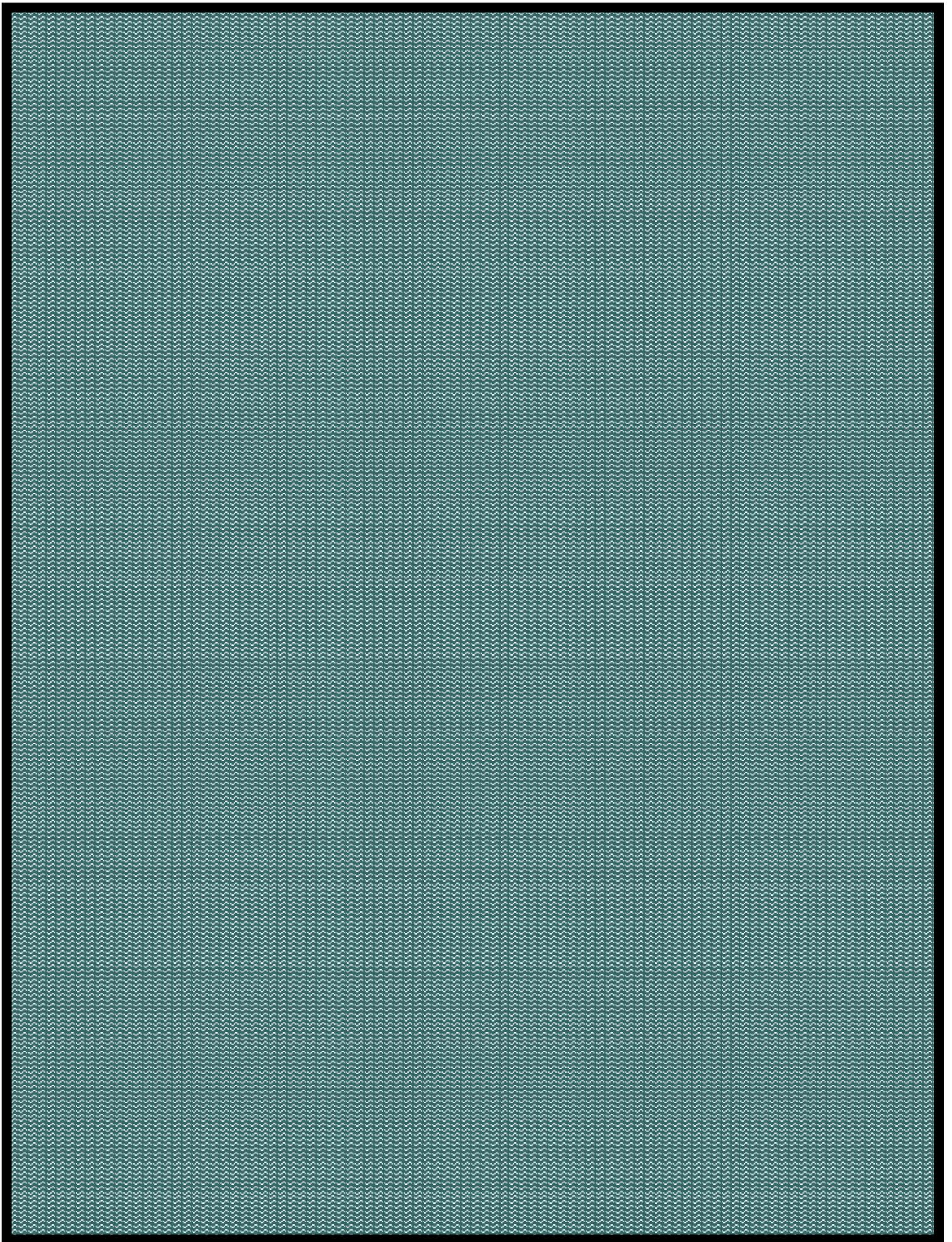


# Royal-Loyal Marketing Guide

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# To Get Referrals, Give Clients the ROYAL Treatment...Occasionally

I have to laugh at 90% of the referral systems I see. They all revolve around asking for referrals. PLLEEAASSEE! Who do you remember that asked you for referrals? Some salesperson—probably not your doctor! And what did you tell the guy? How did it make you, as the customer, feel? Embarrassed and uncomfortable?

Do you want to put the clients that you worked so hard to get in a situation where they feel uncomfortable around you?

Besides, if they do give you names when you ask for them, what do you think they do after you leave? They call those folks and apologize for giving you their names and warn them that you may be calling.

Chances are they will say something like, "...But don't feel any obligation, I mean, I probably shouldn't have given him your name, sorry about that. Just tell him you're already taken care of. I don't know what I was thinking giving out your name."

Great referral, huh?

A great referral comes when the client gives you the referral as their own idea. Think about how someone recommends a restaurant or movie...they get enthused about it! They will try to "sell" you on going to eat there or see the movie. That is the kind of referral you should be striving for from your best clients. The Royal-Loyal program does just that.

It requires just a tiny bit of effort, a little patience and the willingness to wait for good... make that GREAT things!

## The Basics

Throughout the year, you give your clients the Loyal treatment; this is a contact-based system devised utilizing Dr. Cialdini's 6 Principles of Influence and CEG Worldwide's study on creating clients that give referrals (on average 11.8 per year). You contact them on a monthly basis with postcards and newsletters...and continue the Loyal treatment for 9 months.

For 3 months of the annual referral cycle, you will enter the clients you're targeting for referrals into an intensive contact process that will make them feel like kings and queens—this is the "**Royal Treatment**".

Everybody likes to be treated special. You like it when somebody spends extra time with you. You like it when you know somebody was thinking of you. You want to know that

people around you think enough of you that they will do things out of the ordinary for you.

But doing too much eventually either builds contempt or complacency. To get a client or prospect to give you a referral, you must give the client or prospect the Royal treatment...just occasionally.

You should continually give them the Loyal treatment, which we will look at later, but once a year for three months you need to give them the Royal treatment.

## The Royal Treatment Consists of Three Parts

1. **“Love Notes”** – Extra contacts about how much you appreciate them as a client. Or for prospects, that you care about them just as much as a client that makes you money. You need to show that you are willing to go the extra mile for them.
2. **“Love Letter”** – A handwritten letter. Yep, handwritten! When was the last time you received a handwritten letter? Did you read every word? And I bet it was from somebody you loved...who else would take the time to sit down and write you a handwritten letter?! The letter you send will explain how much you appreciate them and make it clear that your business thrives because of them. It also explains how much it would help them, and you, if they could refer people to your practice.
3. **The “Who”** – No, not the rock band. You must help them to help you. Even when they want to give you referrals, your clients and prospects have a difficult time coming up with ideas of who would be good to refer to you. You must prime the pump and help them brainstorm good people to refer to you. During the three months of their “Royal Treatment” contacts, you will give them ideas that will get them thinking of names of people to refer to you. You need to choose a few from the list below or come up with your own.

People who have:

- Just moved to town
- Just married
- Just divorced
- Just had a child or grandchild
- Children going to college
- Just turned 70 ½
- Just retired or are looking to retire
- Changed jobs
- Turned 62 or 65 (or will soon)
- A parent or spouse entering a nursing home facility

Use the space below to brainstorm your own ideas that work with your practice:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## Why the Royal Treatment Works

During the Royal treatment, your clients or prospects are going to really love you and will want to give you referrals. By salting ideas into your contacts about the exact type of person who is most likely to benefit from your expertise, you allow your clients and prospects to come up with people that would be appropriate to refer to you.

Think about it! Your clients and prospects are now providing referrals of the best type. They will be freely given and they will be people that have something going on in their life that may cause them to need you!

## Right Person...Right Time

I was told very early in my career that there are trillions of dollars exchanging hands every day...all you need to do is to put yourself in front of just a tiny bit of it to be unbelievably successful. There is no better way to put yourself in front of money, than to have a client or prospect give you a referral to someone going through a life changing event. Even better, a life changing event that involves their finances.

Giving people the Royal treatment will generate huge amounts of referrals if you do just two things: do it occasionally (once a year for three months) and during the rest of the year make sure you are giving them the Loyal treatment. You cannot give clients and prospects the Royal treatment out of the blue or they will be weirded out. Nor can you give it to them continually or they will get tired out. It's all a balance of just enough...ebb and flow. Give them the Loyal treatment nine months out of the year and then hit them with the Royal treatment for three months to get your referrals from them and then start all over again with the Loyal treatment.

## A Loyal Client is an Extremely Profitable Client

There have been many studies done on the difference between a satisfied client and a Loyal client. CEG Worldwide looked at the difference between a Loyal client and a satisfied client. What they found was astounding! Loyal clients give on average:

- 11.8 qualified referrals a year, and
- \$376,000 more in assets to their adviser than do satisfied clients.

How do you take a satisfied client and make them Loyal? Appropriate contact.

Most advisers just contact their clients about financial issues. What CEG found was that Loyal clients were contacted by their advisor 24.1 times a year about non-investment

subjects. Satisfied clients were contacted just about financial issues. Loyal clients were contacted about financial issues as well but **also received 24.1 touches per year about non-investment subjects**, personal contacts.

Giving a client or prospect the Loyal treatment is to make sure you are letting your clients know on a regular basis that you care about them as a human being and not just about their money.

This, then gives you the right to ask for something from your client or prospect. You have to have far more contacts about non-investment subjects before you're allowed to ask for something. These clients and prospects do not feel like they owe you a thing just for being their advisor. They think you should feel lucky to have them as clients.

You have to flip that attitude on its head and make the client feel lucky to have you by showering them with care and concern about more than just their finances. That is the Loyal treatment.

**A strategic combination of the Royal and Loyal treatments leads to huge amounts of referrals!**

## **How Many Referrals Should You Expect?**

Giving people the Royal treatment will generate three great referrals per client—100 clients in the Royal system means 300 referrals a year.

100 clients x 3 referrals = 300 referrals a year

**Let's just look at giving one of your clients this treatment:**

Cost \$20 per year x 1 targeted client = 3 High Quality Referrals

3 High Quality Referrals = Minimum 2 Closes

2 Closes x Your Average Compensation per Close =

**The most profitable time & money you've invested in your life!**

So for \$2,000 for 100 clients, isn't it worth 300 referrals from your best 100 clients AND untold amounts of additional investments from your clients as well? And the love...oh the love!

## **What Makes Up the Royal-Loyal System?**

The Royal-Loyal System will touch your clients or prospects 27 times in a year:

- Nine unique newsletters (available on our 5Q member website) about subjects used to make you an advocate for them instead of a financial expert (they

already know you are a financial expert, they just don't know if you are a caring advocate).

- Twelve non-financial postcards just for fun, to let them know that you care (and to get referrals). To add variety or around the holidays, these can be replaced with a card of your choosing (available on our 5Q members website).
  - Some of the “Quirky Dates” rotate the date based on the current year. To find the current <<Day>>, refer to Google.
- Referral article written specifically for the market you are targeting (available on our 5Q members website). (**see appendices pg. 16**)
- Survey with Letter to mail to your clients asking them “How Am I Doing?” (**see appendices pg. 13**)
- Two emails: 1-email is available on our 5Q members website, 2-see appendices for other options to use for the other email (**see appendices pg. 14**)
- One phone call to prove that you are one the ball and on their side.
- One love letter – A 1½ page, handwritten letter written by you, personally thanking them for being good clients, letting them know that your business serves your clients best when good clients like themselves refer to you, and then basically giving them the easiest way they could ever have to refer to you. (**see appendices pg. 15**)

## Implementation and Scheduling

There are two ways to set up your Royal-Loyal System:

1. **Annual Basis** - All the clients you wish to target for referrals will all be on the same schedule. This means they would all be in the three month, referral gathering Royal stage at the same time. Therefore, all of your referrals would come during the same three months.
2. **Steady Stream** - Split the clients you are targeting for referrals into four equal groups. Set the scheduling so that one quarter of those clients are in the Royal phase every calendar quarter. Therefore, you will be receiving a steady stream of referrals throughout the year.

While both have their advantages and disadvantages, I prefer the Steady Stream method as it relates to a better work flow and is less susceptible to problems from outside sources (terrorist attacks, economic or political calamities, etc.).

## Typical Royal-Loyal Scheduling for Steady Stream

Split the clients you are targeting for referrals into four equal groups. Set the scheduling so that one quarter of those clients are in the Royal phase every calendar quarter, while the other 3/4 are in the Loyal phase.

	1 <sup>st</sup> quarter clients	2 <sup>nd</sup> qtr. clients	3 <sup>rd</sup> qtr. clients	4 <sup>th</sup> qtr. clients	
January	Survey Referral E-mail Postcard	ROYAL P H A S E	Postcard Newsletter	Postcard Newsletter	
February	Love Letter Referral Article Postcard		Postcard Newsletter	Postcard Newsletter	
March	Phone Call Postcard Referral E-mail		Postcard Newsletter	Postcard Newsletter	
April	Postcard Newsletter	Survey Referral E-mail Postcard	ROYAL P H A S E	Postcard Newsletter	
May	Postcard Newsletter	Love Letter Referral Article Postcard		Postcard Newsletter	
June	Postcard Newsletter	Phone Call Postcard Referral E-mail		Postcard Newsletter	
July	Postcard Newsletter	Postcard Newsletter	Survey Referral E-mail Postcard	ROYAL P H A S E	
August	Postcard Newsletter	Postcard Newsletter	Love Letter Referral Article Postcard		
September	Postcard Newsletter	Postcard Newsletter	Phone Call Postcard Referral E-mail		
October	Postcard Newsletter	Postcard Newsletter	Postcard Newsletter	Survey Referral E-mail Postcard	ROYAL P H A S E
November	Postcard Newsletter	Postcard Newsletter	Postcard Newsletter	Love Letter Referral Article Postcard	
December	Postcard Newsletter	Postcard Newsletter	Postcard Newsletter	Phone Call Postcard Referral E-mail	

## Royal Treatment

Three-month period in which one quarter of your clients participating in the Royal treatment system will receive a friendly, well-orchestrated, stream of messages. This series of messages has been specifically designed to create referrals from your clients simply and easily.

**Survey** – Studies have shown that sending a survey, whether the client fills it out or not, boosts their opinion of you and your services. This is a simple survey that can be filled out in five minutes or less and mailed back to you. **(See appendices pg. 14)**

**Referral E-mail** – This is an e-mail that will provide valuable information for a specific type of client (the “Who”- see below) and asking them if they know any “Who’s.” This means that they will refer to you, not to help you, but instead because you can offer specific information for the: “Who.” This is much more effective for both of you.

**Below are some ideas to get you started on “Who’s” that would be good for your business:**

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> Just moved into town       | <input checked="" type="checkbox"/> Just got married                         |
| <input checked="" type="checkbox"/> Just got divorced          | <input checked="" type="checkbox"/> Just had a child or grandchild           |
| <input checked="" type="checkbox"/> Children going to college  | <input checked="" type="checkbox"/> Just turned 70½                          |
| <input checked="" type="checkbox"/> Looking to or just retired | <input checked="" type="checkbox"/> Changing jobs                            |
| <input checked="" type="checkbox"/> Turning 62 or 65 soon      | <input checked="" type="checkbox"/> Parent or spouse entering a nursing home |

**Postcard** – Simply continue with the postcards to maintain a fun and caring atmosphere.

**Love Letter** – A handwritten letter by you. When was the last time your clients have receive a handwritten letter? And I bet it was from somebody that loved them. Who else would take the time to sit down and write a handwritten letter? The letter will explain that you have singled them out as to the kind of client you would like in your business. Your practice has grown to the point where you now have the luxury of choosing the kinds of clients you will bring on and you choose clients just like them. You then give them an easy way to give you referrals. **(See appendices pg. 15)**

**Referral Article** – An article written specifically with a “Who” in mind. It is a helpful letter explaining a technique of which most people are unaware that would be beneficial to the “Who.” You then ask your clients to pass the article onto someone they know that is a “Who” and to give you a call so that you can get in touch with the referral. **(See appendices pg. 16)**

**Phone Call** – Your clients have now been receiving the Royal treatment for two months. They will be extremely receptive to a phone call. They have never felt so “taken care of.” Call them to touch base with another piece of helpful information that they will find of interest or use. Then ask if they have been able to fill out the referral request card you sent with the “love letter.” If ever you were to get a referral, now is the time.

## **Loyal Treatment**

As we’ve talked about earlier, several studies have shown that Loyal clients will provide on average 11.8 referrals per client. The one characteristic that all Loyal clients have in common is that they received on average 21.2 non-financial messages a year from their

adviser. The messages your client receives during the Loyal phase of the program are specifically designed to provide non-financial messages that accomplish this Loyalty. We have also found that they regularly provide new investments by your clients during the Loyalty phase.

Implementing this portion of the system is simple: you simply need to contact your clients/prospects twice per month regarding non-financial issues. We suggest mailing a newsletter and a postcard once per month.

## **Penney Wise**

Smart advisors understand money. Think. You give 100 clients the Royal treatment for 1 year at a total cost of \$2,000. It would take just two sales generated from 1,800 scientifically designed contacts to your 100 best clients to make a profit.

Not 300, just 2.

You know that giving your 100 best clients the Royal treatment is going to give you referral after referral. New monies after new monies invested. Loyalty that will cement your client to you. The question is not if you'll put your 100 best clients into the Royal Treatment system, but how many other clients as well.

Get started harvesting your best clients referrals right now!

# Appendices

## Survey

This simple survey can be completed in less than five minutes. You simply mail the survey along with the letter that needs to be printed on your letterhead and merged with your data list. Don't forget to include a self-addressed stamped envelope so that they can easily mail the survey back to you. The letter mentions a gift that you will give them if they place their name on the survey, this is meant to be small token gift of appreciation of your choice.

### How Am I Doing?

Or more importantly...How are YOU doing? If you don't complain at a restaurant can't fix what annoyed you. That is dangerous to a restaurant's survival. It's no practice.

I want to encourage you to give me frank, honest feedback on how I'm doing. Our strong points are? And equally important, what can we be doing a better job? help me, help you, by taking just two minutes to fill out this simple survey. If you comfortable putting in your name we will send you a small gift of thanks (even feedback is negative, we want to know!). If you would prefer to be anonymous, and respect that as well.

Thank you for what I consider to be a huge investment in me, by taking the time

=====

- I am satisfied with the overall service I have been receiving.  
Strongly agree    Agree    Disagree    Strongly Disagree
- I feel like my advisor treats me like a valued client.  
Strongly agree    Agree    Disagree    Strongly Disagree
- My advisor does a good job of staying in touch with me.  
Strongly agree    Agree    Disagree    Strongly Disagree
- My advisor does a good job of informing me on topics of interest.  
Strongly agree    Agree    Disagree    Strongly Disagree
- I would like to know more about \_\_\_\_\_  
Strongly agree    Agree    Disagree    Strongly Disagree
- When I have problems my advisor quickly resolves them to my satisfaction.  
Strongly agree    Agree    Disagree    Strongly Disagree
- I would easily recommend my advisor to my friends and family.  
Strongly agree    Agree    Disagree    Strongly Disagree
- My advisor's staff is helpful and friendly.  
Strongly agree    Agree    Disagree    Strongly Disagree    N/A

Other comments & concerns: \_\_\_\_\_

Name (optional): \_\_\_\_\_



<<COMPANY NAME>>

<<Month, Day Year>>

<<Recipient Name>>  
<<Recipient Address>>

Dear <<Name>>,

Hope this finds you well. Since my practice is based on my ability to provide the best service possible to you. I was hoping you would do me a favor. Would you please take a few minutes to give me some feedback on "How am I doing?"

As always, if you need anything, feel free to give me a call. Thanks you for your time, your honest feedback is sincerely appreciated!

Respectfully,

<<Signature>>

<<Agent Name>>

Street Address | City | ST. | ZIP Code | Country  
phone number | fax number  
email address | Web site

## ***Referral E-Mail***

1. Pick your “Who” you want to target. **(see page 5 for ideas)**
2. Decide on the most valuable offer you can make for that “who:”
  - Information
  - A special report
  - An idea or solution that would save or make them more money
  - Etc.
3. Write an e-mail talking about your valuable offer.

**Below is an example that may make this easier for you:**

*Do you know anybody who is \_\_\_\_\_ (fill in based on your “Who” you are targeting)? I would love to get them information on how \_\_\_\_\_ (e.g., pull money out of their IRA’s).*

*If you know anyone whom the above information can help, please e-mail me their name and I will get the necessary information right away.*

*Thank you!*

*Sincerely,*

*<<Your Name>>*

*<<Business Name>>*

*<<Address>>*

*<<Phone>>*

*<<E-Mail>>*

## Love Letter

It is very important that you take the necessary time to handwrite this letter. This is what will really set you apart and show that you care. When was the last time you received a handwritten letter? Who else besides someone who really cares would take the time to handwrite a letter?

The letter should be written on your company letterhead and mailed with the referral card. This referral return card will need to be merged with your data list and possibly have the boxes updated based on the "Who" you are marketing to. You will need to make a quick phone call to the client to touch base and to find out their referrals contact information.

**This is verbiage below is meant for you to HANDWRITE this letter. It should then be mailed with the "Love letter Referral Return Card"**

<IMPORTANT: Do not use fonts, this must be truly handwritten>

<<COMPANY NAME>>

March 11, 2015

Dear <<First Name(s)>>,

This morning I was putting a list together of my friends - the people that really make me love what I do! People I bond to, that I enjoy being around and that I would my practice around. You are on that list.

I just feel like we click. You are the exact type of people drawn to work with and spend my time around.

As I have now reached the point in my career where I'm in luxury of choosing who I will take on as clients, I'm making a real effort to build my practice around people like you.

I would consider it a personal favor if you consider this card and mail it back to me with any suggestions. I appreciate it!

Best,

<<Advisor>>

Street Address, City, ST ZIP Code Country  
phone number | fax number  
e-mail address | Web site

Dear <<Name>>,

**How do you find people to help you with your big decisions? Out of the phone book?**

When you are looking for a doctor, real estate agent or attorney, how do you find them? In the yellow pages? Or do you ask around to get recommendations from friends to find a professional that they have already had a good experience with?

As one of my favorite clients, I would ask you to do me, and possibly a select few of your friends a favor. You may have some friends that are already or just about to experience some of the situations below. I would love to send them, courtesy of you, articles and newsletters that will really help them save money or hassles with their current situation. If you have friends or family to which any of the below situations apply, please fill in their name and I will quickly touch-base with them to detail a technique applying to their situation of which the average financial advisor is usually unaware.

I will copy you and keep you in the loop of any future conversations and contacts I have with your friends to make sure you remain comfortable with the introduction. Thank you, and don't forget to call the office to ask about our referral rewards program! Help your friends and reap the rewards doubly! Thank you in advance for your time. Once complete, please mail this back in the self-addressed, stamped envelope provided.

=====

*Yes, I know some of the following people that may benefit from your unique techniques to greatly improve their current situation.*

<input type="checkbox"/> Just moved to town <input type="checkbox"/> Just got married <input type="checkbox"/> Just got divorced <input type="checkbox"/> Just had a child or grandchild <input type="checkbox"/> Children going to college	<input type="checkbox"/> Just turned 70 ½ <input type="checkbox"/> Changing jobs <input type="checkbox"/> Turning 62 or 65 soon <input type="checkbox"/> Parent or spouse entering a nursing facility
First Name _____	Last Name _____

<input type="checkbox"/> Just moved to town <input type="checkbox"/> Just got married <input type="checkbox"/> Just got divorced <input type="checkbox"/> Just had a child or grandchild <input type="checkbox"/> Children going to college	<input type="checkbox"/> Just turned 70 ½ <input type="checkbox"/> Changing jobs <input type="checkbox"/> Turning 62 or 65 soon <input type="checkbox"/> Parent or spouse entering a nursing facility
First Name _____	Last Name _____

<input type="checkbox"/> Just moved to town <input type="checkbox"/> Just got married <input type="checkbox"/> Just got divorced <input type="checkbox"/> Just had a child or grandchild <input type="checkbox"/> Children going to college	<input type="checkbox"/> Just turned 70 ½ <input type="checkbox"/> Changing jobs <input type="checkbox"/> Turning 62 or 65 soon <input type="checkbox"/> Parent or spouse entering a nursing facility
First Name _____	Last Name _____

### ***Referral Article (or Newsletter)***

This is an article that you will write specifically with your “Who” in mind. It is to be a helpful letter or article that explains a technique of which most people are unaware that would be beneficial to the “Who.”

Due to the myriad of products, techniques and specialties, we are not able to write this article for you. You will always be much more effective writing one that informs them of a particular unique solution for your target market (the “Who”). You then reference that you would love to provide this information to anyone they know that is in that target market. This helps them come up with names and they feel more inclined to give names because you are giving their referrals something of value.

