BA\_EP\_77\_Transcript

[00:00:00] **Voiceover:** Welcome to the Breakthrough Advisor Podcast. In this podcast, we inspire advisors with ideas and pathways to breakthrough barriers and build a thriving retirement income business. We will interview innovative technology developers, business leaders, and successful advisors, then help you organize and execute these ideas to move your business forward.

[00:00:28] **Jack Martin:** Hey folks, welcome to the Breakthrough Advisor Podcast. This is Jack Martin. I'm the virtual CMO for Insure. Mark, I wanna welcome you. Thanks for taking time outta your busy schedules to join us. This is where advisors from all over the country are coming to level up their practice. And so we've, we've had a whole series of thought leaders over the last few months who have, uh, based on what your feedback has been to us, have really helped them grow their practice.

[00:00:51] **Jack Martin:** And today is no exception. So, uh, I've got Ari Galper, Ari Galper coming all the way from Australia to join us today. Um, I. Ari, for the five or six people who are listening to this podcast who don't know who you are, tell them a little bit about, uh, you know, who you are. Uh, tell us the story about Australia and how you're connected to US Advisors.

[00:01:09] **Jack Martin:** Let, let, let's start there and level up.

[00:01:11] **Ari Galper:** Sure. So you're probably Catholic accent. I'm from California. Uh, been a Sydney now for 20 years. Uh, my wife on a dating site 20 years ago, pres swiping, just photo, just text. We had a conversation. She was living in Los Angeles at the time. We met there. Then, uh, we had our first son came out here, been here for 20 years now.

[00:01:29] **Ari Galper:** So, uh, that's the story on a personal side. Uh, but I got some coach in the US as well. But anyways, so, so yeah, I, for those who don't know me, I, I specialize in, uh, a unique niche called trust based selling, uh, for the last two decades, later or not, I've been just doing this one thing. And what we have figured out is a way, uh, to essentially crack the code.

[00:01:53] **Ari Galper:** Compressing the sales cycle for multiple steps with a potential client, um, and uh, to not to be shopped anymore, not to chase folks, not to do free consulting. We've collapsed that into one single, believe it or not, conversation called the One Call Sale. That's a biggest breakthrough so far, and we worked a lot, a lot of top-end advisors who are in a low volume, high margin model who.

[00:02:20] **Ari Galper:** Every single meeting counts. If they onboard one new client at a UM at a million dollars, it's 10 KA year that they're earning immediately from that one meeting. Uh, so it's a really big deal. Um, so we figure out the craft of code in that and, uh, hopefully we'll share some ideas today on how we go about doing that.

[00:02:39] **Jack Martin:** Yeah. I know, uh, a number of our advisors have heard you before and you know, the recommendation came from them that we get you on board. Let me le level set a little bit so. I don't know how it was where you grew up in California or in Australia, but when I was in college, you know, we were protesting the war in Vietnam.

[00:02:56] **Jack Martin:** We were bombing the banks, uh, bank of America. We didn't trust the man. So there was this big trust deficit. I. You know, I, I don't think it was a recession. I think it was a total depression, you know, with respect to trust in institutions, right? So now we fast forward and, and you know, the world's changed just a little bit, okay?

[00:03:15] **Jack Martin:** So those of us that been trust, the man before now want a man, excuse me, want an advisor in our life that we can trust. Okay. And so, uh, you know, it's changed a lot and it, it was really interesting. JD Powers released some really amazing research earlier this year, and they were talking about what do consumers want?

[00:03:33] **Jack Martin:** Okay, so what, what do consumers want? What do they look for in a financial advisor? And so, of course, you know, at the bottom of the pyramid, you have. They gotta answer the phone, they gotta have credentials, they gotta be competent. Uh, you know, at the next tier it's, you know, they gotta have the right kinds of solutions for me.

[00:03:50] **Jack Martin:** They've gotta be nimble, holistic, that sort of thing. But at the very top of the, of the, of the hierarchy, if you will, is this notion that they want someone who gets me. Okay, so I guess it's no surprise that three of the four largest marketing consulting agencies in the United States for financial advisors are headed by women.

[00:04:12] **Jack Martin:** 'cause women typically do a better job of those soft skills and understanding and connecting. So, um, that's kind of a long-winded way to, to get to the setup on this, but. So what's, what's changed? Why, why the emphasis now on, on the, the trust and, and is, I, I know it's been there all along, but you know, how did we, how do we get to this point where we've uncovered this huge opportunity for us to use these, to use our EQ and use our soft skills and so on?

[00:04:39] **Jack Martin:** So

[00:04:40] **Ari Galper:** it comes down to one single point of contention, and that is that **I believe we are now in a commoditized economy where advisors have been commoditized. The market may want all these things, but they see all of quote you guys or gals the same way. They can't distinguish between this advisor and that advisor.**

**[00:05:02] Ari Galper: So they, they view it app as apples to apples as they're shopping around for an advisor, which means they can't judge your competency until after they're a client, not before they're a client. So there's no point in you talking about your value in your firm and how great you are because. That's all. Just air for them.**

**[00:05:22] Ari Galper: So what's left? If we can't talk about ourselves, we can't give up value to people 'cause value l as well, has been commoditized. What do we do? Well, I, I, my condition is that they care less about what you're offering them, but they care more about are you the one to work with? So that means that the question they have in the back of their mind when they're hiring you is, do I trust you?**

[00:05:45] **Ari Galper:** Not you can you solve my problem? They assume you can. You have credentials like a doctor. You walk in, you got a white coat on, you're a professional, you can do the job. They're not questioning that. They're questioning, can I trust you? And that's the whole notion. And the piece of work we've really optimized that most advisors haven't quite nailed yet because they've been, they grew up in the know, like, and trust model.

[00:06:09] **Ari Galper:** We get to know someone with a relationship with someone, and once they get to like you and know you, they'll work with you. And that's great if you're okay with a long sales cycle. But the challenge now is you're being shopped and people who take your information and shop someplace else. So the commoditization of the marketplace and the industry is what's caused this trigger to now focus on what I call trust skills.

[00:06:32] **Jack Martin:** Yeah, you're a hundred percent right. I mean, um, investment advice is easy to get. Uh, DIY digital everywhere, uh, annuities, easy to get, uh, life insurance, easy to access. All of those things that used to be right, the, the exclusive domain of a an, of an advisor. Now we're available in lots of places. So, uh, you, you make a really good point.

[00:06:56] **Jack Martin:** And, and this thing that, that you said that's really interesting is that this is a point of differentiation.

[00:07:01] **Ari Galper:** Correct.

[00:07:02] **Jack Martin:** And so that's what opens the door is you are different,

[00:07:06] **Ari Galper:** right? Yes. Your approach is different, not what you do. That's the real mindset shift because most advisors come into the conversation with, Hey, we're a virtual family office.

[00:07:19] **Ari Galper:** We have unique service. Like, they just feel like that's what they want from them. But the reality is they're, they're hiring them and judging them on their approach. The approach itself becomes the differentiator, not the value proposition, which is so counterintuitive that what we've been taught to do all these years,

[00:07:40] **Jack Martin:** it's a challenge.

[00:07:41] **Jack Martin:** I mean, if you've been in sales for a minute, you know you want to talk, uh, you wanna sell, alright? And what we've learned is we're not sellers anymore, we're solvers. Right? And you can't just go in and, and offer the same solution to everyone, right? Each person has their own set of needs, rather.

[00:08:00] **Ari Galper:** Yeah, there's a real shift that has to happen here from salesperson to doctor, meaning you're not a financial advisor anymore, you're a financial doctor.

[00:08:11] **Ari Galper:** That's a different hat you gotta wear. Where your job is to diagnose and identify the problem, how to amplify the issue. If they understand the seriousness of it and the gravity of it. And you have to ask 'em this question, is this a priority for you? To address resolve once and for all. They have to own the problem and say, can you help me before you have permission to talk about anything related to you or a solution, which is so counterintuitive because we're taught to engage, build a relationship, create momentum, move them forward.

[00:08:44] **Ari Galper:** Forward is the problem. They believe you're trying to sell them something and put pressure on them. So we teach this counterintuitive mindset. We, our goal is not to move them forward. If your goal is to go, what I call down the iceberg, unpack their issues, peel on your back at such a deep level, they say to themselves, this guy just gets me.

[00:09:04] **Jack Martin:** That's it. The, the thing you said, is this a priority for you? I mean, that there, there is so much to unpack there when you think about it. So, um, as human beings we're resistant to change, right? So, you know, I didn't wake up this morning and say, you know, what I need to do is change my life. You know, there was something in my life that created enough pain for me to say, I wanna stop this pain.

[00:09:27] **Jack Martin:** It's the, the pain of change is less than staying the way I am.

[00:09:31] **Ari Galper:** Right? Absolutely. And **interesting how you mentioned the word do it yourselfers. Um, I had another advisor the day a client of mine said, aria, I get these leads that are do it yourselfers and they just don't convert. And I said to him, the reason why they're do it yourselfers is because they haven't found someone to trust.**

**[00:09:51] Ari Galper: Do it for them. They prefer to hire an expert, but they can't find someone they can connect with. Solve that problem of trust. And the do-it-yourselfers will become clients also.**

[00:10:04] **Jack Martin:** A hundred percent. So, um, you know, even the people we're listening to. You know, are resistant to change. Right? And so to mo make the mindset shift easy to say, hard to do.

[00:10:15] **Jack Martin:** Yes. So what, what's the baby step? How do, how do you act your way into a new way of thinking? What's, what's that process look like?

[00:10:23] **Ari Galper:** You gotta be willing to set your ego aside and say to yourself, I've gotten myself this far with what I know. Okay. Things have changed and I don't upgrade the way I think about this process to have a new skillset.

[00:10:36] **Ari Galper:** I will not ultimately scale and grow. I will just pla I will either remain the same or plateau. And some advisors are happy staying the same. They have a good book of business. Money's coming in, things are stable. Small attrition rate, all fine, great. These people can stay as they are. But there are lots of folks who have a fire inside them are ambitious, who want to grow, and there are lots of folks out there who need their help.

[00:11:01] **Ari Galper:** So for those folks. To take the baby step is really about just internally saying, okay, now I think I need help from someone else to help me. And that's so hard when you've been around for 20 years in the business, you got a, you got a office full of staff and a book, big book of business. But here's the big kicker that gets people really on board quickly.

[00:11:24] **Ari Galper:** This model that we teach and RIP that we have allows the senior or founder of the company to replicate themselves. To teach others in their firm to allow them to retire and step back without having to worry about the previous younger folks having the same networks as the first guy had, because he built the business with his networking and the old school model.

[00:11:46] **Ari Galper:** But this model allows them to scale without them being there, which is a huge relief. That's what really kicks into the gear.

[00:11:53] **Jack Martin:** Yeah, a hundred percent. And so that, that is what I would call the cost of inaction. Right. So in, in the, in the United States, we, we have, have clearly defined this problem that firms have with growth.

[00:12:08] **Jack Martin:** The, the, the majority of firms aren't growing and the reason it looks like they're even growing a little bit is because the really large firms are growing, okay? Mm-Hmm. And so that's because they can spend a gazillion dollars on TV ads and so on and so forth. They can outmarket you, right? Um. So, so this notion of the cost of inaction, you know, I, I think is something that's important not only for the advisor to understand, to make this mind shift, but it's important for you to embrace that idea when you're talking to the client, right?

[00:12:37] **Jack Martin:** The client is in your, the same shoes, the client is saying, Hey, you know, look, I've accumulated 1,000,005 in my IRA, you know, I live in a nice neighborhood. The kids all graduated from school, no college debt. You know, life is wonderful, right? Well, not exactly. Okay. So talk a little bit about that concept and how we, how we uncover that, how we, as you say, get down the, the layers of the iceberg to find that.

[00:13:02] **Ari Galper:** Yeah, that's good. That's the middle layer called COI, cost of inaction. And this is very counterintuitive because when they describe their problem to you, uh, our retire next three to five years, my wife and I are working right now. We have a kid in college. We're not sure how to make the money work the next 30 years.

[00:13:16] **Ari Galper:** Okay. They, they come to this problem. The typical advisor hears that 'cause they heard a hundred times and their system goes, I could fix that, no problem. Done a hundred times. And off they go into some brainstorming and then the next step forward. Now the difference here is **what you have to do is peel the onion back behind that problem.**

**[00:13:35] Ari Galper: Help them see the seriousness of it, the gravity of it, and the economic impact of not fixing what they believe the problem to be. Now, that's your job is to help 'em do that and how you do this with certain phrases like this. Have you considered, are you aware of, have you thought about. What's costing you every month to overpay your taxes with unnecessary to the government?**

**[00:13:58] Ari Galper: Have you calculated what it'll cost you to continue to fund your retirement, but possibly run outta money 30 years from now? Have you thought about that? Well, the answer's gonna be of course, no, because that's your job to help 'em think about it, but you gotta help 'em understand that gravity of their situation, the context of it, and what's costing them not to fix it.**

**[00:14:17] Ari Galper: Here's why. If you don't have a business case from their point of view of with a cost of inaction. They'll think you're, you're too expensive and won't hire you. There has to be a business case here for your fee.** Otherwise they're not gonna hire you 'cause they, here's the iron of the whole thing, Jack.

[00:14:33] **Ari Galper:** They don't have to like you to work with you. They just gotta respect you and trust you. They gotta become your friend. So that means your job is to really get this system down right.

[00:14:44] **Jack Martin:** Yeah. Uh, you know, we, we use the example of doctors, right? And, uh, we've had way too much experience in this house with doctors, and I can tell you, I, they don't all have great bedside manners and they don't all have personalities, and I wouldn't want to go to dinner with all of them.

[00:14:59] **Jack Martin:** But the ones that do the great work, that have saved lives, saved limbs, same saved mobility, those are the ones that I want on my team. Right. So it's not, uh, the old, Hey, let's go play golf. Let's have a glass of wine situation, right?

[00:15:18] **Ari Galper:** Yeah. I mean, doctors don't do coffee for a reason, okay? Because, you know, or discovery meetings either, by the way.

[00:15:27] **Ari Galper:** Okay? Because they know if they create a peer relationship with you, then their authority drops and you will not comply with their suggested solution. A lot of advisors don't get that. They think their job is blood or poor, build their relationship, create chemistry that levels you out, and you drop your authority no longer compliant with your request of what you believe is best for them.

[00:15:54] **Ari Galper:** That's where everybody kind of messes up and doesn't realize it because of the old conditioning. Yeah.

[00:15:59] **Jack Martin:** Uh, as a financial advisor, I didn't have very many life or death situations with my clients, okay? But like I would have with doctors. But by the same token, the only thing that, uh, I think in this model, what you, that you sell is the problem.

[00:16:11] **Jack Martin:** You, you're selling the problem. You're getting them to buy the problem, to understand the problem. And when you do that, now the solution is readily apparent,

[00:16:19] **Ari Galper:** right? Yes. You're a heat seeking missile looking for a problem. You're problem centric. Only not solution centric solutions have been commoditized.

[00:16:31] **Ari Galper:** Do not talk about solutions at all. You gotta reverse engineer your thinking and do a deep dive inside their world and peel back that problem to such a deep extent that they say to themselves, oh, they say to you. And that's the key trigger is how can you help us?

[00:16:49] **Jack Martin:** They may not even recognize that they have a problem.

[00:16:51] **Jack Martin:** We've got good friends, uh, Michael Finkin, David t brilliant retirement income analyzers, planners, et cetera. Um, they're not advisors, they're economists. Okay? And what they've discovered is that people even who have a lot of money. Uh, are, are hesitant to spend as much as they could spend because they're afraid of running out.

[00:17:13] **Jack Martin:** Okay? And so the consequence of that is that they don't have the lifestyle that they might have that they could really afford. If you. Rearranged their affairs a bit, right? And so they literally found that there's this permission to spend, um, circumstance, alright? Where if you, if you enable them to take care of that risk, you know, of longevity, they are more likely to spend.

[00:17:40] **Jack Martin:** And, and the way you get there is, so what kind of experiences would you like to have with your kids and grandkids? If you had more money to spend? What kind of experiences would you and your wife have? What kind of, um. Uh, you know, experiences, what you have with your, with your friends and so on, you know, to try and unpack that cost of an action.

[00:17:56] **Jack Martin:** The cost of an action in most cases is not life or death. The cost is lifestyle. Right.

[00:18:03] **Ari Galper:** Interesting. I love that concept you just said, which is permission to spend. That is so profound because the advisor should be saying to them, I'm gonna give you permission to spend your money. Yes. They go, huh? I'm gonna figure out a way to build a, what I call the margin of safety at the bottom of the, of your pyramid, and at the top I'm gonna give you a margin of spend.

[00:18:25] **Ari Galper:** That's gonna give you the lifestyle that you could, I'm just thinking out loud how we coach someone on this, but if you frame that right, that's gold. That's beautiful. That's golden.

[00:18:32] **Jack Martin:** Yeah, it is. It's powerful. It's really powerful and, and I, I think it does a lot to, to speak to, uh, an advisor about what this cost of an action is about.

[00:18:41] **Jack Martin:** Yeah, it, it, it's about, you know, what's the cost of not doing something? And, and the, there's this whole, you know, area that we're uncovering about humanizing retirement and, and what that means. And so a a friend of ours said, you know, here's a, here's a super powerful question that you, you should have your clients ask back to you, which is talking to your wife.

[00:18:59] **Jack Martin:** Where would you like to go to dinner tonight? And who would you like to invite? Okay, so when you, when you unpack that question, we need to live in an area where we have access to resources like restaurants, right? We need to have the health to be able to go out and do that. We need to have the relationships to be able to invite people to join us, and we need to have the finances to be able to afford that.

[00:19:22] **Jack Martin:** All of those are four key components to a robust retirement we've learned and to happiness in retirement. And so, you know, there are just lots of levers you can pull. You know, as an advisor, **it's a target rich environment out there for folks that are looking for good advice.**

**[00:19:36] Ari Galper: Well, the irony of all this is no lack of opportunity.**

**[00:19:39] Ari Galper: There are thousands of people looking for help from an an advisory they can't get from the current one. That's why they're all out searching on Facebook, clicking our ads. So we know the market's there. That's not the issue. The problem is converting them and have no trust enough to say to you these two words I'm in.**

**[00:19:59] Ari Galper: Yeah, I'm in. Why did it take multiple meetings and all this free planning to say the two words I'm in? Because they don't trust you enough to say that. Yeah. So how do we compress that is the magic to all this.**

**[00:20:11] Jack Martin: You're absolutely right. And so, so we approach, you know, life from a marketing perspective. I'm the, I'm the CMO and, and so, you know, we look at it through that lens, but, but really, uh, it's not about getting more leads.**

**[00:20:24] Jack Martin: It's, as you said, it's about converting them.** And, and the conversion process isn't this mechanical feature benefit close kind of situation. It's, it's this un unpacking, uh, and, and selling the problem and solving the problem that they have. Right.

[00:20:41] **Ari Galper: It's about flipping the model. Okay? The typical marketing model is a funnel looks like this, right?**

**[00:20:46] Ari Galper: You put as much in the at the top as you can. The marbles rolling out all your time, unqualified people, DN, a few come out. That's how people think about marketing and sales. In this new economy, it's not about a funnel. It's about. A cylinder. Okay. It's a, it's a narrow little angle thing. You only drop in your ideal clients, and all of them become new clients.**

**[00:21:07] Ari Galper: They all come off the bottom. You don't waste. See, the, the, the, the diminishing return value that advisors have is their time. And to spend time chasing with multiple meetings, being free, consulting with unqualified folks or qualified ones is a waste of their time. So they gotta marry those two together.**

[00:21:27] **Jack Martin:** You're absolutely right.

[00:21:29] **Jack Martin:** Uh, and, and it's really, you know, what we, what we talk about is getting aligned. Okay? There are lots of people out there looking for help. Figure out what kind of help you, you're best suited to provide, okay? And then let folks know, alright? And when they come through the front door and be prepared to engage with them about that problem.

[00:21:48] **Jack Martin:** If you're, if you're super expert and you wanna take on two problems, then great. If you wanna do retirement and taxes, you know Superman, awesome. But by the same token, if everybody who comes to you is looking for help with, with retirement, gonna be an easy conversation from a technical perspective, the challenge is gonna be uncovering what their issue is, right.

[00:22:06] **Ari Galper:** Well, I'll go further than that. In saying that your goal is to market the problems, not market yourself. Exactly, exactly. Oh, which is so counterintuitive because we've been taught, discussed our firm, our brand, our USP, our story. Who cares about your story? I. All they care about is their story. It's like all these consultants selling the services, we'll do your story for you.

[00:22:29] **Ari Galper:** We'll do your brand. I'm like, are you kidding me?

[00:22:32] **Jack Martin:** They don't care about your story until they know you understand about their story. They care about your story after their client not before. Yes. So that they can tell the story to their friends and neighbors. Yes. Wow. You won't believe what my advisor Ari did for me this week.

[00:22:48] **Ari Galper:** Yeah. There's, there's pre-sale and there's post-sale. You can't mix 'em together. Most advisors would mix it all together as if like they're already the best friend on the first meeting. Yeah, no, that's af real relationships take time. You cannot build a relationship with someone pre-sale in a short amount of time.

[00:23:08] **Ari Galper:** It's impossible because that's not how humans work. They gotta get to know you over time, but you don't have the time to waste your sales process, so you kind

[00:23:19] **Jack Martin:** of come and marry this thing together. Seriously, if you go to the er, you don't need a relationship with the neurosurgeon. Okay? All you need is for the neurosurgeon to, to save your, your, your brain.

[00:23:31] **Jack Martin:** That's what you need. Right?

[00:23:32] **Ari Galper:** Right.

[00:23:33] **Jack Martin:** So, and uh, really, I, I believe that one of the key metrics of success for advisors going forward is gonna be how quickly can you build trust with clients?

[00:23:44] **Ari Galper:** The speed of trust, that old, good old book. But what's different now is we've actually come up with a system for this in our framework with what I call trust-based languaging.

[00:23:53] **Ari Galper:** Not fact finding questions, but trust-based questions that make it super streamlined to the extent now where typically your meeting should not go more than 30 minutes and get an onboarding commitment right there and then. Yeah. Anything past that, then you're in trouble. Yeah.

[00:24:09] **Jack Martin:** As, as we kinda wrap this up, so what, what should an advisor do first?

[00:24:15] **Jack Martin:** Where, where, I mean, mindset, I think you mentioned, so you know, where, what, what, what nuggets do you have for them,

[00:24:22] **Ari Galper:** you

[00:24:22] **Jack Martin:** know, to get started

[00:24:22] **Ari Galper:** on this, if they resonate with our discussion today, I would say get a copy of my book. Honestly and start understanding this concept, the mindset and the book is, is the Trust book You, you know, it's, you can get a free copy, www the trust book.com.

[00:24:37] **Ari Galper:** Grab a copy of my book, doesn't cost you a penny, no downloads. We'll mail it to you in the mail, and an I shall envelope. Open a box, read it. If it resonates with you, then we can go from there. But I think the key is you have to have an open mind. Be willing to be challenged around your assumptions and only a small percentage of advisors are are open to that most struggle with the idea of having to learn something new after so many years in the business because they think, yeah, I've been a sales for so many years.

[00:25:06] **Ari Galper:** What am I, I, come on, look at my book of business. I got, I got a huge a OM. But then they don't, they don't understand that they won't be around forever. And the be people behind 'em, we gotta learn how to sell too.

[00:25:17] **Jack Martin:** Hey. Yeah, look, uh, I, I've been a financial advisor myself for three decades, C-F-P-R-I-A, et cetera, right?

[00:25:23] **Jack Martin:** And I can tell you if that mindset will cause you to be roadkill. So when I started, first thing we did when we opened our shop was we became CFPs. I. And all of our peers were saying, what the heck is wrong with you? Why are you wasting all that time? Who's gonna do business with a certified financial planner?

[00:25:38] **Jack Martin:** Who's gonna tell you all about their stuff? Go out there and sell these front end load mutual funds. Go out there and sell these front end load annuities. What is this asset management stuff? You know, ripe tickets. Get those ticket charges in there, you know? Dude, they're all dead. The, those guys are history.

[00:25:55] **Jack Martin:** They're in the rear view mirror and, and the same thing is happening here. You know? **Yes. We've embraced this notion of a UM. Yes, we've embraced this notion of being able to do holistic planning, but the model has changed, as you said, we're commoditized now. That's the challenge.**

**[00:26:10] Ari Galper: Yeah. Yeah. So the industry has broadened their view of how to do the work itself, but not the pre-sale process to get the work.**

**[00:26:20] Jack Martin: It's the people component that we've really lagged. And, and I, I think that that's one of the things that's come out of Covid. You know, we, we came to appreciate the importance of connection of, uh, of emotional connections and, uh, being able to find someone that you would trust and value that. So I, I really think that there, there's some of that that came out of the Covid situation.**

**[00:26:42] Jack Martin: So**

**[00:26:43] Ari Galper: I agree. Look, selling is a dysfunctional relationship, okay. The old way. Okay. That's the way I look at it.** You know, my son, he has Down syndrome and I wrote a book about him called Lessons from Toby, and he's taught me this, this sort of notion of having no hidden agenda, having no assumptions with people, and not attempting to move them to a place they don't want to go to, but be present with them.

[00:27:06] **Ari Galper:** And I think what you kind of get that, that thinking down, wrapped with our, our processes, man, everything's just so fluid and effortless. It's just a wonderful, wonderful, wonderful thing to do.

[00:27:16] **Jack Martin:** It is, it is. I can tell you from our experience, the, the, the advisors who are embracing this more humanized approach.

[00:27:23] **Jack Martin:** At a lot of levels. The lifestyle, retirement income planning, the trust building, the, all of that, uh, are are having huge success. So it's, it's, people want it, it's, it's magnetic. So, yeah. Yeah. Ari, this has been fabulous. This has been a great conversation. Thank you very much. Uh, I know we're gonna give our advisors lots of opportunities to hear more from you.

[00:27:43] **Jack Martin:** Um, check out, um. Is it Unlock the Sale

[00:27:47] **Ari Galper:** just by name? Ari galper.com is fine. Uh, to get the book itself, just go to the trust book.com, order it there, schedule a chat with us, and we'll go from there. Perfect. Alright.

[00:27:58] **Jack Martin:** Hey Ari. Thank you very much. Appreciate you joining us today. Hey folks, this has been the Breakthrough Advisor Podcast.

[00:28:03] **Jack Martin:** Please like, share, subscribe, uh, wherever you get your podcast downloaded. There are links in the transcript where you can get access to, to Ari if you didn't jot those down. Um, we look forward to, to seeing you next time on the Breakthrough Advisor podcast. Thanks and have a great day.

[00:28:22] **Voiceover:** Thank you for listening to the Breakthrough Advisor podcast. Click the subscribe button below to be notified when new episodes become available. The information covered and posted represents the views and opinions of the guest and does not necessarily represent the views or opinions of Insure Mark.

[00:28:38] **Voiceover:** The content has been made available for informational and educational purposes only.