Fast Start Planner Guide

How to *Set Up* and *Use* your OCS Productivity Planner
For Financial Services Professionals

ORGANIZE | CONTACT | SELL

OCS
One Card System ©

www.onecardsystem.com

OCS Productivity Planner

The *OCS Productivity Planner* is designed to help financial services professionals build their client base to create maximum, sustained sales results. Its use will increase your success because it ensures that you devote your time and energy to high-return activities that truly help you grow your practice. With this planner you will leverage proven techniques to increase your close rates and successfully service an increasingly large client base.

The *Productivity Planner*, exclusively authorized by Al Granum, legendary creator of the original One Card System, is divided into three sections: **Planning**, **Appointments**, and **Success Manual**. Use of this "Fast Start Planner Guide" will help you benefit from your *OCS Productivity Planner* as quickly as possible. It is based on the concepts detailed in the popular book, *Building a Financial Services Clientele* (available separately), which can be consulted for additional tips for building your financial services practice. For more information about the original One Card System and related products, please visit www.OneCardSystem.com.

Setting up your OCS Planner

Divider Tabs

Your OCS Planner includes three divider tabs to help you organize your client building activities. These tabs are just one of the innovative ways the *Productivity Planner* allows you to accomplish more in less time.

Set up your *Productivity Planner* by inserting the divider tabs between the appropriate pages. This is easily done by inserting the holding tabs between two sets of binding rings (refer to graphic).
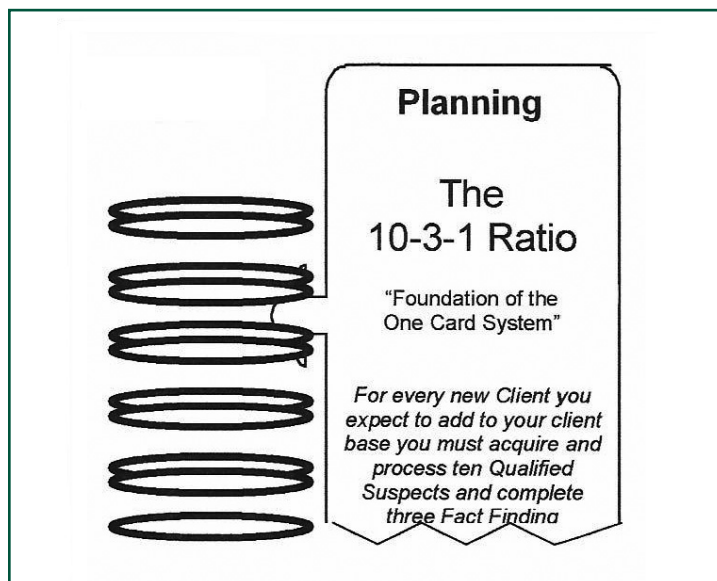
Planning Tab – Insert the tab between the pages that correspond to the current month you are working on so you can quickly record the results of your Birthday and Review contacts. The Planning section is located towards the front of your Planner. This tab features a graphical depiction of the 10-3-1 ratio of Client Acquisition.

Appointment Tab – Insert this tab between the appointment pages of the current week, where you will plan and record your activities and results. This Appointment section can be located in the middle of your annual Planner.

This tab features:
- Tips on how to use the various sections of the page
- The "Dot and Check Mark" Quick Codes to record telephoning activities and results
- Quick Codes for recording the results of each day's appointments
- A synopsis of the OCS Structured Day
- The six steps of the OCS Sales Cycle

Success Manual Tab – Place this tab between the current month's Success Manual pages, which are located towards the back of your planner. This tab provides Quick Codes to be used to record and evaluate the results of each day's activities.

This tab features:
- Qualified Suspects
- Cases Opened
- Closing Interviews
- Business
- Activity and Efficiency Points

Planning Section

The first section in your planner helps with effective organization, beginning with the "big picture." First develop your annual plan. How much do you want to earn over the next year? How many clients do you need to add to your book of business to achieve your income needs? Once you have formulated your goals for the year, you can begin turning those goals into reality.

The planning section begins with **Annual Day View Calendars** for the current year and the following year. Use them to identify business and personal commitments for both years. Add important business and personal events as you learn of them. A glance at these pages will help you keep the "big picture" in mind.

Sample Annual Day View Calendars

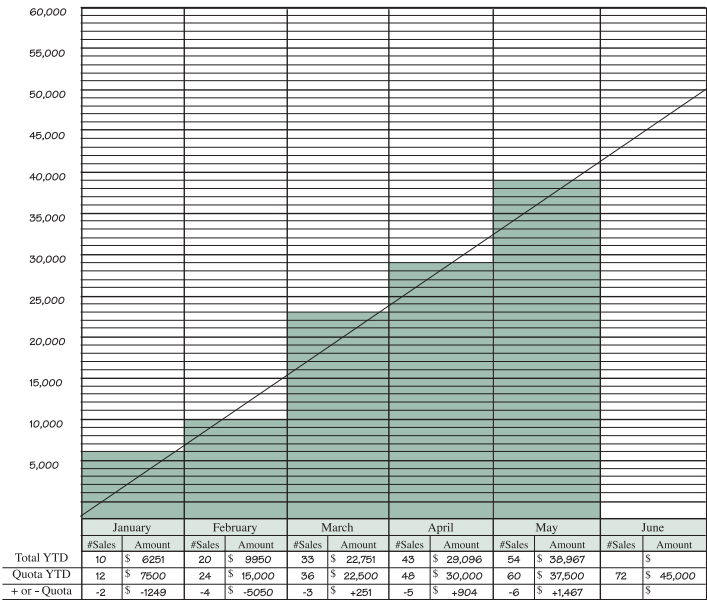|	Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
				1	2	3 / 4
	5	6	7	8	9	10 / 11 MDRT
J U N E	12	13 MDRT	14	15	16 Monthly Planning	17 / 18 Father's Day
	19	20	21	22	23	24 / 25
	26	27	28	29	30 ChFC Exam	

Once you've completed your annual plan, execute your plan each month. The monthly pages in the planning section help you prepare the working blueprint for each month's business activities.

We recommend that you conduct your monthly planning the third Friday of each month for the following month. That way you'll begin each month firmly in control of your important contacts and will hit the ground running.

Use the **Personal Financial Planning** worksheet to analyze your income needs for the year. It keeps you focused on the "bottom line" by zeroing in on the amount of business you must produce each and every month to meet your financial goals.

Use the **Production Graph** to chart your cumulative progress toward your goals. The values on the vertical axis have been left blank, allowing you to scale the graph to your own first year commission goal. At the beginning of the year, draw an ascending line in black ink representing your cumulative first year commission goal. Plot your cumulative year-to-date achievement with a colored bar at the end of each month. Your objective is to stay above your FYC goal line! The table of the graph is designed to help you determine where you stand in relation to your goals.

Sample Production Graph

	January		February		March		April		May		June	
	#Sales	Amount	#Sales	Amount	#Sales	Amount	#Sales	Amount	#Sales	Amount	#Sales	Amount
Total YTD	10	$ 6251	20	$ 9950	33	$ 22,751	43	$ 29,096	54	$ 38,967		$
Quota YTD	12	$ 7500	24	$ 15,000	36	$ 22,500	48	$ 30,000	60	$ 37,500	72	$ 45,000
+ or - Quota	-2	$ -1249	-4	$ -5050	-3	$ +251	-5	$ +904	-6	$ +1,467		$

The **Production Record** allows you to record each new piece of business issued during the year on both a company credit basis as well as for Million Dollar Round Table qualifying status. The "Left to Go" column constantly reminds you where you are in relationship to your annual production goals.

The **Monthly Planning** pages will walk you through the vital monthly planning process of the One Card System, which is conducted the third Friday of each month. You simply follow the instructions on the bottom of the monthly pages in your planner.

Sample Production Record

	INSURED OR ACCOUNT OWNER	POLICY OR ACCOUNT NUMBER	LIFE OR CASE CR.	EFFECTIVE DATE	COMPANY PRODUCTION CREDIT	PLAN	MDRT CREDIT	LEFT TO GO
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								

(PRODUCTION RECORD)

Sample Monthly Planning

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
			1	**2** 10:30 Client | Builder 12:30 Mtg.	**3** Study ChFC	**4**
5	**6**	**7**	**8**	**9**	**10** Fly to San Diego for MDRT	**11** MDRT
12	**13** ← MDRT ANNUAL MTG. →	**14**	**15**	**16** Monthly Planning	**17** Study ChFC	**18** Father's Day
19	**20**	**21**	**22**	**23**	**24** Study ChFC	**25**
26	**27**	**28**	**29**	**30** 1:00 ChFC ↓ Exam		

The **Automatic Contacts** page is important in sustaining the relationships that lead to a loyal clientele, resulting in higher retention, repeat sales, and ongoing referrals. This page is used to record the names of all the Prospects and Clients you plan to contact during the month. The One Card System prompts you to contact all active Prospects and Clients twice yearly; once at or near their birthdays and again approximately six months later.

- The Results columns will be blank at the beginning of the month and should be updated as contacts or Appointments are completed. This allows you to assess your effectiveness at relationship building, prospecting, and repeat sales. A quick list of the appointment codes can be located on the Appointments Divider Tab.

Sample Automatic Contacts

June					2008
Day	Birthdays	Results	Reviews and Other		Results
9	Allen, C.	✓	Abbott, S.		CO - LTC
26	Bergstrom, J.	✓	Chen, P.		✓
2	Carter, K.	BL, 3 QS	Donovan, K.		CO-TC
6	Gonzalez, T.	✓	Ellis, G.		✓
28	Kohler, A.	✓	Ivorsen, K.		CO-TC, 2QS
23	Lowenthal, L.	BL, 2 QS, CO	Martinez, A.		CO - EQ
6	Mills, H.	BL, 4 QS	Matthews, J.		DF
14	Nolan, C.	✓	O'Niel, B.		CO-VA, 1QS
7	Parker, E.	✓	Rollins, S.		✓
19	Rawlston, P.	BL, 4QS	Tanaka, N.		✓
21	Sorenson, T.	✓	Taylor, C.		QF
15	Tabor, W.	BL 6 QS	Ungstaad, L.		CO-DI
5	Wallace, D.	✓	Vaneli, E.		CO-EQ
30	Williams, B.	BL, CO	Warren, P.		✓
11	Young, D.	BL, 4 QS			
16	Zeder, F.	BL, 3 QS			

Unfinished Priority Work
Complete ChFC course by June 30th — Passed Exam!

The Weekly Appointments Section

Divided into three sections:
Top Section
This is for tracking scheduled Automatic contacts and Telephoning activity. Each morning, pull the file folders for the list of names at the top of that day. The complete file and Case History should be in front of you while making calls so appropriate notations can be made, and to review previous conversations for valuable background information. Follow the "dot and check mark codes" located on the Appointments divider tab to record the results.

Sample Top Section

Birthdays			Birthdays			Birthdays		
6 Gonzalez			7 Parker		6 Gonzalez	15 Tabor		
11 Young			15 Tabor					
Automatic Contacts			Automatic Contacts			Automatic Contacts		
Matthews	Rolling	Lake	Tanaka	Ungstaad		Vanelli	Taylor	
O'Niel	Ellis		Taylor	Rollins		Warren		

Middle Section
This is used to schedule appointments and other business activities. Use the Quick Codes located on the Appointments divider tab to record the results of your daily activities, as they are completed.

Sample Middle Section

Activity	Results
7:00 Preparation Time	
7:30	
8:00 (Case Prep: Ivorsen)	
8:30	
9:00 Telephoning	
9:30	
10:00	
10:30 Collins, A. — CL (here) ✓	
11:00 (VA Pres; decision ✗ 6/9)	
11:30 Mills, H. — BL@ Palimino's	
12:00 (✓ 4 QS)	
12:30	
1:00	
1:30	
2:00 Tollefson, B. — AP ✓	
2:30 (FF, CO)	
3:00	
3:30	
4:00 Mackey, P. — AP	
4:30 (Resch'd to 6/8)	
5:00 Admin.	
5:30	
6:00	
6:30 Abbott — CL (here) ✓	
7:00 (Bot. LTC, 2QS)	
7:30	
8:00	
To Do / Notes	
Case Prep: Ivorsen	

Appointment Results Codes

Birthdays		Birthdays		Birthdays	
6 Gonzalez		7 Parker	6 Gonzalez	15 Tabor	
11 Young		15 Tabor			
Automatic Contacts		Automatic Contacts		Automatic Contacts	
Matthews Rolling Lake		Tanaka Ungstaad		Vanelli Taylor	
O'Niel Ellis		Taylor Rollins		Warren	

✓ = Appointment Scheduled

(✓) = Appointment Kept

BL = Birthday Lunch

QS = Qualifed Suspects obtained

AP = Approach Appointment (New Seen)

FF = Fact Finding Interview

CO = Case Opened

CL = Closing Interview

Del = Delivery Interview

R = Review

RL = Review Lunch

Lower Section
Use of the lower portion of the Weekly Appointments pages is optional within OCS. It allows you to numerically total your daily and weekly activities and expenses. It is not a substitute for the Success Manual, which provides a monthly summary -- using names -- allowing you to track progress on specific cases.

The Success Manual

The Success Manual is your business activity and production record that tracks the month-to-month health of your business. As activity is recorded at the end of each day, you can quickly identify what you have accomplished and what remains to be done. The data allows an objective analysis of your business strengths, activity patterns, Sales Cycle conversion ratios, inventory, average case size, mix of business, markets, and more. Perhaps the most important function is that it keeps you focused on what is truly important -- the activities that drive the client building process.

The Success Manual is divided into four sections, with each having been discussed earlier in the Planning Section:
1. Personal Income Planning
2. Annual Production Records
3. Monthly Summaries of Business Activity
4. Annual Review and Planning

Using the Monthly Summary Pages

The columns are scaled to represent the approximate amount of each activity required for an experienced financial professional to succeed. If you are new to the business, you will need many

more Qualified Suspects and New Facts. In order to have enough space to record these, you will need to photocopy the left page and add it to the month's summary page.

Qualified Suspects

A suspect is considered to be Qualified when you have collected the following information:
1. Name and Age
2. Business telephone number and address
3. Occupation/Title
4. Approximate income

		QUALIFIED SUSPECTS						
DATE	NAME	NOMIN.'S INITIALS	WHERE SECURED	HOW TO BE PROMOTED	AGE	INCOME	OCCUPATION	CO, A, DF, 31
2	Harris, D.	KC	BL	NL	38	100	Bus. Own.	CO
↓	Vaughn, T.	↓	↓	↓	36	75	Elec. Eng.	DF
5	Fulton, T.	DW	BL	NL	30	45	Asst. Prof	DF
|	Ericks, W.	|	|	|	39	100	Prof.	31
↓	Harvey, B.	↓	↓	↓	40	100	Prof.	DF
5	Hoffman, J.	MK	CL	NL	42	150	Lawyer	31
↓	Colter, M.	↓	↓	↓	35	60	Paralegal	DF
6	Aperlee, D.	HM	BL	NL	58	200	Vet	31
|	Aperlee, D. Jr	|	|	|	32	100	Vet	31
|	Zimmer, H	|	|	|	62	–	Ret. Vet	DF
↓	Franklin, T	↓	↓	↓	55	200	Bus. Own	31

Nominator's Initials
The nominator's initials should be recorded in the third column. When you personally find the Qualified Suspect, write the word "Self" in the same column. You may develop your own codes that are tailored to other methods of suspecting you use.

Where Secured
In the "Where Secured" column, a code is used to indicate the circumstances surrounding the situation that existed when the Qualified Suspect's name was obtained. These "Where Secured" codes can be located on the Success Manual divider tab.

How to be Promoted
This column allows you to record the degree of strength of the introduction the nominator agrees to give you. These "How to be Promoted" codes can be located on the Success Manual divider tab.

Age, Income, and Occupation
These columns are self-explanatory and are to be filled in on the basis of information received from the nominator, not information received later.

CO, A, DF, and 31
The final column is used to show the outcome of your contacts with Qualified Suspects. The absence of an entry

in this column shows that the Suspect has not yet been processed. The objective is to follow through promptly in all cases. These codes can be located on the Success Manual divider tab.

New Facts
When a Confidential Questionnaire is obtained for the first time, enter the last name and first initial of the individual in one of the boxes in this column. When a Prospect is sold for the first time, box their New Facts box in red and write in the face amount of the sale.

Cases Opened

A case is defined as having been opened on a premium paying entity when these three conditions have been met:

1. All of the information necessary to complete a specific recommendation or illustration has been obtained;

2. The illustration has, in fact, been prepared or ordered; and

3. You expect to be able to present the illustration to your Prospect within two weeks, and believe that business should result within six weeks.

		CASES OPENED					
DATE	NAME	ACT. DATE	CATEGORY	NEW FACTS?	ILLUSTRATION	AMOUNT	SOLD, A, DF
1	Torrelli, M.	✓/ 6/15	3	Y	EP	450 L 2700 DI	
1	Jacobs, T.	✓/ 6/15	3	N	EQ	IRA ROLLOVER	
1	Kraus, M.	–	4	U	L	2Juv 100 Kea.	I $
2	Collins, A.	–	3	Y	VA	125K SPDA	I
2	Abbott, S.	–	1	U	LTC	4K/MO	I $
5	Fredricks Industries	✓/ 6/19	3	Y	BUS	401(K)	
5	Ivorsen, K.	–	TC	U	L	250VL	
6	Tollefson, B.	✓/ 6/16	3	Y	L	500L	I $
7	Martinez, A.	✓/ 6/19	1	U	EQ	Mut. Fd.	

Action Date
The third column is used to record the next action date on an open case. If the next action is an appointment, the date of the appointment is shown along with a check mark with two slash marks. See Appointment divider tab for example. If the action intended is just a telephone call, only the date is shown without the check mark. Once all action called for has been completed, write only a dash (-).

Category
This column is coded to indicate the source of the case being opened. These codes can be located on the Success Manual divider tab.

New Facts?
This column uses the codes found on the Success Manual divider tab to indicate the type of fact finding discussion that resulted in the opening of the case.

Illustration
The Illustration column is used to show the type of illustration or case being prepared. The codes are located on the Success Manual divider tab.

Amount
Enter the amount (death benefit or volume) called for by the proposal.

Sold, A, DF
This column indicates the ultimate disposition of the case. The codes are located on the Success Manual divider tab. Once issued and placed in force, these symbols will be erased and replaced with the amount sold circled in red.

Closing Interviews

This section is used to record the names and dates of Closing Interviews with individuals (cases). A Closing Interview is defined as a face-to-face (not telephone) conversation during which the Prospect is asked to take some affirmative action such as signing an application, agreeing to take a medical examination, or paying the first premium.

Attempt #/Time Lag
In this column a notation is made as to the number of the Closing Interview. The Time Lag should be shown in days going all the way back to the date the case was originally opened.

Type Case
This column is used to note the type of case. These codes can be located on the Success Manual divider tab.

Business

This section of the Success Manual is divided into two parts. The top of the section is used to record pertinent information on applications being sent to the Home Office. The lower portion is used when a case has been approved or issued, the premium paid, and the contract placed in force.

Date and Name
Record the date the application was submitted (or placed in force) and the name of the applicant.

Category
Use the third column to code the types of cases submitted or placed. These codes can be located on the Success Manual divider tab.

BUSINESS					
SENT TO THE HOME OFFICE					
DATE	NAME	CATEGORY	AMOUNT (000)	TYPE	ANNUALIZED FYC
6	Kraus, P.	4	100	WL	300
6	Kraus, A.	4	100	WL	320
7	Abbott, S.	1	3	LTC	1500
8	York, M.	3	2.5	DI	730
9	Ivorsen, K.	TC	250	VL	1400
9	Collins, A.	3	100	VA	2500

Amount
In the fourth column record the face amount or volume of the product being sent to the company or placed in force in thousands.

Type
Indicate the type of product applied for or placed in force. These codes can be located on the Success Manual divider tab.

Annualized First Year Commission (FYC)
The sixth column is for a record of First Year Commission. The amount to meet one's budget should be kept in mind since this figure is one of the most significant measures of individual accomplishment.

Activity and Efficiency Points

Activity and Efficiency Points are awarded for certain types of business activities. Points measure whether or not you are getting enough exposure in the market.

ACTIVITY AND EFFICIENCY POINTS														
			PHONING FOR APPOINTMENTS			1 pt MEALS		.5 pts				1 pt	1 pt	1 pt	
Date of the Month	Appts. Scheduled	Appts. Kept	Dialed	Reached	Appts.	Name	Results	Qualified Suspects	Referrals Attempts	Referrals Obtained	Approaches	New Facts	Cases Opened	Closing Interviews	Points
1	4	3	28	6	3	—		0	0	0	2	2	3	0	5
2	3	3	26	7	4	Carter (BL) 2 QS		2	1	2	1	1	2	0	5
3	STUDY CHFC														
4	7	6	54	13	7	1		2	1	2	3	3	5	0	10
5	4	4	25	9	4	Wallace (BL) 3 QS		5	2	5	1	1	2	1	8.5
6	5	4	36	11	5	Mills (BL) 4 QS		6	2	6	1	1	1	2	8
7	5	3	30	11	5	Martinez (R) U, CO		3	1	3	1	0	1	1	4.5
8	5	5	30	8	4	Donovan (R) U, CO		5	2	5	2	1	2	1	7.5
9	4	4	28	9	5	Young (BL) 4QS		8	3	8	0	1	1	2	9
10	MDRT														
11	23/30	20/26	149/203	49/61	23/30	5/6		27/29	10/11	27/29	5/8	4/7	7/12	7/7	36.5/46.5
12															

One point is credited for:
- A business meal with a Nominator, Prospect, Client, or Suspect.
- A new Fact Finding-Confidential Questionnaire-Interview completed.
- A new Case Opened, either from a new Fact Finding Interview, by updating a previously taken Confidential Questionnaire, or on a package sale basis.
- A Closing Interview.

One-half point is credited for:
- Each Qualified Suspect obtained and recorded.

Date
The Date column simply lists the calendar number of that day of the month.

Appointments Scheduled
This column is used to record the number of appointments you had scheduled that day. These appointments are for business purposes so they can be for prospecting, approaching, fact finding, closing, delivery, or reviews.

Appointments Kept
This column is used to record the number of kept appointments during the day.

Phoning for Appointments
The three columns are devoted to a record of telephone activity. The columns are used to record the number of dials made for the purpose of securing an appointment, the number of people actually reached, and the appointments that resulted.

- **Dialed** – this is the number of dials made each day.

These are only dials to secure business appointments with Suspects, Prospects, or Active Clients.

- **Reached** – an entry is recorded for the number of times when you speak personally to the decision maker.

This column is for recording the number of reaches for that day.

- **Appts.** – this column is used to record the number of appointments secured from those individuals you reached that day.

Business Meals
Strive to earn an average of at least two points in addition to the business meal point.

- **Name** – When a business meal is held, the name of the individual is recorded and the results of the meeting are shown. The most important luncheon objective is to obtain names of, and introductions to, Qualified Suspects. Most

birthday lunches should be used for that purpose. Lunches may also be used to take new Facts Forms or Confidential Questionnaires, review old ones, open cases, close them, and conduct Delivery Interviews.

- **Results** – This column is used to record the business results that came from the meeting. The codes can be located on the Success Manual divider tab.

Qualified Suspects
Record the total number of Qualified Suspects obtained that day.

Referral Attempts
Record the number of meetings during the day in which you attempted to obtain referrals.

Referrals Obtained
This column is used to record the total number of referrals obtained during that day.

Approaches (Also called "New Seens")
Record the number of initial appointments that were held with Qualified Suspects for the purpose of explaining your services and proceeding to fact finding.

New Facts
Indicate the number of new Fact Finding Interviews completed that day. Updates of previous Fact Finders or Confidential Questionnaires are not included.

Cases Opened
The number of Cases Opened for that day is recorded here.

Closing Interviews
The number of Closing Interviews for the day is recorded here.

Points
This column is used to record the total number of points earned that day.

Conclusion

The *OCS Productivity Planner* is a unique client building tool. Your business goals, work plan, appointments, accomplishments, and your Success Manual are all in one place. The *OCS Productivity Planner* will become the "Command Center" for your practice.

The OCS *Productivity Planner* allows you to free your mind by systematically capturing tasks and assigning them to a date and time. It provides you with a clear plan to follow and it monitors your progress. For more information and other OCS products, please visit www.onecardsystem.com or call 1-800-543-0874.