



One Card System

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A-1. What is the One Card System?

The One Card System is an integrated suite of productivity tools and processes perfected by Al Granum, winner of the John Newton Russell Award. Al honed his system while his agency was breaking every sales record in the books, and today the OCS remains the classic model of agency sales effectiveness. Al's philosophy – that career success comes through building a large, active client base – has launched countless success stories throughout the financial services industry.

The OCS is actually three fully integrated systems in one:

- a suite of Organizational tools
- a Contact Management System and
- a Sales Process.

It is the only agent activity management system in the financial services industry proven to quickly grow a producer's active client list – and therefore, grow sales. Many "blue chip" companies use it, including Northwestern Mutual and MassMutual Financial Group.

When you add in a full assortment of training and implementation products and services, it's a turnkey system that any agency can install quickly and correctly. Thoroughly updated to reflect recent changes in the marketplace, today countless producers leverage Al's timeless concepts of activity management, 6-3 prospecting and promotion, and the "10-3-1®" ratio to boost their sales efforts.

A-2. Who uses the One Card System?

The One Card System is the agency and sales management system of choice for a host of producers – both those new to the business and member of the exclusive "Top of the Table" of the Million Dollar Round Table (MDRT) – as well as the many of the world's most recognized financial services firms.

Producers use the One Card System to:

- Maximize sales by harnessing the power of the 10-3-1® (qualified suspects-prospects-clients) ratio
- Obtain referred leads from every appointment
- Manage contacts and never miss another important opportunity to speak with a prospect or client
- Balance activities through points-based activity management that leads to predictable results
- Create a defined and repeatable sales process
- Organize for maximum productivity and efficiency

A-3. Why use the One Card System?

Put 10-3-1® to work for you! The process of building a large clientele is really the process of building relationships with people. Sales people are selling products, but customers are buying relationships.

Two primary keys to building solid, lasting relationships are:

- You must earn your Clients' trust and respect by following through on your commitments. Simply put, you must do what you said you were going to do.
- You must stay in touch on a regular basis through scheduled, personal contact.

Benefits of OCS include:

- Enabling you to focus your efforts on the high pay-off activities
- Teaching you to always know what to do next
- Helping ensure you never miss another important appointment or phone call
- Helping you to pick up the deferred business that most financial professionals miss
- Enabling you to rely on proven processes so you don't have to learn from your own mistakes
- Helping you to quickly build a large, sustainable client base
- Enabling you to earn the financial status you desire

A-4. Who was Al Granum?

Al Granum was a legend in the life insurance business and many would argue that he had more of an influence on the way agents work than any other person in the past forty years. Granum is the only person ever to be honored with the industry's top three awards: The John Newton Russell Award from NAIFA for outstanding service to the institution of life insurance, the Solomon S. Heubner Gold Medal from The American College, and induction into the GAMA International Management Hall of Fame.

O. Alfred Granum was a Chartered Life Underwriter (CLU) and a lifetime member of the Million Dollar Round Table (MDRT), graduated Phi Beta Kappa from the University of Wisconsin with simultaneous BA and MA degrees in life insurance. He began his career as an agent for the Northwestern Mutual in Eau Claire, Wisconsin, he worked his way up to agency officer, production manager and general agent in Chicago.

His agency ranked number one in Northwestern Mutual for volume of sales in 18 of his last 25 years and was the first at Northwestern Mutual to break numerous volume record benchmarks. During his tenure as Managing Partner, his agency became the first office in the industry to write more than 150 million dollars of new business in a twelve month period. Al qualified a record 42 of his 45 agents as MDRT members. It was during this phenomenal career that Al created and perfected the Client Building process that forms the basis of the One Card System.

Al remained active, energetic and involved as a much sought speaker and consultant well into his eighties. Al Granum passed away on January 2, 2014 at the age of 91 after a long battle with Parkinson's Disease but his impact on the industry will doubtless continue to be felt for decades in the future.

A-5. What is included in the OCS Starter Kit – how do I get started?

In order to begin, you will, of course, need to order the OCS Starter Kit. The OCS Starter Kit contains all the materials you will need to quickly implement the original One Card System (OCS) and will enable you to hit the deck running. Everything you need to prospect, track, maintain and build new relationships for an entire year is provided. The starter kit includes:

- 1 - OCS Productivity Planner
- 1 - *Building a Financial Services Clientele* textbook
- 1 - *Success Manual*
- 1 - Pack of 18 OCS Control Books
- 1 - OCS Essentials: Producer Training
- 1 - OCS Card File Box
- 1 - Set of Divider Tabs for File Box
- 1 - Set of OCS Control Cards
- 4 - Packs of 200 Yellow Suspect Cards
- 1 - Pack of 200 White Prospect Cards

[Click here](#) to view or purchase the OCS Starter Kit: Planner Edition

A-6. What is the *Building a Financial Services Clientele* textbook?

Master the science and the art of financial services sales success with the book that has made the One Card System a proven winner for over 30 years. This book will show you step-by-step how to:

- Become the one and only trusted financial advisor for your clients
- Manage time and relationships in an increasingly competitive and complex market
- Capture 40 percent of deferred business, increase case size and obtain quality referrals
- Continually find and acquire new, dedicated clients

Whether you're a beginner or an established professional, you can't miss with the One Card's proven sales success system.

[Click here](#) to view or purchase *Building a Financial Services Clientele* textbook

A-7. What is the OCS *Productivity Planner*?

The OCS *Productivity Planner* combines the classic *Success Manual* and Control Books with the proven planner format. Now it's easier than ever to organize your day, track your activities and improve your bottom line. Whether you are an established producer following OCS to the letter, or are looking for tools that will take your sales to the next level, the *Productivity Planner* will help you take control of your day and focus on what matters most – your success.

[Click here](#) to view or purchase the OCS *Productivity Planner*

A-8. What is the *Success Manual*?

Keep your sales activity on track with this proven tracking and measurement tool. Measure activity and analyze performance by recording all sales-related activity and results: Qualified Suspects, new Facts Forms Confidential Questionnaires, Cases Opened, Closing Interviews, and Telephoning. Quickly calculate your Activity and Efficiency Points and document an entire year in this thirty-two page planning book. The *Success Manual* is also included in the OCS *Productivity Planner*.

[Click here](#) to view or purchase the *Success Manual*

A-9. What are OCS Control Books?

OCS Control Books are a pocket-sized monthly planner used to organize and document your telephoning and appointment activities and results. The OCS Control Book's ultra-portable size (4" x 7.5") and proven monthly planning format make it easy to organize your day and track your results.

[Click here](#) to view or purchase OCS Control Books

A-10. What is the OCS Essentials for Producers Training?

OCS Essentials for Producers is the only online training program for the original One Card System. It was personally authorized by Al Granum, the renowned creator of the One Card System, OCS Essentials moves you through the basics of the One Card System quickly so you can start selling more effectively from day one – and continue your success throughout your entire career.

The program includes five separate courses, resulting in a complete curriculum for successful Client Building.

OCS Fast Start

OCS Fast Start is designed for use by producers during their first thirty days of using an activity management system, as well as for refresher training. This course covers the essential information producers need to know in order to quickly and successfully implement points-based agent activity management.

OCS Time Management

OCS Time Management provides the basis for effective use of time through the concepts of the Structured Day, performing Monthly and Annual Reviews, Working with Sales Assistants, and participation in Client Builder meetings.

OCS Sales Part 1: Prospecting, Pre-Approach and Approach

The first course in the three-course sales process training recognizes that once a producer works through his or her initial contacts, the job of Prospecting becomes challenging. OCS Sales Part 1 provides the keys to Prospecting for Suspects, calling for appointments and making the most of the Approach interview. The course includes an interactive role-play scenario designed to sharpen Prospecting skills.

OCS Sales Part 2: Fact Finding

The second course in the sales process provides training to make every appointment count by building strong professional relationships through Fact Finding, and by preparing Case Solutions that motivate Prospects to take action.

OCS Sales Part 3: Closing and Delivery

Maximize sales effectiveness through mastery of the Presentation and Delivery – critical elements that form the basis for subsequent needs-based selling and client building.

A-11. What are OCS Control Cards?

OCS Control Cards make it easy to track additions, rejections and status of Prospects in your system. Easily maintain your One Card System inventory of Clients, Prospects and Suspects.

A-12. What are OCS Yellow Suspect Cards?

The OCS Yellow Suspect represents a Qualified Suspect. Spaces are provided to quickly record key information so you can follow-up effectively. Simply complete a Yellow Suspect card for each Qualified Suspect you obtain, then let the One Card System remind you when to call for maximum results. (Offered in packs of 200 cards)

[Click here](#) to view or purchase Yellow Suspect Cards

A-13. What are OCS White Prospect Cards?

Once you have gained a valuable Prospect, use the OCS White Prospect card to ensure that each individual is called systematically – helping you maintain open, active and productive relationships. Never miss an important contact with a valuable prospect. Simply complete the OCS White Prospect Card and let the One Card System remind you to call at the proper time for maximum results. (Offered in packs of 200 cards)

[Click here](#) to view or purchase White Prospect Cards

A-14. What is an OCS Fact Forms Confidential Questionnaire?

Acquire the vital information you need to design accurate, effective proposals with this 6-page fact finder, which is designed to help you gain facts quickly. The One Card System Confidential Questionnaire (also referred to as a “Fact Finder”) provides a proven, systematic fact-finding interview format that gets complete factual information as well as providing insight to your Prospects’ inner feelings. Ensures that you make the most of your one chance to acquire the vital information you need to design accurate, effective proposals. 6-page, 8” x 11” fold-open form. (Offered in packs of 50)

[Click here](#) to view or purchase Confidential Questionnaires

A-15. What is the *One Thousand Clients Book*?

Use this book to document your pursuit of the “Magnificent Obsession” – one thousand active clients. Maximize your Client Building efforts with the only tool designed to provide a complete picture of your client inventory.

[Click here](#) to view or purchase the *One Thousand Clients Book*

A-16. How do I set up my OCS Card File Box?

The OCS Card File Box serves as a key organizational tool as well as your “warehouse” of active Clients, Prospects and Qualified Suspects.

Set up your OCS Card File Box in the following order from front to back:

1. 1-31 Index Tabs
2. Monthly Tabs
3. Alphabetical Tabs
4. Additions, Reject, Inactive Tabs
5. OCS Control Card

Organize the remaining materials as follows:

1. Place the blank Yellow Suspect cards and White Prospect cards into a desk drawer.
2. Find a place on or near your desk for the *Building a Financial Services Clientele* textbook and your OCS *Productivity Planner* or *Success Manual* and OCS Control Books.

[Click here](#) to view or purchase the Card File Box

A-17. What office supplies do I need to complete my OCS?

The only office supplies you need to complete your OCS are standard manila folders found at any office supply store; and of course a telephone!

A-18. When do I begin to actually use the system?

Before you actually begin using the system, you must first learn the system. There are recommended steps to learn the One Card System as follows:

1. Read the *Building a Financial Services Clientele* textbook and discuss its contents and practices with your manager and/or peers.
2. Take the online OCS Essentials for Producers online training course.
3. Complete any company provided training on the One Card System.

[Click here](#) to view or purchase the *Building a Financial Services Clientele* textbook

A-19. What is the *Managing Through the One Card System* textbook?

Geared to General Agents and other management, *Managing Through the One Card System* provides step-by-step instructions for managing one or many financial representatives using the One Card System, the most successful practice management system. Drawing on more than 75 years of combined management expertise, noted One Card System consultants and authors Barry Alberstein and Delia Alberstein collaborated with industry leader Al Granum to create the definitive text on proven management techniques for succeeding with the One Card System at the agency level.

[Click here](#) to view or purchase the *Managing Through the One Card System* textbook

A-20. What support is offered?

For fast, free support, send support questions to our One Card System helpdesk at customerservice@nuco.com

A-21. Where do I get the One Card System?

The National Underwriter Company is the authorized publisher and distributor of the One Card System. To view the complete line of OCS products, [click here](#).

If you would like to discuss your organization's unique situation – including whether the One Card System would be the right choice, please [email](#) our product team.