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The Greatest Annuity Producer of ALL TIME

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Learn how you can train
with this *Living Legend*
INSIDE COVER

What Could You Learn from the Greatest Annuity Producer of All Time?

"I took his class from February through April and wrote an additional \$8 million by the end of the year. That's the most I've ever sold in my 28 years in the business." – Mike M.

Are you ready to elevate your business!? Where you could learn from, train with and perfect the techniques used by *arguably the biggest annuity producer that ever lived.*

Not to mention ... He has sold nearly \$2 BILLION of fixed annuity premium without **ever** having spent a dime on marketing.

He's ready to share his almost 50 years of experience selling and multimillion-dollar commission secrets with you in person. You'll learn how to:

- » **Act and speak with high net worth clients**
- » **Assert control from the first impression**
- » **Acquire a minimum of 10 referrals from every client**
- » **Master the fact-finding appointment**
- » **Master closing strategies**
- » **Never spend money on marketing again**

"Since his mentoring program, I have tripled. Literally tripled. Sales this year are triple what they were before. The cases are huge compared to before." – Pat S.

Flip to page 2 for an exclusive interview with this living legend.

Then, go to **www.GreatestAnnuityProducer.com** to learn how to get started, download your pre-copy of the program and take your business to the very top of the industry.

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The Greatest Annuity Producer of All Time

The Best There Was • The Best There Is • The Best There Ever Will Be

Sitting in his office behind his desk, David Polus is surrounded by walls covered with Insurance Agent of the Year and Top of the Table plaques dating back to 1971. Awards and trophies from every annuity and life insurance carrier seemingly clutter his office in Southfield, Mich.

To state that this iconic veteran of 47 years in the financial services industry has mastered the art of the sale is to understate. A perennial multi-seven-figure commission income earner nicknamed "The Great Santini" by those who have gone through his training, David has acted as the mentor to the mentors in the industry.

From an intellectual foundation, he is the pinnacle, perhaps even perfectly embodying what Robert N. McMurray described in his brilliant 1961 *Harvard Business Review* piece as "The Mystique of Super-Salesmanship." He has led several traditional life insurance carriers in production, including Jackson National, Aviva, Aetna, Conseco, Old Mutual, Fidelity & Guaranty, New England Financial and John Hancock. David has also finished in the top 1 percent with multiple carriers simultaneously in any given year, including Allianz, Athene and National Western Life, to name a few. It is no surprise that in 1994 he was nominated by *Life & Health Insurance Sales* magazine to succeed Ben Feldman as "The Greatest Life Insurance Salesman."



David Polus
"The Great Santini"

"Back in the early days of my career, the companies would pay me to train agents and advisors at 5:30 a.m.," says Polus. "Why 5:30 a.m.? Because I was a producer, and my first appointments would begin every morning at 7:45 a.m. and continue until about 8 at night."

Legendary for his ability to communicate, teach and transfer his skills, he has been described by those who have gone through his training as a "genius" and a "savant." One case study especially stands out: his protégé and 42-year-old partner, Craig Myers, who started working with him in 2000 upon graduating from college.

"I would notice David drove a different luxury car to the office each day," says

Craig. "A red Ferrari, a black Bentley, a silver Porsche 911, a black Ferrari, a white Rolls-Royce. Every night I would stay late so he would see I was willing to work hard. After a few months of begging him to mentor me, he finally agreed."

The relationship between David and Craig, however, started off with something more intense than some initial sales training.

"I made him sign a contract that we would have a 60/40 split (60 percent to me and 40 percent to him) for the rest of our lives and that the first \$1.5 million in commissions that year would go to me as a retainer for mentoring him," said Polus.

Laughing, Craig explained that he agreed, since he then knew he would be

making at least \$1.5 million in commissions that first year working with David. Fast forward 18 years and Craig is also driving luxury cars.

"I did whatever he told me to do," says Craig. "I never deviated. I knew if I could master even just one thing he did, I would become a big success."

Most unique to David, who has sold more than 20,000 policies and still sells fixed index annuities and life insurance to doctors, corporate executives, university professors and professional athletes, is his marketing strategy: referrals, only referrals and nothing but referrals. In this interview, The Great Santini tells more of his story and offers a proposition to anyone with "a burning desire to become successful."

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I've heard you say that the fixed annuity and life insurance business is arguably the most important business in the world. Could you elaborate?

That is correct. I would argue that life insurance and annuity producers have the second-greatest calling, only after that of clergy, because they help us all get to heaven. Some would say physicians come next, but I believe our impact on society is even greater than theirs. If people no longer have their wealth, they will no longer care about their health. Life insurance is the ultimate safety net for Americans. As far as the fixed annuity is concerned, there is no other financial product in the world that can give someone a continuous, secure income for the rest of his or her life. You must truly be a zealot and believe this if you're going to be a success in this business.

You've mentored thousands of annuity and life insurance producers over your 47-year career in the industry. What is the biggest mistake you see the average salesman make?

Time management: their inability to control their time for their work ethic and their inability to structure their given days to set aside the appropriate time to see more people. Even worse, they aren't out there telling their story and telling people what they do. If I were to ask someone what they do and

they tell me they sell life insurance and annuities, the next logical question would be how many people they saw that week. When producers say they only had four appointments that week, how can they really expect to become successful and make a lot of money?

What is the most important aspect of the sales process and why?

It is 100 percent, no question, the fact-finder. There is a very specific order and sequence of questioning that orients the prospect's mind to want to buy what you are selling. An agent must know the right questions to ask. This is a skill level that must be learned and acquired. Some would argue that the close is the key, but that is absolutely not true. The sale is always, always made on the fact-finder.

Many producers and advisors don't consistently follow the same process or scripting. What do you say to that?

The worst possible thing you can ever do is fly by the seat of your pants without a proven script or process. That's why so few in this business ever become truly successful. Anybody of any consequence who has been successful will tell you that you must use a rehearsed, logical dialogue that a reasonable person can then understand. It would be like an actor winging his lines while shooting his movie scenes.

What's the secret to asking for and acquiring referrals?

That is impossible to answer in a sentence, but I would have to say it is directly requesting referrals in a manner that predispositions the client to actually want to give them to you. In my mentoring sessions, I actually spend an entire day on this topic alone. "What happens if they say that? What do you do when the client does this?" The laws of probability dictate that there are only so many things that can come up. After 47 years of selling billions of dollars of premium, I know them all and that is what I teach. I cannot name a single case where I did not acquire at least 10 referrals from the client.

Who is the ideal financial professional who would benefit from mentoring with you?

Anyone with a burning desire to be successful, anyone who no longer wishes to spend money on marketing or anyone who wishes to learn how to regularly work with the affluent and gain 10 referrals from every sale. If you're willing to do a little work, the rest of it is easy.

In short, prospecting does not have to cost you thousands of dollars.

If you aspire to acquire referrals and unlock the secrets of working with affluent clients, David Polus is your answer.

Powered by and hosted at M&O Marketing, David's Master's Approach Program (M.A.P.) is available for those annuity and life insurance producers **who dare to aspire to earn \$1 million in commissionable income per year.**

M&O Marketing

**For more information, call 833.762.7638
or visit GreatestAnnuityProducer.com**