

# *New Advisor* **Relationship Marketing & Prospecting**

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**Proven Principles & Activities to  
Meet More Prospects & Influencers**



## **New Advisor Relationship Marketing & Prospecting**

Proven Principles & Activities to Meet More Prospects & Influencers

**By Bill Cates, CSP, CPAE**

This guide is by no means an exhaustive list of all the ways you can get yourself in front of more prospects and influencers with the goal of growing your business by serving more people. Since my expertise is in the area of *relationship marketing*, all these ideas fall under that umbrella.

Let this guide spark your own creative ideas. My philosophy is simple... If an idea is legal, ethical, and value is being delivered... give it a try. While there is no one way to be successful in this business, almost everyone agrees that a critical ingredient for success is your ability to get in front of more people in the most efficient and effective manner possible.

### **Beliefs, Perspectives, and Principles that Drive Success**

#### **1. Believe in Your Value**

As a new advisor, you will first gain an *intellectual* understanding and appreciation for the value you bring to your prospects and clients. Work on creating an *emotional connection* to your value. Truly grasp how the work you do makes tangible and important contributions to people's lives. If you don't fully believe in your value, work with your manager and colleagues to "get it."

#### **2. Appreciate the Ripple**

Following the item above, fully understand and appreciate the *ripple effect* of the important work you do for your prospects and clients.

No financial work is done in a vacuum. The financial work any person does for themselves, and their immediate family can have a meaningful impact on their extended family, friends, employees, and others they will never meet – such as future generations, those who benefit from charitable and philanthropic considerations, and the families of their employees.

When it comes to the flow of money, our world is truly interrelated, and you play a significant role in that. Believe this! Let this be motivation for bringing your work to others.

#### **3. Your Habits Determine Your Success**

Your current results – good, bad or mediocre – are a lagging indicator of your past and current habits of thoughts and actions. What you do or don't do today will show up months from now.

Like compound interest can create substantial financial results over time, so too can small adjustments in your habits can have a profound impact on your ability to bring your value to others and reap the corresponding rewards.

#### 4. Your Natural Market

Your *natural market* is typically thought of as the people you knew before starting your career. Some members of your natural market will want to help you and even do business with you early in your career. Others may take a wait-and-see approach; they like you and trust you, but they also know that you are new to your work.

Approaching most folks in your natural market is not a one-time deal. Find ways to stay in touch with these folks – in ways that might be valuable and/or fun (a combination of both is good). As they see your success grow, *some* may begin to seek your advice and become willing to recommend you to others as well as hire you for themselves.

Also, your natural market is not a static group. It should grow over time. It becomes your “network” of contacts that you nurture throughout your career. See the next item.

#### 5. Your Network of Contacts

Many advisors confuse *building a network* with attending *networking events*. While it is true that going to events is one way to meet candidates to become part of your network, it’s certainly not the only way.

Some advisors who don’t like going to events fail to build a meaningful and effective network. Advisors who understand that networking is much more than just going to events often credit their “network” for much of their firm’s growth over the course of their career.

Later in this document we’ll address a few ideas to build your network and maximize your results from attending networking events.

#### 6. The Lifetime Value of a Client

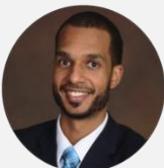
One component of the lifetime value of a client to you is the business you do with them over a lifetime. Depending on the type of work that you do and the clients that you serve, this can be substantial (and is a good thing).

The often-overlooked part of the equation is who they can introduce to you over a lifetime. Becoming super referable should generate some unsolicited introductions. Being appropriately proactive will help you ***tap into this expanded value with many of your clients.***

#### 7. Your Willingness to Ask for the Next Step

One way to view the sales process is as a series of permissions – asking folks to take the next step in your process and, eventually, asking to work with them. When you truly believe in your value and you see that you have solutions to some of their challenges, concerns, and opportunities, how could you not recommend working with you and your firm?

This part of prospecting – moving people along and encouraging them to accept your recommendations – is mostly a matter of your beliefs and confidence. Believe in your value and become confident in your ability to deliver that value.



“Before I met Bill, I was making a ton of cold calls. Bill showed me how to go from cold calls to referrals, and I **tripled my production** the very next month. I wouldn’t be where I am today without working with Bill’s processes.”

**James Mwombela** (Raleigh, NC)

## Your Willingness to Ask for Help

Many people seem to equate asking for help as a sign of weakness. However, many psychologists will tell you that a willingness to ask for help is a sign of a healthy ego. This is where you don't mind admitting that you could use a little assistance in certain areas of your life.

When it comes to prospecting, asking for help often comes in the form of asking for introductions to others who should at least know about your value. You are asking for help, to help others.

## 8. Your Curiosity

Your ability to exercise your *curiosity muscle* on a regular basis will serve you quite well in this business. You've probably heard the expression, "To be interesting, be interested." Your genuine interest in others will serve you in at least three ways.

- First, being genuinely interested in others helps you build rapport and trust. It seems to be human nature to like and trust people who are interested in us.
- Second, since money intersects all aspects of someone's life, the more you learn about them, the more you will identify potential opportunities to serve them.
- Third, being curious about others who are important to them can yield an inventory of possible introductions down the road.

## 9. Your Attitude of Expectations

Expecting a certain outcome can increase the chances of that outcome happening through various neural and psychological mechanisms. The interaction between cognitive processes, motor skills, emotional regulation, and the reward system, all play vital roles in translating positive expectations into enhanced performance.

When someone expects a positive outcome, such as winning a game or performing well in a concert, it often leads to increased focus and motivation. This expectation activates certain neural pathways associated with positive emotions, goal setting, and reward processing.

Expecting a positive result often triggers a chain reaction in the brain that involves better planning and preparation. The prefrontal cortex is involved in these executive functions, where it helps set goals and create strategies to achieve them.

Positive expectations can also reduce anxiety and stress by modulating the activity in the amygdala and the release of stress hormones like cortisol. Reduced stress can lead to improved performance, especially in situations where precision and focus are required.



"After learning Bill's relationship marketing system, **my business grew 60% over the previous year.** I'm now spending less time chasing after prospects who don't want to hear from me, and more time doing the work I love to do."

**Mike Barratt** (Des Moines, IA)



"I have been in business for 24 years and was never comfortable asking for the dreaded word: referrals. I am using Bill's word crafting and it **WORKS! I am having so much fun now.**"

**Robin Wollfe** (Miami, FL)

# Strategies, Methods, and Tactics to Meeting Prospects & Influencers

## Communicating Your Value

Your ability to communicate relevant and compelling value tailored to the specific situation (context is everything) will likely be the most important contributor to your success.

### **10. Be clear on your target market.**

It's never too early in your career to begin exploring potential target markets such as:

- Employees in a specific company.
- Leaders in a specific industry or profession.
- Administrators and faculty in universities and other educational settings.
- Affinity groups such as families with children with special needs, athletes, and philanthropists.

Your prospecting will typically be much more efficient and effective when focused on a target market. Be careful not to put all your eggs in one target market basket until you know you have a viable market. More on this follows later in this guide.

### **11. Be clear on the bullseye(s) within your target.**

Once you have your target market, look for one, two, or three bullseyes within that market. For a specific company or industry, it could be employees at a certain level or with a specific title. It could be individuals with a minimum length of employment, married, or with children. The possibilities for your bullseye are endless. Generally speaking, the narrower the better. This will enable your messaging to be super relevant and compelling to your target prospect.

### **12. Be clear on the core concerns and challenges you solve for your ideal clients.**

See yourself as a problem solver. It's next to impossible to find anyone who doesn't have one or more concerns, challenges, or outright problems with how they view their current and/or future financial lives. Some prospects are fully aware and in tune with these issues. Others will need your caring curiosity to bring these to the forefront.

### **13. Be clear on the aspirations and goals you help your ideal clients achieve.**

Your prospects' aspirations, goals, and opportunities are the flip side of the same coin. When you help them solve their concerns and challenges, they open up to the more positive side of things. Not all prospects and clients are the same in that some will be focused more on their concerns while others will be more focused on their aspirations. Be a good listener and test the waters with curiosity questions to determine where you want to put more of your energy. Remember, generally speaking, most people will be compelled to take action to solve problems (remove pain) and then to pursue their goals (bring pleasure). But don't assume. Listen and probe.

### **14. Communicate what makes you different and the benefits of that differentiation.**

While knowing and communicating what makes you different can be helpful in the prospecting process, what most of your prospects really want to know is, "why are you right for me?" With that said, sometimes prospects and influencers will ask, "how are you different than...?" Be ready with an answer. And always communicate those differentiators in terms of how they are a benefit to your prospects and clients. The differences that are relevant and beneficial to your clients are the only ones that matter.

## 15. Convey your belief in your value in a way that is self-revealing and is tied to one or more benefits to your prospects and clients.

I call this your *client-centered why*. It starts with you and why you believe in your value. But it ends up with the benefit to the prospect or clients. Your why could be why you became an advisor, why you're with the firm you're with, and/or an "ah-ha experience" you had as you watched one or more of your clients benefit from your work. Typically, these are very short stories that end with how your why – your belief in your value – will benefit them.

## 16. Communicate real-life stories and case studies that bring your value to life.

Following from the item above, you'll find it valuable to gather and tell very short stories, examples, and case studies of how some of your clients have benefited from your work. Without revealing the names of your clients, you can follow this story formula:

- Present the prospect's concern or problem and how they felt about it.
- Present the solution you provided.
- Present the result of that solution and how the client now feels about it. (Sometimes the full result of the solution may not be evident for many years, but you can still share that your client feels "relieved" or "more confident" or any myriad of positive emotions.)

Stories bring your value to life! Use them!



"As a result of Cates' system, I qualified for our Leaders Club my very first year (which was only 6 months long) and every year since. The biggest complaint amongst advisors is that they don't have enough people to call, which I believe is their own fault. **I can honestly say I probably would not have made it had I not been introduced to Bill's program.**"

**Gary Yaglenski** (Perkasie, PA)



"After going through Bill's training, **I doubled my income that same year. The following year I grew by another 40%.** Cates' system works. I highly recommend learning everything you can from Bill Cates."

**Aquiles Larra** (New York, NY)



"Bill Cates' process has been amazing. **The key has been the confidence I've gained.** On my very first appointment after going through your program I obtained 2 solid introductions, both of whom converted into new clients."

**Zoe Bonet** (Houston, TX)

## 17. Create and use a short, clear, and compelling Value Positioning Statement.

You will be called to communicate your value in different situations. Sometimes you'll have the time for longer explanations and case studies. Sometimes you won't – such as in an email to a new prospect.

A *Value Positioning Statement* is a method that can convey a lot of information in a very efficient manner. Drawing from some of the items above...

- I specialize in... (defines your focus and/or expertise)
- I work with... (defines your target and/or bullseye)
- Who want... (defines some of the benefits you bring.)
- For example... (brings everything to life).

Don't forget the "For example." This may be the most important part of the formula.

In social settings, reverse the formula. Start with an interesting or funny short story or example, hopefully somewhat relevant to the listeners.

### EXAMPLE 1

**My expertise** is in comprehensive financial planning.

**I work with** individuals and families in their prime earning years

**Who want** a clear plan to grow and protect their financial assets and create the confidence that they can retire without sacrificing their lifestyle.

**For example**, I was with a client just yesterday who had been introduced to me by his sister. When he came to me, he was a little confused and unsure if he was making the right decisions around his investments and insurance. After putting a plan in place, he said it's like a huge weight had been lifted off his shoulders.

### EXAMPLE 2

**I specialize in** helping the employees of XYZ Company maximize and supplement their benefits package.

**I work with** managers, leaders, and long-time employees,

**Who want to** gain the clarity and confidence that they can retire without taking a pay cut.

**For example**, one of my clients told me that I know more about their benefits package than their HR department. She said that knowing and then fixing the weaknesses or gaps in their package, is allowing her to retire two years sooner than she previously expected. Needless to say, she's overjoyed and keeps telling everyone about me.

## 18. Teach your prospects, clients, and influencers how to talk about your value in a way that sparks interest and creates connections.

Assuming you provide great value to your clients, many of your clients and influencers will talk about you to others. You can help yourself by helping them know what to say.

Here's a simple formula:

- If you are... (defines the target/bullseye).
- And you want to... (speaks to some benefits).
- Then I should introduce you to... (a clear call to action.)

**Example:** If you are 10 years or less away from retirement and you want to retire without taking a pay cut, I should introduce you to my advisor, Kelly.

## Natural Market

Remember that most members of your natural market – people you knew before starting this career – like you and trust you. They also know that you're fairly new to your career. When it comes to you helping them with their financial decisions, they may be hesitant until they see you gaining experience and even seeing you become more successful.

### 19. Winning New Clients

For a member of your natural market (or anyone for that matter) to become interested in how you might be of value to them, they need to understand your value and feel your confidence and commitment.

They need to see one or more gaps in where they are versus where they'd like to be with regard to their financial success. They need to see the clear relevance to their life, current and future. Creating this gap usually comes in the form of the questions you ask. More on the questions you ask later in this guide.

### 20. Gaining Referrals

For a member of your natural market to introduce or recommend you to others, you need to be referable. Not only do they need to have a strong sense of your value, but they also need to feel comfortable with the method of introduction, as well as how you will respond to that introduction.

While they may want to help others with your value and help you because they like you, their prime concern will be that of protecting their relationships.

They also need to know who fits your business and how to recognize them. Teach the members of your natural market (and everyone else, for that matter), who you serve the best, how to recognize them, and how to connect them to you. The more specific and clear you are in this effort, the more likely they will send folks your way.

### 21. Maintaining & Growing Your Natural Market

While your natural market starts out as people you knew as you started your career, there should be no end to building and nurturing your natural market. You want to continually meet new people and add them to this pool of folks who know, like, and trust you and who are clear on the important work that you do for your clients.

To make this concept work, you'll need to create a system for remaining in touch with these people over a long period of time. You'll want to continually drip value on them in the form of articles, videos, blogs, podcasts and the like (compliance approved, of course). You will also want to find more personal ways to stay in touch – to reach out to them about some of their personal interests, as well as letting them know about some things happening in your personal life.

For example, Doug is a veteran financial advisor who used to send a monthly paper newsletter to his clients and most of his relationships. In this newsletter, he devoted about half of one page to his personal life such as a family vacation, a goal accomplished by himself or another family member, a new pet, etc. One day he decided to replace that section with some sort of economic news – thinking it would add more value to the publication. Within days of mailing this edition he started to receive phone calls from his clients and friends, “Doug! What happened to that section devoted to you and your family? That was the only part of the newsletter that I read.”

## Networking

As mentioned above, business networking is not just about going to events – though attending certain types of events **can be a very productive use of your time** if you go about it in the right way.

Business networking is the process of establishing and nurturing relationships with individuals, other businesses, and organizations for the purpose of gaining exposure, expanding knowledge, increasing opportunities, and promoting one's own business. This can be achieved through a variety of activities such as attending meetings and events, being a part of online networking platforms, joining professional organizations, and more.

Effective business networking involves not just seeking potential benefits for oneself, but also providing value to others. This can include sharing information, providing referrals, or offering support and advice. The ultimate goal is to create a network of resources that are mutually beneficial and can lead to potential partnerships, collaborations, new business opportunities, and professional growth.

### 22. Networking / Referral Groups

There are many organizations designed to help the members provide each other with leads, referrals, and introductions to prospects. In the United States, two of the largest organizations – made up of local chapters – are BNI (Business Network International) and LeTip International. In addition, many chambers of commerce and other business groups create lead exchange and referral opportunities.

I have met financial professionals who have raved about their results from these groups, and others who consider them a complete waste of time. Is it the group? Is it the advisor? Probably a combination.

Some groups just don't have the types of members who have the savvy and other relationships where they feel comfortable having discussions about recommendations to financial professionals. So, the makeup of a particular chapter or group can make a huge difference.

As with your Natural Market, you need to be super referable. These potential influencers need to have a solid grasp of the value you provide. They need to be educated about who you serve the best, how to recognize those folks, and how to execute an effective introduction.

One of the best ways for the members to feel good about you and your value is through the short stories and case studies you share. [See item #17 above.]

### 23. Types of Events to Attend

The main types of events you want to consider:

- General business groups/events (like the chamber of commerce).
- The industry or professional associations of your target market. Consider attending these events with one of your clients. They will brag about you as they introduce you to their colleagues.
- Charitable, philanthropic, and community service events. Pick a cause that you believe in. You're not attending merely to meet prospects. Doing that could backfire.



“Just yesterday, I used Bill's V.I.P.S. Method and it generated over 5 referrals inside one family alone. Fast, easy business. I'm helping these people, and **I'm gaining business I wouldn't have gotten without this process.**”

**Garret Williams** (Ft. Wayne, IN)

## 24. Being Productive at Networking Events

Many books have been written with the sole purpose of helping you produce results at networking events. In this brief guide, I'll provide you with a few things that I have found effective.

- Work the registration table for several events. You'll meet many of the members as they sign in. Chat with them a bit. Then it will be easier for you to approach them later.
- Attend with a colleague or a friend. Encourage each other and brag about each other.
- Find other ways to volunteer that will get you in front of people, such as distributing literature, helping with the food, and being helpful to the event's speaker (if there is one).
- Join the Membership Committee. You'll meet all of the new members, and we always seem to remember the first people we meet (who were welcoming to us) in an organization.
- Join the Fundraising Committee. If the group has such a committee, now you are in front of people with money. Some of them will be curious about you and your work.
- Go to serve first – to bring value to others as quickly as you can.
- Always follow up on your promises. Be the type of person that people like to do business with.

Be patient. It can often take time for this activity to produce tangible results. On the other hand, don't waste your time with a group that isn't a good match for you.

## Presentation Opportunities

Presenting valuable content to a group of prospective clients is a tried-and-true strategy for winning new clients. You can be the main presenter, or you can enlist the aid of a more seasoned colleague or an expert on another topic that would be of interest to the audience.

## 25. The 3 Goals of a Presentation

- **Educate** – Bring relevant and compelling information.
- **Entertain** – Don't tell jokes, just be lively and encourage some humor (if you can.)
- **Encourage Action** – Always recommend a next action step – which will usually be scheduling a no-obligation strategy session with you.

## 26. Places to Present (In-Person & Virtual)

- Workplace Seminars
- Over 50 Communities
- Trade & Professional Associations
- Alumni Groups
- Community Associations
- Charitable Groups
- Educational Institutions
- Medical Schools
- Investment Clubs

## 27. Get Referred In

Whenever you engage your prospects, clients, and influencers in a conversation about possible introductions, don't forget about exploring presentation opportunities. This is often an easier introduction for this person to make because they're not dealing with personal financial matters.

## Target Market

As I've already mentioned, almost every aspect of client acquisition becomes more effective and more efficient when you target a specific market.

### 28. Benefits of Target Marketing

- You bring more perceived and real value.
- Your messaging is more relevant, therefore more effective.
- Referrals and introductions are easier to get.
- You establish a reputation that draws people to you.

### 29. Types of Target Markets

- Employees of specific medium-to-large companies.
- Business owners and leaders in specific industries.
- Medical practitioners.
- University administrators and faculty.
- Affinity groups, e.g., philanthropists, families with children w/special needs, and athletes.

### 30. Characteristics of Viable Target Markets

- Large enough to make the effort worthwhile.
- Financial capacity for the work you prefer to do.
- Formal and informal lines of communication (to create word of mouth for you)

## LinkedIn

I used to joke that the only people making money using LinkedIn are the folks teaching others how to make money on LinkedIn. Slowly but surely, that's beginning to change. Some advisors are now able to draw a straight line from their activity on LinkedIn to tangible results.

### 31. Dos and Don'ts of Relationship Marketing with LinkedIn

- Don't use generic messages that you copy and paste without personalizing your message.
- Do look at their profile to find something in common or interesting.
- Don't come on too strong and offer yourself as a resource too soon.
- Don't ask stupid questions like, "How are you doing?" or "What keeps you up at night?"
- Do use LinkedIn in conjunction with your target market – your messaging will be more relevant and more compelling.
- Do look at your clients' and influencers' LinkedIn connections and identify candidates for potential introductions. Increase your odds by looking at who endorsed them or folks in the same company or same industry.
- Do let your clients and influencers know that you would like an introduction.
- Don't do the introduction through the LinkedIn platform; use email, 3-way calls, and/or in-person introductions. Getting this off of LinkedIn tends to produce better results.
- When trying to reach high-level prospects, comment on a couple of their posts before asking to connect. Comment again and/or endorse them before offering to become a resource for them.

## Referrals & Introductions

Every study I've ever seen in the financial services industry demonstrates that the number one way a prospect would prefer to meet you is through a recommendation from someone they already trust, such as a friend, family member, colleague, or other trusted professional (like their accountant or attorney).

Some newer advisors mistakenly think that the referral process can only work once they have an established book of business. While an established book certainly creates more opportunities, the referral process can, and should, be utilized from day 1.

Since getting connected to the new prospect has become an integral part of the process, when you're with a prospect, client, influencer, or anyone who has the ability to connect you to opportunities, be sure to use the word **Introductions**. Use the word that represents what you want.

### 32. Become Super Referable

- There is a low correlation between *satisfied* clients and the giving of referrals. *Satisfied* clients are loyal, and they often give lip service to providing referrals. *Engaged Clients* provide referrals and make introductions.
- Engaged clients appreciate the value you bring to them. They like the questions you ask, the things you teach and explain, and your responsive service.
- Engaged clients also like and trust you as a person.
- From the minute you meet a new prospect – and throughout the entire lifetime of the relationship – you want to continue to reinforce and strengthen the value connection and the personal connection.

### 33. Promote Introductions

While promoting introductions should never be confused with actually asking for introductions, this activity does serve a purpose.

There are many ways to promote introductions. Some things you might say:

- *I'm never too busy to see if I can be a resource for someone else you care about.*
- *I believe in the important work that I do and am always looking to bring my value to others, to help them make educated financial decisions.*
- *Don't keep me a secret.*
- A great way to promote introductions is to teach others how you would handle their willingness to recommend you to others. *Everything will always be confidential, and you will make sure you work together with them to create an introduction where everything feels comfortable every step along the way.*

Promoting introductions does three things:

- Sometimes it will result in introductions right on the spot.
- Most of the time it will plant the seed for future introductions.
- It serves as a barometer of your prospects' or clients' relationship to making introductions. If they are open to it, they will likely respond affirmatively. If they are super private or had a bad experience in the past, they may seem a bit reluctant. Knowing this will help you determine how soon you might ask them straight out for introductions.

### 34. Ask for Introductions

The good news is that you *can* ask for introductions without pushing, begging, or looking like that “creepy referral guy.” I’ve been writing, teaching, and demonstrating this for 30 years. Here’s the formula that works – meaning – it will produce results (although not with everyone every time) and NEVER hurts a relationship. Our V.I.P.S. Method™.

- V** Value Discussion – Check in to ensure expectations are in line and value is being recognized.
- I** Importance – Treat the request with importance through your confidence and not rushing.
- P** Permission to Explore / Discuss / Brainstorm – Make sure they are open to the conversation.
- S** Suggest (Specific) Names & Categories – Come prepared.

### 35. Secure Effective Introductions

I often say, “Referrals are worthless, unless you’ve been effectively connected to your new prospect.” As you know, it’s difficult to “get through” to prospects. An effective introduction is the best solution we have to this challenge.

- You’re not done with the “referral” until you’ve negotiated an introduction to the prospect.
- Have a favorite method but be flexible to what your introducer thinks will work the best.
- Discuss what they are going to say and how the prospect might react.
- Discuss a time frame so you know when to nudge the introducer if necessary.
- Gently remind the introducer. If they keep stalling, see if they’ve changed their mind.

### 36. The Whole Family Concept

Let’s start with three things you already know:

- Every aspect of your clients’ lives is impacted in some way by money.
- Your clients’ financial lives do not exist in a vacuum. Many of your clients’ financial decisions impact others in their life. And a decision to do something is just as important or impactful as a decision to do nothing.
- Most of your clients are impacted by the decisions or non-decisions of others in their lives – sometimes for the better and sometimes not so much.

I suggest that, from the minute you begin speaking with prospective clients or serving your current clients over a long period of time, you will bring more value to your clients, to others, and to yourself if you think in terms of the extended family and other relationships.

One industry veteran I spoke to recently – who triggered the idea of this blog – said to me, “We should see serving the extended family (and sometimes non-family) as an obligation to do what’s best for them, not just as a ‘sales lead’.”

**To learn more about this highly effective way to get in front of quality prospects while doing what’s right for your clients, read this article:**

<https://referralcoach.com/serve-your-clients-better-with-an-extended-family-approach/>

**To get our free Family Tree Planner, go to:**

[www.FamilyTree-Planner.com](http://www.FamilyTree-Planner.com)

I sincerely hope that this brief guide has given you some specific actions steps. Please don’t hesitate in taking action. After all, ideas will not make you more successful. Only taking action on those ideas will bring you the success you desire.

## Resources from Bill Cates

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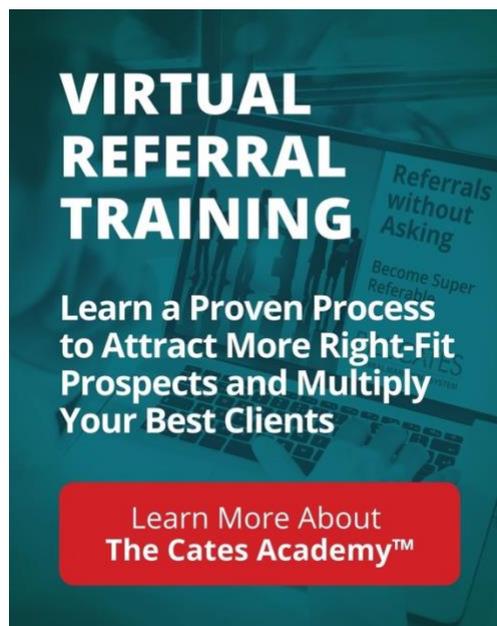
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