



**US Advisors**

**FINANCIAL GROUP**

Lift, for Financial Services Providers

**DON'T CONFUSE  
ACTIVITY WITH PRODUCTIVITY!  
10.5 STEPS TO INCREASE PRODUCTIVITY  
IN YOUR WORK AND LIFE**

## INTRODUCTION

Out of Saint Olaf College with a BA in Economics, I had the opportunity to try out as a defensive tackle for the Atlanta Falcons and the following year for the Minnesota Vikings. I wasn't the biggest, fastest, strongest or even the toughest player out on the gridiron; however, I was dedicated to productive, measured activities.

Being at the top of your game doesn't mean that you just decide it will happen and then you do it. It takes dedication to the art of your profession.

Football is a game of four second plays. The average starting professional player will log fewer than 10 minutes of action on a Sunday afternoon game. To prepare for ten minutes of work per week, we would practice formations, test our reactions to opponent's formations, and practice stunts. We watched countless hours of films of the opponent's games and films specifically of the player opposite you. Additionally, you analyze how your team and you played in your previous game. Each team had a unique playbook that needed to be memorized so thoroughly that when a different play was called on the line, you instantly knew your role. Then there was the conditioning – hours of strength training, flexibility and agility exercises followed by a proper diet. All this for ten minutes each week!

How do you prepare for game time? Does it involve a game plan, videos, coaching, scripting, reviewing past meetings and conditioning? Or does it start with a cup of coffee, reading the paper, checking personal emails, checking what is happening online, hanging by the water cooler and then starting with the easiest tasks of the day? There are professionals and then there are amateurs. Do you have the system to become the best that you can be?

As a freshman in college, I was 195 lbs. in the starting lineup as a D-Tackle. By the time I walked on the Atlanta Falcons training field in Suwanee, GA, I was 275 lbs. and ran a 4.8 second 40 yard dash (without the use of performance enhancing drugs). How did it end? Well, we'll get to that at the end of this white paper; first let's work on YOUR productive activity! As Hans and Franz cheer on their SNL skit, "We're going to PUMP you up!"

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## **STEP 1: “BEGIN WITH THE END IN MIND”**

### **–STEPHEN COVEY**

Stephen Covey summed it up beautifully with this phrase in his “7 Habits” book

<https://www.stephencovey.com/7habits/7habits.php>. Unfortunately, we often just go out there and wing it. There is a game plan for just about everything that we do in life. Whether you are a manager or a producer, it is important to understand the sequence of events for unleashing the talent from within you or your team.

You cannot have a goal without a vision and a mission. The goal is a component of the bigger picture – Who am I? What is my purpose? What are my primary values? What is the legacy that I will leave? What are my/our guiding principles?

Your values are your core belief system. Typically a person should select and concentrate on 3-7 values that they want to embrace in their journey through their life at home and work, as well as in pleasure and activities. Consider a Values Exercise Card Deck through the coaching firm of Lennick-Aberman to help you sort through and identify you values - <http://lennickaberman.myshopify.com>.

Your guiding principles are the centering activities that define how you live your values. Strong guiding principles are often identical at work and home. They are front and center in an organization. When individuals in an organization know or can recite the firm’s mission and vision, you know that this is an engaged company with a purpose. Consider the guiding principles found at [www.usadvisorsfg.com/wm/images/pdfs/usafg\\_one%20sheet\\_guide%20principles.pdf](http://www.usadvisorsfg.com/wm/images/pdfs/usafg_one%20sheet_guide%20principles.pdf).

"Having a purpose is the difference between making a living and making a life." -Tom Thiss

In the 90’s, I hit a rocky chapter in life’s book. I embarked on an exercise of creating “The Personal Fulfillment Process” (If you want a copy, just send me an email and I will send a copy to you). The result; a strong vision statement was created that guides my businesses and my life – “Helping people to help themselves and others through a ‘values-based’ approach.”

Covey’s concept is that all things are created twice – first the ideas are built in the mind and then they are put into a plan. Next, the plan is executed. Ideas go to blueprint drawings and ultimately, construction. Without this process in your strategic plan, you can expect to double your expenses or produce at half of your potential. Covey states, “The best way to predict your future is to create it.”

Do some dreaming and create the personal and professional bucket list. Consider this web site as a primer - <http://daringtolivefully.com/bucket-list-ideas>. It’s the visualization that gets the ideas flowing. Transfer these ideas to your life’s blueprint and then start construction. Professionals do this, amateurs...well, they say they’ll get around to it some day.

When Alice was conversing with the Cheshire Cat and his sage advice was, “If you don’t know where you are going, any road will get you there.” Take the first step in a purposeful process of productive activities that lead you toward your vision in business and in life.

## **STEP 2: BUILD THE ACTIVITY SEQUENCE**

“I’d like to double my/our production.” Great! Wouldn’t we all like to achieve that goal? There is a big gap between wishful thinking and planned execution. The gap is bridged by the activity sequence.

Are we all looking at the same blueprint? Does doubling production mean getting twice the amount of revenue from my existing client base, doubling my client base or some iteration of the two? Does it mean paring back my “B” & “C” clients and adding more “A” clients? Specifically defining your goal and ensuring everyone buys into the goal and the process are critical to your success.

The first objective is to focus on the “driver” activities. In other words, if you perform these activities diligently, you will see the largest lift in your production. If your strategy is to increase your “A” clients through a client acquisition strategy, determine which strategy or combination of client acquisition strategies should be implemented.

What is the best client acquisition strategy? I can help you out here; Answer: referrals.

Workshops/Seminars come in a distant second. Studies over the years have concluded that referrals account for 65-95% of new business in the financial industry. Referrals typically come from three sources; Clients, Centers of Influence and Internal Cross Referrals (if you work in a financial organization that cross refers products and services to other members of the team).

While there is an activity sequence for each of the three referral sources, let’s continue down the Center of Influence thread to see what an activity sequence would look like.

1. Define your “Value Proposition”.
2. Define your “Ideal Client”.
3. Create and memorize your “elevator statement” so it flows naturally.
4. Determine the objective of your Pod or Group. In other words, define what success looks like regarding the frequency and content in your interactions, the amount of referrals expected to give and receive, etc. Determine when someone gets kicked off the island for not playing well with others. The idea here is to run this Pod like a business.
5. Decide who will be in your Pod(s) – Remember, you don’t have to limit yourself to one Pod, the whole cast of characters can be replicated in another Pod, e.g. Estate planning attorney, CPA, mortgage loan officer, appraiser, title company, property casualty agent, coach, physician, spiritual leader, trainer, golf pro, etc.
6. Interview and invite potential members to your inaugural Pod gathering.
7. Reiterate and gain acceptance of the rules that everyone is playing by and what defines the success of the Pod.

8. Ensure that everyone in the Pod has defined their “value proposition” and “ideal client”.
9. Implement a communication, tracking, measuring and reporting referral tool that is simple to implement. Consider [www.referral-pod.com](http://www.referral-pod.com) an online referral system. One referral will pay for years of the application and there will be no squabbling when someone gets called out for not playing well – the reporting tool is easy to use and accurate.
10. Follow the plan you have agreed upon and lead by example. Start referring. The old adage, “the more you give, the more you receive” is true, especially when it comes to a well organized Center of Influence referral system.

So, that is an example the sequence of activities to forming a Center of Influence Referral Pod. It doesn't stop here because there is a completely new activity sequence once you give and receive a referral.

### **STEP 3: WHAT'S YOUR NUMBER?**

All activities are not critical but must be done to maintain your standard in business or your value proposition. To determine the goal of doubling production, it is critical to assign values to the activities necessary to accomplish your goal.

For instance, the activity of forming a Center of Influence Referral Pod might be assigned a value of 100 points whereas asking a client for a referral might have a value of 2.5 points. That's because a client may give you two referrals per year but you would expect 80 from your Center of Influence Referral Pod over a year. There is an online referral revenue calculator that you might find useful for estimating income you and your team will derive from a well executed activity system for internal, Center of Influence and client referrals located at: <http://referral-pod.com/index.php/referral-tools/referral-revenue-calculator>.

By assigning values to our activities, it keeps us focused and puts a value on our efforts. A daily, weekly and monthly point goal should be enlisted by working backwards into the goal. If the goal is to double production over the next twelve months, then how many referrals of ideal clients are necessary to fulfill that objective? When coupled with the activities to produce the identical income as last year, is the goal realistic?

Alternatively, by assigning values to your all your daily/weekly/monthly activities, you can now determine the activities that are getting in your way of success as defined by your goal.

Professionals know that they need to tally a set number of points/day and they immediately start those activities that produce the most points. Amateurs, well....they'll get around to it some day.... but first the newspaper and pass the coffee, please.

## **STEP 4: IF YOU CAN'T MEASURE IT, YOU CAN'T MANAGE IT!**

Following that referral activity thread, you've just received your first referral from your Center of Influence Referral Pod. Now a critical component of the process begins – building a track record to determine the strengths and gaps in your system.

- ✓ What was your referral giving and receiving goal for the year?
- ✓ What is your referral to appointment conversion ratio?
- ✓ What is your appointment to sales ratio?
- ✓ What is your sales ratio in a client annual review process?
- ✓ What is your product penetration ratio/household (Investments, LTC, Life, Disability, etc.)?
- ✓ What is your average sales size (Advisory, Investment, LTC, Life, Disability, etc.)?

Without knowing these ratios, it's a guessing game when you are in your goal setting process. It is also difficult to understand where you stand in comparison to your peers and what area might be breaking down. Remember, there is a solution for every stage where the sales process has been broken. Sometimes the obstacle is finding the problem. Your empirical data will help.

For example, let's say that your referral receiving number is way down. There are many reasons why that may occur – the best way to find out is to download another whitepaper “10 Reasons Why Your Financial Institution's Referral Program Doesn't Work” at [www.referral-pod.com/whitepaper](http://www.referral-pod.com/whitepaper).

Another example, but not quite as complex to get to the root cause of the problem would be to understand the sales ratios. We expect an average (amateur) financial advisor to have 70% of the referrals convert to appointments and 70% of those appointments convert to sales. A stellar (professional) advisor should be at 90% for each of those ratios.

If the referral to appointment ratio is low it usually boils down to one or two problems. 1) The quality of the referral prospect is poor or 2) The salesperson is having difficulty listening, probing, communicating their value proposition and/or creating urgency.

If the referral quality is poor, this is usually because the staff or Center of Influence has been improperly trained/coached as to the value proposition, services available, triggering events, probing questions, referral dialogue, etc.

**How are you currently measuring your activities?**

## **STEP 5: INSPECT WHAT YOU EXPECT**

“If you aim for nothing in life, you'll probably hit it.”

How about this one - “I live life one day at a time.” Or, “How's it going?” – “I don't know.” Huh – well who should I ask then?

Living a purposeful, passionate and productive life means that you have a *vision/dream/destination*, a *mission/road* to get you there, *guiding principles/rules* of the road, *values/* how, where and why you are driving, *goals/waypoints* and *activities/velocity/speed limits/driving habits*. That all boils down to having a system to inspect what you expect.

Nobody cares more about you than yourself. Sorry, not your spouse, best friend, parent, or manager – the buck stops with you. That means that if you really do care about yourself and ultimately your life, you have to first hold yourself accountable to the activities, point system, goals, mission, guiding principles and vision.

If you have defined success, expect success! Have a system to measure, track, report and hold yourself accountable for your life in addition to you and your team for business. Watch this quick video (1 min 24 sec) regarding activities - <http://activity-pod.com/index.php/demo.html>.

If you are spread sheeting or marking down hash marks of activity, it's time to become more productive with your activity tracking. To understand and manage your business or team, it's imperative to have everyone concentrating on the critical and productive activities that will lead to goals and ultimately success.

An end result that resonates with many is: More money, time and fun. With aligned productive activities that are measured tracked and reported, you will be more successful, and so will your team. That typically means more money. With more money and properly aligned activities, that typically means more time. With more time and money, you can direct other activities to the fun category. Gosh, this activity stuff is sounding like a lot of fun!

## **STEP 6: RUN YOUR DAY OR IT WILL RUN YOU OVER**

In our college locker room field house where the football squad gathered, there were all kinds of slogans tacked up on the walls and ceiling. One witticism that resonates is, "Keep your head up or else some darn fool will run you over!" It not only alludes to attitude but also purposeful direction. Both are critical in activity management.

Either we take control of our calendars and smart phones, or they will direct and ultimately control us. It's easy to get off task without a system. A good system needs to back in to the goal and the time that it will take to complete the activities that surround the goal. That the "Center of Influence Pod" project is not going to appear and just start working. There is time involved in each activity to achieve that goal.

**Do you know how you eat an elephant? One bite at a time.**

With larger projects, break them down into smaller blocks of activity and allocate a time slot that correlates to the goal completion date. For instance, identifying, selecting and interviewing Centers of

Influence may take 30 hours. That might mean three, two-hour slots/week for five weeks. Put it in your calendar, just like an appointment. Ensure that it is well ahead of the completion date because with that project, there are plenty of activities that follow.

Model weeks have been around for quite some because they work effectively when employed properly, however, rarely do I see amateurs employ them. Blocking off those critical, productive, high point activities in their calendars and guarding that time as sacred time is the room where professionals dwell.

## **STEP 7: MAKE THE LONE RANGER A STRANGER**

“The star of every successful team is the team.”

“Individuals don’t win games, teams do.”

“There’s no ‘I’ in Team.”

The message here is obvious – don’t go it alone. There’s safety in numbers – and efficiency, accountability, advice, etc. If you do not know how to have a Center of Influence Pod, don’t fake it until you make it. You lose time, momentum and money with that frame of thought. Seek advice internally through management or peers. Alternatively, seek advice through coaches that specialize in networking and referrals. Consider these coaching firms if you get stuck or you find that your Pod needs some professional referral coaching:

- ✓ Duncan MacPherson – Pareto Systems [www.paretosystems.com](http://www.paretosystems.com)
- ✓ Philip Simensen [www.lennickaberman.com](http://www.lennickaberman.com)
- ✓ Michael Goldberg [www.buildingblocksconsulting.com](http://www.buildingblocksconsulting.com)
- ✓ Enlist a professional or remain an amateur.

Yes, the Lone Ranger had a partner, Tonto. Unfortunately, Tonto was a “Yes” man – “Yes, Ke Mo Sa Be.” Critical feedback is important and having a team that can provide that is priceless.

Delegation is another crucial component in activity management. Too often amateurs do not take the time to properly train and delegate only to find themselves owning that activity or task again. The simple step is “Tell, Show, Do, Train.” Tell them what, why and how to do the task; demonstrate the task; observe them doing the task; observe them training their back-up to do the task. Sure it takes a little bit longer, but at least now you have two people that can do your task and it’s off your plate.

## **STEP 8: CREATE A “TO DON’T” LIST**

This step tags on to the delegation aspect of productive activity management. There are activities that you are doing that are low on the point scale. These low point value activities need to be delegated, eliminated or make a strategic hire to take them off your plate.



Make the “To Don’t” list, add up the hours and replace them with the critical and productive activities.

Amateurs are the victims of the rut. They are stuck in it. They do the same activities over and over and expect different results. This Activity Step Process is the opportunity for change. Embrace change!

## **STEP 9: WRAP YOUR ARMS AROUND TECHNOLOGY AND GIVE IT A BIG HUG**

Technology is your friend. Unfortunately, your friend is constantly changing so you need to stay close to your friend to understand how he/she can help you.

Back in the 80’s, we thought the thermal printout of a life insurance needs analysis was the rage. Then comprehensive financial plans were printed out at the home office eventually advancing to financial plans that you would generate in your office, but you needed to wait sometimes for hours for all the calculations to be made. Today, the smart phones have more storage capacity and operating speed than we ever imagined possible.

Cloud and Software as a Service “SaaS” technology is upon us. Apps for many uses are at our fingertips. Specific and focused apps are taking over the space of the cumbersome CRM’s that do not have the ability to reach outside of the corporate walls thereby giving a company the ability to track and measure Center of Influence and client activity directly.

Remote and virtual offices free us to enjoy our families and friends while still having access to the office should we need it. Stay close to your technology friend to shave hours off of your week through activity efficiency. Consider [www.activity-pod.com](http://www.activity-pod.com).

## **STEP 10: BE ACCOUNTABLE**

First, be accountable to yourself. Next, determine who will ultimately hold you accountable for your activities.

One often finds amateurs resistant to providing tracking and measuring information. Why? They want to hide. They want to stay in their rut and do the same activities over and over. It takes too long to track activities. There is comfort in not being accountable. James Ganger, National Sales Manager of USAdvisors Network, has a mantra, “You have to slow down to go faster.” In other words, take the time to critically analyze every activity of your business and then start focusing on quality over quantity.

An amateur manager will allow their direct reports not to be held accountable. Why? There’s less work involved for everyone. If a manager doesn’t know where the pain is, it is difficult to cure it and then it ends up being the producer’s fault.

The process and system of productive activity and activity management is new to many individuals. It's not that they did not know the steps, it is that they did not take the steps necessary to outline, share and be held accountable within the productive activity process.

A professional manager finds the processes, training, coaching and apps that will bring the most out of their team and then celebrates with them in the team's victory.

## **STEP 10.5: PUMP IT UP!**

Let's face it; people want to deal with healthy, energetic people. If you feel good about yourself and your physical fitness, it transfers to your work environment and the people you interact with on a daily basis. Countless studies point to fitness as a critical role in reducing stress, increasing self esteem, stamina, energy, longevity and productivity. With all that going for exercising, this is a critical and productive activity that is never avoided by a professional. You have seen those fit professionals up on the stage or in the workplace engaging others with their enthusiasm, energy and purpose. Being a professional doesn't just happen, it takes commitment and dedication to focused activities.

James Loehr and Tony Schwartz share their results in a great book, "The Power of Full Engagement." <http://www.theenergyproject.com/books>. Their work confirms that through increased energy, physical fitness produces higher engagement and better work results.

Make physical activity part of your daily regime. Hire a fitness coach to show you the ropes and hold you accountable. Push yourself as a professional athlete would push themselves. Then savor the results!

### **In Conclusion:**

There is a process for every productivity project. The key is to follow a purposeful plan:

- ✓ **"Begin With the End in Mind"**
- ✓ **Create a Point Based System Surrounding All Activities**
- ✓ **Find a System to Communicate, Track, Measure and Report Activities**
- ✓ **Make the Lone Ranger a Stranger**
- ✓ **Run Your Day or it Will Run You Over**
- ✓ **Pump It Up!**
- ✓ **Build the Activity Sequence**
- ✓ **Understand your Activity Results and the Corrective Solutions**
- ✓ **Wrap Your Arms Around Technology and Give it a BIG Hug**
- ✓ **Create a "To Don't" List**
- ✓ **Be Accountable**

## How did the NFL experience end for me?

Leeman Bennett and Bud Grant professionally communicated a message to me and then made me available to the working world. All of my productive, measured activities got me to the top but there are some roles that others are better at performing. I look at it as a tremendous learning experience that formed ingrained habits that have continued to pay dividends throughout my life. It is my hope that my life vision, "Helping people to help themselves and others through a 'values-based' approach", comes to you through this white paper and that you reap the rewards of your dedication to purposeful, productive activity.

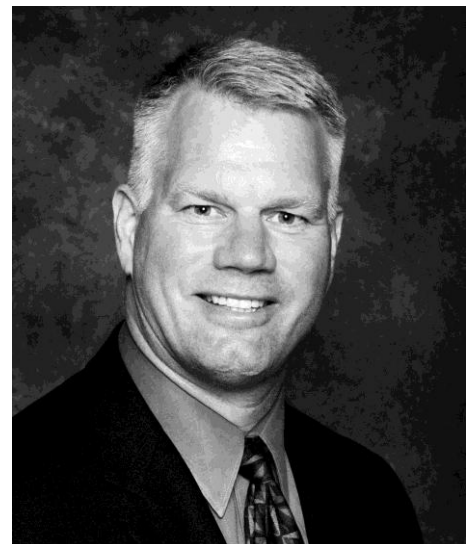


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