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BEST SELLERS

How 3 elite producers, including
LIZZIE METZGER, made it to the top

COVER STORY: BEST SELLERS

As we begin 2014, *Life Insurance Selling* has merged with sister publication *NU Life & Health*. As part of this merger, we are incorporating many favorite elements of *LIS*, including the popular “Producer Profile” features. To kick it off in style, we offer a triumvirate of top-selling producers in three different specialties sharing their stories, best practices, inspirations and outlooks for the coming year. Read about LTCI specialist Todd Stein on page 30 and about DI specialist Irwin Cohen on page 32. Enjoy, and remember to look for a new profile in each issue.

- The Editors

In it for the long haul

Elizabeth Metzger says long-term clients — and a long, successful career — are only made by taking a slow-and-steady sales approach.

By Corey Dahl

THERE ARE MANY DIFFERENT WAYS TO FIND YOUR CALLING. For Elizabeth Metzger, it was as easy as stopping by to visit her husband at work one day. When her husband started at New York Life in El Paso, Texas, in 2008, Metzger, pregnant with the couple's third child, would often visit. She'd usually end up staying a while, helping him with client presentations and other tasks. Eventually, someone offered her a job.

“It was very nonchalant, like, ‘Oh, we’ll see how it works out,’” she says.

It certainly worked out. Three years after starting her career, Metzger owns Crown Wealth Strategies, a wealth-management firm that provides high-net-worth clients with investment and insurance strategies. She's ranked in the top 100 of New York Life's 14,000 financial advisors and is No. 1 in El Paso. She's won a laundry list of awards from the company, too, including New Org of the Year just nine months after starting with New York Life, and Agent of the Year — twice, something a woman had never done before.

What's the secret to her success? Metzger says she takes the time to build trusting relationships with her clients and then works to educate them on how they can achieve their specific goals. “Nothing happens unless you create a relationship, build trust and then align their goals with what you can offer,” she says. “That's the only way to sell.”

BUILDING RELATIONSHIPS

Metzger works primarily with affluent business owners and physicians. It's a market she chose primarily because it's one she understands well. “I come from an entrepreneurial family,” she says. “And when you understand that mindset and you really understand that kind of individual, then it's easy.”

When it comes to prospects, Metzger's are “found and cultivated through the power of observation,” she says. She's a member of many professional and community associations and makes a point of attending a lot of the same social events as her clients and their friends, so she's often introduced to new prospects that way.

That doesn't mean she starts selling to them right away, though. “It's important for me to create a kind of comfort level with the client,” she says. “Once someone knows me, I ask if they'd like to go get a cup of coffee and talk.”

But she doesn't use that coffee chat to pitch products. Instead, Metzger briefly

SCOTT WEAVER PHOTOGRAPHY



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explains what she does and then lets the client talk. “Almost every time, I say, ‘We work on three different processes: Tax efficiency, wealth accumulation and estate planning.’” she says. “And then I close my mouth and listen to what they want. The longer that you spend pitching yourself, nothing’s going to happen. They’re not interested in *you*.”

Only after that initial meeting does Metzger set up a formal office meeting with the prospect, where they both work through a goal-based financial plan. That’s when Metzger brings up products.

“Once you’ve got the goal in place and you’ve figured out a route to that goal, then you bring in the product that will get them to that goal,” she says. “The only reason clients are hesitant is because they don’t understand how that product relates to their life. You’ve got to get where everyone’s aligned with the same goals.”

Metzger then works to make sure clients have all the help they need to stick to those goals — or create new ones. She uses drip marketing strategies throughout the year to maintain monthly contact with her clients. Every other month, they receive a personalized newsletter. “There’s a lot of

marketing systems that kind of plop your info into a template that looks like everybody else’s template,” she says. “You really devalue your brand that way.” By creating a unique personalized message, Metzger says, she’s reinforcing the fact that she won’t give clients the same thing they get from every other advisor.

In the months that her clients don’t receive a newsletter, Metzger sends them small gifts, like a nice pen. And twice a year, she sends her clients a note reminding them that she appreciates referrals and a stack of her business cards.

She also makes sure that she meets face-to-face with her clients, at minimum, annually. “We tend to wrap ourselves around our clients so they know that we’re a resource,” she says. “We never want them to have an issue where they have a question and don’t know what they’re going to do.”

PUTTING IN THE HOURS

For agents — either those who are just starting out or those who are looking to grow — Metzger says long hours are essential. “You have to realize that you are an entrepreneur,” she says. “You have to work as if it’s your own baby and put in a lot of hours in the beginning.” But all that time pays off. “Put in the hard work in the beginning and then it’s easier as time goes by,” Metzger says.

Metzger is also a big advocate for education. Advisors who keep tabs on what’s going on with markets, strategies and legal changes are the ones who stand out from the crowd.

“I have a lot of education on estate planning, on the markets, on regulatory changes, so when these things come up, I’m able to come to my client with that information instead of having them come to me and then having to research it for them,” she says. “If you don’t know, how can you educate your clients?”