOP: Obliger psychology only works when the commitment is to another human. The 9:30 PM text is what makes every other rule in this document real. Without the text, this is a wishlist. With the text, this is a system.

What success looks like: Numbers sent. Partner sees them. Day closes clean.

Hiccup Watch — Wrap: If you are about to skip the accountability text because it was a bad day and you feel shame, or because it was a good day and you feel you do not need to report, your Obliger is rationalizing in both directions. The text is not a grade. It is a signal. Bad day numbers sent = system still running. Good day numbers sent = system still running. No numbers sent = system is not running. Text the numbers. Full explanation on Page 11.

Page 5 — Contact Triage SOP: The Correct Process (Part 1)

You tried this once and felt lost. You probably did three things wrong, and we will fix all three. The most likely mistakes were: mixing all five market segments together in one big spreadsheet, starting with cold or ghost contacts before the hot market was warmed up, and treating the work like a data entry project instead of a relationship activation project. A list with 800 contacts that has not been segmented is not a tool. It is a wall.

The correct process has six steps. Do them in order. Do not skip ahead.

Step 1: Build the Raw List

Pull every contact from every place you have ever stored one. Do not filter yet. Capture first, segment later. Sources to pull from:

- Your iPhone contacts. Export the full address book.
- Your Facebook friend list. Every name.
- Your LinkedIn connections. Every name. Including the dormant ones from Intelliteach, Keno Kozie, and Gordon Rees.
- Your old email address books. Gmail, work email if you can still access it.
- Your former IT clients. AmLaw 100 firms, Ting Enterprise contacts, anyone you supported in a help desk role who knows your name.
- Your former coworkers from Intelliteach (2008 to 2016) and Keno Kozie (2016 to 2020).
- Every WFG contact from your CRM, your team roster, every recruit you ever ran a Build Your Business Presentation for.

- People your phone has texted in the last 5 years that you did not save as a contact. Scroll the messages app.
- Old wedding invite lists, baby shower lists, funeral lists. Anyone you cared enough to invite or attend for.

Goal: a single list of 500 to 1,000 names. Do not edit. Do not judge. Just capture.

Step 2: Segment Into the 5 Markets

Now you sort. One contact, one tag. Use these exact criteria. Do not invent your own categories. The five-market model exists because it works.

HOT. Immediate family and the friends who would pick up on the second ring today. Test: if you called them right now with no preamble, would they be glad to hear from you? If yes, Hot. Examples: closest family members, your best friend from high school you still talk to, the godparent of your kid, a current sponsor or mentor.

WARM. Current acquaintances you have spoken to in the last 12 months. They know what you do. They are not avoiding you. They are not best friends, but the relationship is alive. Examples: your barber, your CPA, neighbors, parents at your kid's school, anyone you grabbed coffee with in the last year, an active church or networking group member.

DORMANT. Old friends, old coworkers, former IT clients, former WFG teammates, anyone you have not spoken to in 1 to 5 years or more. The relationship was real once. It went quiet because life happened, not because of conflict. Most of your value is here, by the way. We will get to the research in a minute.

GHOST. People in your phone you cannot remember. Names you do not recognize. Numbers with no context. Save the contact, but tag it Ghost. We will handle these last.

COLD. People who came in through inbound channels, leads, internet leads, ad responses, referrals you have not yet contacted, people who walked into a community event you ran. Cold is not bad. Cold is just cold.

Step 3: Prioritize the Order — Hot, then Warm, then Dormant. Cold and Ghost Last.

Here is the order you call them, and the reason for the order.

Hot first. You need wins fast. The Hot market gives you appointments inside 7 days. Catalyst strength loves quick wins. Front-load them. Hot market is where you announce your new chapter, ask for advice, and ask for referrals. Most of your first 10 appointments come from here.

Warm second. Once Hot is in motion, Warm is where the volume lives. Warm contacts already know what you do, they just have not been activated. The activation is a text or a call asking how they are, not a pitch.

Dormant third, and this is where you have been avoiding the gold. Read this carefully. Levin and Murnighan published research at MIT Sloan in 2011 that showed dormant ties produce MORE novel information and value than active ones. The reason is simple: an active tie has been pulling from the same pool of information you have. A dormant tie has been living in a different pool for years and has things to share that your active network does not. Liu and colleagues published a study in 2022 with over 6,000 participants that found people systematically underestimate how much a reach-out is appreciated. The fear that "they will think it is weird" is a documented cognitive bias, not a real signal. The dormant contact is not annoyed. They are usually flattered. Boothby's 2018 work on the Liking Gap showed we chronically underestimate how much other people like us. Read those three papers if you doubt this. The data is overwhelming.

What this means for you: when you are calling Dormant contacts, you are not imposing. You are giving them something they have wanted for a long time. The research is on your side.

Cold and Ghost last. Cold and Ghost are work you do AFTER your Hot, Warm, and Dormant motion is alive. If you start with Cold while your Hot market does not even know you are back in the field, you are working uphill for no reason. The energy returns are terrible.

Page 6 — Contact Triage SOP: The Correct Process (Part 2)

Step 4: Set Up the CRM Record. Every Contact. No Exceptions.

Before you reach out to anyone, the CRM record is complete. You ran 30-person help desks. You know the rule: the ticket is the work. If the ticket is not in the system, the work did not happen. Same here. The CRM record is the ticket.

Required fields for every contact, before the first outreach:

- Full name (first and last, no nicknames in the primary field)
- Phone number (mobile preferred)
- Email address
- Market segment tag (Hot, Warm, Dormant, Ghost, Cold)
- Last contact date (best estimate is fine for Dormant)
- Notes field with one or two sentences of context: how you know them, what they do for a living if you remember, anything you owe them or they owe you, last memorable shared moment

- Next action (text, call, DM, email)
- Next action date (the calendar item)

If you cannot fill in those fields, you are not ready to reach out. Filling them in is the relationship activation. The reach-out is the second step, not the first.

Step 5: Build Today's 25-Name List From ONE Segment Only

This is the rule that fixes the analysis paralysis. Pull all 25 of today's outreaches from a single market segment. Do not mix.

Why mixing fails for you specifically: your Tenacity frustration plus your Orderliness 11 means that decision fatigue between calls is fatal. If call 1 is Hot and call 2 is Cold, your brain has to switch context. The script is different. The energy is different. The expected outcome is different. After three context switches, you are exhausted and you stop.

If today's list is all Dormant, every call uses the same script. Every call has the same mental frame. Every call resets quickly. Your micro-sprint structure works.

Example weekly rotation:

- Monday: 25 Warm
- Tuesday: 25 Dormant
- Wednesday: 25 Warm
- Thursday: 25 Dormant
- Friday: 25 referral asks and follow-ups
- Saturday: training day, no outreach
- Sunday: rest, no outreach

Hot market is mostly worked through inside the first 30 days. After that, Hot calls happen as they come up, ad hoc, not in the daily list.

Step 6: Pre-Outreach Quality Check

Before you make the first dial of the day, answer three questions out loud:

1. Is every name on this list in one segment? If no, fix the list.
2. Does every contact have a complete CRM record? If no, finish the records first.
3. Do I know what outcome I am calling for today? (For Hot: appointment or referral. For Warm: reactivation conversation. For Dormant: pure reconnection, no agenda.)

If all three answers are yes, you start dialing. If any answer is no, you spend the first 15 minutes of the power block fixing it. Do not start dialing on a broken list.

What You Were Likely Doing Wrong, Named Plainly

You probably mixed all 5 markets in one spreadsheet. You probably tried to be efficient by sorting alphabetically and calling top-down, which means you were calling Cold names with the same energy as Hot names and getting brutally inconsistent results. You probably started with the names that felt safest, which were the Hot names you were going to talk to anyway, then ran out of energy before you got to the Warm and Dormant names where the actual production lives. You probably skipped the CRM record step because it felt like data entry instead of relationship work.

The fix is not to try harder next time. The fix is the six-step process above, run in order, every week. The process does the thinking for you. That is what good SOPs do.

Page 6B — Channel Selection: Phone vs Text vs DM vs Email

Not every outreach is a phone call. Using the wrong channel for the wrong market is one of the fastest ways to burn a relationship before it starts. Here is the rule by market segment.

Hot Market — Phone or In-Person First

Hot contacts expect a real call. A text from someone you talk to every week feels cold and avoidant. Call them. If you must text, call within 24 hours of the text.

Do not hide behind text with people who love you.

Warm Market — Text First, Phone Only If They Respond

Text the pre-warm message first. If they respond with openness, call. If they do not respond within 3 days, send one more text, then move them to a 90-day follow-up. Do not cold-call a Warm contact. Over-calling the warm market burns trust faster than anything.

Pre-warm text: "Hey [name], it is Regie. Been a minute. You crossed my mind today. How is everything going?"

Dormant Market — Text or DM First. Never a Cold Call.

A dormant contact has not heard from you in one to five years or more. A cold call with no warning is jarring. A text or DM is low-pressure. Use text if you still have their number. Use DM if you do not, or if the relationship lived primarily on social media.

For social media specifically: do not DM a dormant contact out of nowhere. Spend 3 to 5 days genuinely engaging with their content first. Like a post. Leave a specific comment (not "great post" — a real reaction to what they actually said). Show you actually saw them. Then DM. This is

the comment-first-DM-second rule. It works because it signals that you are interested in them as a person, not just their contact info.

Ghost Market — Text Only. Short. Honest.

Do not call someone whose name you cannot remember. Too much pressure on both sides. Text the Ghost script from Page 10. Keep it light.

Cold Market — Depends on the Product

For final expense leads: phone is industry standard. Call them. For term and IUL for working professionals: LinkedIn is the primary channel, phone second. For business owner IUL: introductions through existing clients. You do not cold-call business owners.

Channel Quick Reference

Market	First Contact	Follow-Up
Hot	Phone or in-person	Phone
Warm	Text	Phone if they respond
Dormant	Text or DM	Text, then phone
Ghost	Text only	Text once more, then 90-day flag
Cold (final expense)	Phone	Phone
Cold (IUL/term pro)	LinkedIn DM	Phone if they engage

The Compliance Note (Read Once, Remember Forever)

Manual one-to-one texts from your personal phone to personal contacts are not subject to TCPA automated dialing restrictions. The strict written-consent rules apply to bulk and automated platforms. You can text people in your phone without consent forms. Bulk texting requires consent. When in doubt on anything compliance-related, call your upline. Not ChatGPT.

Honor opt-outs immediately. If anyone says stop, remove them and do not contact them again.

Page 7 — The Call Session SOP (Part 1)

Pre-Session Setup. 5 Minutes.

Physical environment:

- Stand up. You do not call sitting down. Your voice is different on your feet. Try it once and you will hear it.
- Clear the desk. Empty water glass, no notebooks, no phone except the dialer. The CRM is on one screen. The script reference is on the other or printed beside you.
- Phone on silent for everything except the call you are on.
- Door closed if possible. Tell the household you are unavailable for 90 minutes.

State shift, 60 seconds, the Robbins Emotional Triad:

- Posture. Roll shoulders back, chest up, chin level. Hold for 10 seconds.
- Breath. One deep breath in for 4 counts, hold 4, out for 6. Three rounds.
- Focus. Shift the question in your head from "Do I have to make calls?" to "Who am I going to help today?"
- Language. Say your identity statement out loud. Stand up while you say it.

I am Regie Durana. I am a financial educator. I have eighteen years of operations experience and eleven years in this business. I do not sell. I help families understand the truth about money so they can protect the people they love. Today I make calls because someone out there needs what I know.

Review the 3 names you wrote down last night. These are the frogs. The hardest contacts on today's list. They go first. Tracy's rule: eat the frog, then nothing else in the day will taste worse.

During the Session: How to Run Each Call Type

DORMANT RECONNECTION CALL. No pitch. None. Use FORM only: Family, Occupation, Recreation. The "M" — Message — does not exist on a first reconnection call. If they ask what you are doing professionally, answer honestly and briefly: "I am in financial services now, helping families with planning. But that is not why I called. I called because I missed you and wanted to catch up." Then you go right back to FORM. If they open the door to business by asking a question, walk through it. If they do not, do not force it. End the call with: "Hey, this was great. Let me text you sometime in the next couple weeks to grab coffee or get on a real call." Log it. Set a 30-day follow-up.

WARM MARKET REACTIVATION. Text first to pre-warm. The text: "Hey [name], it is Regie. Been a minute. You crossed my mind today. How is everything going?" If they respond with openness, then call. If they do not respond, send one more text 5 days later, then drop them to a 90-day follow-up. Do not over-text. On the call, use FORM, then let them invite the business conversation. If they ask what you are up to, give the warm invitation script: "I am working on something that matters to me and I want to get your honest opinion." That is the door. Walk through it if they do.

FOLLOW-UP ON A "THINKING ABOUT IT" PROSPECT. Lead with care, not pressure. "Hey [name], it is Regie. I just wanted to check in. Not to push, just to see how you are doing and if you had any questions come up." Then shut up and listen. If they want to move forward, schedule. If they say they need more time, ask one specific question: "Is there anything specific that is making you pause? I want to make sure I addressed everything." Then listen again. Most stalls dissolve under that question.

APPOINTMENT CONFIRMATION CALL. Day before the appointment and morning of. Keep it simple. "Hey [name], just confirming we are on for [time] today. Looking forward to it." If you get voicemail, send the same as a text. Confirmed appointments show up. Unconfirmed ones cancel.

FNA PREP CALL. This is a 5-minute call before the actual sit. Goal: gather two pieces of information so the sit goes faster, not all the information. "Hey [name], quick question before we meet. So I can come prepared, can you tell me roughly what you currently have in place for life insurance, and what you would like to walk away from our meeting feeling good about?" Two questions. Stop talking. Write down what they say. Bring it to the appointment.

Handling What Comes Up

"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."

"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."

Goes to voicemail. Use the Jeb Blount 5-step formula. Name plus company in the first three seconds. One-sentence reason for the call. A hook that is specific or curious. A clear call to action. Name and number again, slower the second time. Example: "Hey [name], this is Regie Durana. I am calling because I came across something I thought you would want to see. I work

with families on financial planning, and I have a quick idea I think you would find useful. Give me a call back when you get a second, [number]. Again, Regie Durana, [number]. Talk soon." Log it. Set a follow-up in 3 days.

No response to text after 3 days. Try a different channel. If you texted, send a LinkedIn DM or an email. If they were a Facebook friend originally, send a Facebook message. After 2 more attempts across channels with no response, move them to inactive with a 90-day check-in flag. Do not chase. Chasing damages the relationship more than silence does.

Page 8 — The Call Session SOP (Part 2)

Post-Call Logging. 2 Minutes Per Call. This Is an SLA, Not Optional.

You ran service desks. You know the rule: the call did not happen until the ticket is closed. Same rule.

Every call gets logged immediately. Not at the end of the day. Not tomorrow. Now, while it is fresh.

What goes in the log:

- Date and time of the call
- Channel (call, text, DM, email)
- What was said (one or two sentences, not a transcript)
- Their response and tone (warm, neutral, cold, hostile, no answer)
- The next action (what you commit to doing next)
- The next action date (specific calendar date, not "soon")
- Market segment update if it changed (if a Dormant contact warmed up, retag them as Warm)
- Interest flag if applicable (if they expressed any interest, set a follow-up task with a 48-hour SLA)

Why the 2-minute logging block matters for you specifically: your Orderliness is 11 out of 120. If you do not log immediately, you will not log at all. The CRM hygiene block at 4:00 PM is for cleanup, not catch-up. If you try to use the 4:00 block to log everything from the morning, you will remember half of it wrong. Log live. Always.

The 48-hour interest SLA: if a contact expressed any interest in any of: a quote, a review, more information, a meeting, a referral, you have 48 hours to take the next action. Treat it like a P1 escalation. The longer interest sits, the colder it gets.

Post-Session Wrap. 5 Minutes.

At the end of every call session:

- Quick numbers count: dials made, contacts reached, appointments set, follow-ups scheduled.
- Pick the 3 hardest names for tomorrow. The frogs. Write them down on a sticky note for tomorrow's setup block.
- One sentence in your tracker about the session: what worked, what did not.
- Stand up, walk away from the desk for 10 minutes.

The wrap exists because your Storyteller strength wants to relive every conversation in your head, and your 2w1 Helper wants to second-guess whether you should have said something different. Five minutes of structured wrap, then you walk away. The conversations live in the CRM now. They do not need to live in your head.

Page 9 — The Weekly Rhythm

Each day has a job. Protect the jobs.

Monday — Reactivation Day. 25 Warm market outreaches. Weekly planning at the start of the morning: review last week's numbers, set this week's targets. Evening: client appointments 6:30 to 9:00 PM.

Tuesday — Dormant Day. 25 Dormant outreaches. This is the day where the research backs you up. Read the Liu 2022 finding once a month to remember: people are glad you reached out. Your fear is not a fact. Evening: off, recovery.

Wednesday — Warm Day. 25 Warm outreaches. Mid-week pulse check: am I on pace for this week's targets? Evening: client appointments 6:30 to 9:00 PM.

Thursday — Dormant Day Two. 25 Dormant outreaches. By Thursday afternoon, you should have 4 to 6 conversations going for the week. Evening: Team Zoom 6:30 to 8:00 PM with the three team members. Recurring calendar invite.

Friday — Closing and Referral Day. Morning: 25 referral asks and follow-up calls. No new prospecting. Friday is when you close the loops you opened earlier in the week. Afternoon: weekly numbers review and accountability check. Send the week's totals to your accountability partner before 5:00 PM. Non-negotiable. Evening: free window 5:30 to 8:00 PM, then Zoom presentation 8:00 to 9:00 PM.

Saturday — Training Day. No outreach. No appointments during the day. This is for personal development (Pillar 4) and team development (Pillar 3). Read for 90 minutes. Take a CE course. Meet with your sponsor. Run a three-way call with a new agent. Do not let the week's prospecting energy bleed into Saturday. Saturday is about getting smarter, not about hustling more. Evening: free window 5:30 to 8:00 PM, then Zoom presentation 8:00 to 9:00 PM. Daytime training and Pillar 4 work unchanged.

Sunday — Rest Day. No work. None. Family. Faith. Recovery. Your Sagittarius Moon needs space and your Obliger needs to learn that rest is a commitment to your future self and your family. The Pillar 1 engine runs on a rested operator. A burned-out Regie is no good to anybody, including the people he is trying to protect.

Weekly Non-Negotiables

- Friday accountability share. By 5:00 PM. To your partner. Numbers only, no excuses.
- Saturday morning reading. 90 minutes. One chapter from the Mentor Stack. (See Mentor Stack reference doc.)
- Sunday rest. Phone in another room from 6:00 PM to 9:00 PM at minimum.
- Weekly planning, Monday morning. 30 minutes. Review last week, set this week's targets, pull the segment list for each day.

Protecting Saturday and Sunday From Obliger Guilt

You will get texts on the weekend. Clients, teammates, recruits. Most are not emergencies. Set the expectation explicitly with your team and your sponsor: "I respond Monday morning unless it is urgent." Then enforce it. The Obliger fights this rule because it feels like letting people down. It is not. It is showing them that you respect your own boundaries, which models the same behavior for them. Real emergencies (a death, a claim, a family in crisis) get handled. Anything else can wait 24 hours.

Pipeline Tracker: The Five Numbers

You track five numbers every week to see whether the system is actually producing.

1. Outreaches sent (the top of the funnel)
2. Real conversations (people who picked up or replied substantively)
3. Appointments scheduled
4. Appointments run
5. Applications submitted

If the bottom number is low, walk back up the chain and find which ratio is broken. Low conversations means fix prospecting volume. Low appointments means fix the conversation quality. Low applications means fix what happens in the room. The numbers do not lie. They tell you exactly where to work next.

Page 10 — Scripts Quick Reference

In a live session you do not need explanations. You need words. Here are the words.

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?"

Dormant reconnection text. No pitch. "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?"

Ghost text. "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."

"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."

"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."

LinkedIn DM. "Hey [name], long time. I was on LinkedIn and your profile popped up. I remember [specific shared project or moment]. Hope you are well. I made a big career change last year, moved from legal IT into financial services. Would love to hear what you have been up to if you have time for a 15-minute catch-up call."

Voicemail. Jeb Blount 5-step. "Hey [name], this is Regie Durana. I am calling because I came across something I thought you would want to see. I work with families on financial planning, and I have a quick idea I think you would find useful. Give me a call back when you get a second, [number]. Again, Regie Durana, [number]. Talk soon."

Annual review. "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]?"

Referral ask. "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]. 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."

Decline call. "[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."

Policy delivery. "[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."

Van Mueller-style questions. "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?"

Confirmation text. "Hey [name], just confirming we are on for [time] today. Looking forward to it."

Page 11 — The Mental Game: Why Your Brain Does That

Read this page when you are stuck. Read it slowly. It is the most important page in this document for you specifically.

Why You Drift From Pillar 1 to Pillars 3 and 4

You are a Coach (HIGH5 #3). You are an Enneagram 2 Helper. You are a Storyteller. When a new agent on your team needs help, every wire in you fires "yes, this is what I do." When a great book is on your desk, your Love of Learning lights up and you start reading. Both feel like work. Both are work. Neither is Pillar 1.

The drift is not a moral failure. It is the predictable behavior of your specific wiring. The discipline is recognizing it in real time and naming it out loud.

The pattern interrupt: when you catch yourself coaching a teammate during morning hours, say to yourself, "I am avoiding prospecting by coaching." Then end the conversation kindly. "Hey, this is great, but I am in my prospecting block. Let me text you at 4 to pick this back up." Then return to the phone.

This is not a one-time fix. You will do this every week. That is the cost of having Coach as a top strength. You are not broken. You are managing a known drift.

Why Call Reluctance Hits You Specifically

Three reasons, and each has a specific reframe.

Role Rejection. You have Honesty as VIA #5. You are allergic to anything that feels like a pitch because it feels dishonest, and dishonesty is a violation of your core wiring. The reframe: you are not a salesperson. You are a financial educator. The script changes from "I want to show you a product" to "I want to share information that has helped families like yours." Different verb, different identity, same activity.

Separationist tendency. Your Agreeableness is 114 out of 120, near the maximum. You genuinely do not want to impose on people you care about. The fear is that talking to a friend about money will damage the friendship. The reframe: not talking to your friend about money also damages the friendship. If your friend's spouse dies uninsured because you were too polite to bring it up, the relationship is destroyed in the worst possible way. Bringing it up is the act of friendship, not the violation of it. Your job is to give them the choice. Their job is to make it.

Broken Identity gap. You spent 18 years building an IT identity. You are 11 years into building a financial services identity. Both are real. The gap between them is the question "Am I a real professional in this business yet?" The honest answer: yes, by license, by experience, by case count. The anxious answer: not yet. The reframe is to stop asking the question. Your identity statement does not include "I am trying to figure out who I am." It says "I am a financial educator with 18 years of operations experience and 11 years in this business." Say it until you believe it. Then keep saying it after.

The Shame Loop Around Dormant Contacts

You feel shame about reaching out to old friends. You think they will be annoyed. You think they will judge you. You think they will see the outreach as transactional.

The data says you are wrong, every time, in every study, across thousands of participants.

- Levin and Murnighan, MIT Sloan 2011: dormant ties produce more novel value than active ones.
- Liu et al., 2022, 6,000 participants: people consistently and significantly underestimate how much a reach-out is appreciated. The person on the other end is happier to hear from you than you predict.
- Boothby, 2018, the Liking Gap: we chronically underestimate how much other people like us. After every conversation, the other person liked us more than we thought they did.

The fear is real. The fear is also a documented cognitive bias, not a truth about the relationship. Read this list once a week. The bias does not go away. It just gets less convincing every time you see the numbers.

When the Enneagram Stress Arrow Fires

Under enough pressure, your 2w1 stress arrow points to Type 8. The signs are specific.

- You snap at the process. "This is stupid. None of this is working."
- You want to quit the whole system at once. Not modify it. Burn it.
- You feel resentful toward the people you are supposed to be helping.
- You become controlling. You micromanage your sponsor, your team, your spouse.
- You stop logging calls. You stop following the schedule. You go quiet.

When you see two or more of those signs in a single day, the Type 8 mode is firing. The countermeasure is not "push through." It is the opposite.

- Schedule a half-day off in the next 48 hours. Real off, not "off-but-checking-email."
- Run Robbins state work for 20 minutes. Movement, music, language reset.
- Call one human you trust who is not on your team and is not a client. Talk about anything except work.
- Sleep. Get to bed an hour earlier than normal for two nights.

The 8 mode passes if you let it. It does not pass if you fight it. This is a 48 to 72 hour storm, not a permanent state.

The Obliger Reset

If your output drops for 3 days in a row and there is no obvious reason, the cause is almost certainly Obliger drift. You are working alone. There is no human watching. The pattern self-corrects only when the human comes back.

The fix is not more willpower. The fix is a 30-second action. Send today's numbers to one person by 9:30 PM. Every night. That single text is the entire system. Without it, every other rule in this SOP is suggestion. With it, every other rule is enforced.

If your accountability partner goes silent for a week, find a new one. The role is mandatory. The specific person is not.

Page 12 — The 90-Day Rebuild: Phase by Phase

This is not a checklist. It is a sequence. The phases are ordered for a reason. Each one builds the foundation for the next. Do not skip ahead. An agent who starts cold prospecting in week one without a warm base is an agent who quits by week eight.

The headline principle: process beats personality. You do not have to feel like it. You do not have to be in the right mindset. You run the phase. The phase does the work.

Phase 0 — Days 1 to 7: Pre-Launch (No Calls Yet)

This phase is covered in full on Page 0. Nothing in this section moves until Page 0 is complete.

Done means:

- Master contact list built from all sources (500 to 1,000 names)
- Every contact segmented into Hot, Warm, Dormant, Ghost, or Cold
- CRM records complete for 100 percent of Hot contacts and top 50 Warm contacts
- Public announcement posted on Facebook and LinkedIn
- Accountability partner confirmed and first nightly text protocol set up
- Daily schedule recurring blocks set on your calendar

If any of those five are incomplete, you are still in Phase 0.

Phase 1 — Days 8 to 14: Hot Market Sprint

You call and text every Hot contact personally. Not email. Not DM. Call or text.

The script is not a pitch. It is a person talking to people they already know: "Hey, wanted to reach out personally. I am getting back into the field full time and I wanted you to hear it from me directly."

Goals by Day 14:

- Every Hot contact has been personally contacted

- 5 to 10 appointments booked from this group
- Every Hot contact has been asked for 2 introductions
- First applications possible in this window

What success looks like at the end of Day 14: you have had real conversations with the people who matter most, you have appointments on the calendar, and your accountability text has gone out every single night.

Phase 2 — Days 15 to 45: Warm Market Reactivation

This is the volume phase. 25 Warm contacts per day, Monday and Wednesday, text pre-warm first. You are not pitching. You are reconnecting. The business conversation comes later, if at all, and only if they open the door.

By Day 30, your monthly newsletter launches. One page, value-first, no product pitch. Market update, one helpful tip, one personal note. This is the long-term drip that turns lukewarm contacts into warm ones over 6 to 12 months without requiring you to call them every week.

Goals by Day 45:

- 10 to 15 active conversations going
- 3 to 5 appointments scheduled or run
- Newsletter sent to everyone who opted in
- Friday accountability share running every week without a miss
- 1 to 2 applications submitted

What success looks like at the end of Day 45: your pipeline is alive. You have names moving from Warm to active conversation. Your system is running, not your motivation.

Phase 3 — Days 46 to 75: Dormant Market

You are now going into the gold. Tuesday and Thursday blocks, 25 Dormant contacts per day. Text or DM first, never a cold call. For social media contacts, comment first for 3 to 5 days before the DM.

The research is on your side here. Liu 2022: people underestimate how much a reach-out is appreciated. Levin 2011: dormant ties produce more value than active ones. Boothby 2018: they liked you more than you thought. Read those three findings every Tuesday before the block starts.

Goals by Day 75:

- 5 to 10 FNAs per week
- Referral ask at the end of every appointment, every time

- 8 to 12 applications submitted in this window
- First referral chain starting (appointments from introductions, not cold outreach)

What success looks like at the end of Day 75: you have a pipeline with 3 to 5 applications active at any given time and you are generating appointments from referrals, not just outreach.

Phase 4 — Days 76 to 90: Momentum and the Numbers Review

Cold prospecting begins now. Not before. Door knocking, purchased leads, community event hosting — all of it is available now because you have a warm base under it. Cold is the addition to a working system, not the foundation of it.

More important than the cold work: review your three production ratios.

1. Outreach-to-conversation rate. How many contacts does it take to get one real conversation?
2. Conversation-to-appointment rate. How many conversations to book one appointment?
3. Appointment-to-application rate. How many appointments to get one application?

Multiply those three numbers together and you have your personal sales equation. If your target is 4 applications per month and your ratios are 10:1, 5:1, and 2:1, you need 400 outreaches per month, or 20 per working day. That is your number. Not the industry average. Your number.

Goals by Day 90:

- 3 to 5 applications in active pipeline
- Three production ratios calculated and written down
- Next 90-day target set with your accountability partner
- Self-honest review: which sections of this SOP did you actually follow? Which did you skip? The answer to that question is the only planning document you need for the next 90 days.

Schedule the Day 91 conversation with your sponsor or accountability partner. Bring your numbers. Bring your ratios. Bring your honest answer to the question above.

Final Note

This document does not replace your sponsor, your mentor, or your faith. It does not replace Mary, your team, or your community. It is a structure. The structure is what you have been missing, not the motivation.

You have everything else. The drive is real. The intelligence is real. The eighteen years of operations experience is real. The eleven years of license is real. What was missing was a system calibrated to your specific wiring instead of a system designed for somebody else.

You have it now. Run it. Adjust it after 90 days based on what worked. Keep what works. Cut what does not. The version of this SOP that produces six figures next year will not look exactly like this one. But this is the starting point, and it is built to hold.

The single rule, one more time, because everything else in this document hangs from it:

I do not manage my motivation. I manage my system.

Go to work.