

Wowing by Design

Michelle Hoskin

Takeaways

1. A clarity of purpose and an understanding of the importance of passion (getting your mojo back!)
2. The Ten Principles of WOW! concept/exercise can be used and repeated in your own businesses by your own team as frequently as you wish.
3. It is a simple concept because everyone understands what it feels like to be wowed. Therefore, we are simply capturing that feeling and applying it in each area of your business.

I hope you are all having an amazing conference so far and that you have had many WOW moments over the past few days. I know I have, and I am sure there will be many more to come. This is not a presentation; this is a conversation, a conversation that I am excited for each of us to have together, a conversation centered on the smallest but the most magical word in the world—wow!

That little word sure does pack a punch. It is my belief, and I hope you share this belief with me, that wow should be the essence of and the only standard by which we live each day of our lives. Let me put this another way. We have 86,400 seconds in a day, 86,400 opportunities to wow. They get deposited into our WOW bank every morning, and those wow moments that we don't share get withdrawn at the end of each day, never to be seen again.

Anyone who knows me well will know I am crazy about that tiny little word. I'm totally hooked on having as many amazing, awesome, and wow moments in my life as possible. Probably more importantly, I'm crazy about creating a feeling of wow for as many people in my life as I possibly can.

Isn't that what life is all about? In the beautiful words of Maya Angelou, "I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

That is why I'm "Littlemisswoww!" I am hoping the reason you have chosen to share your time with me is that you too are intrigued, fascinated, and passionate about bringing a little more wow into your lives and into the lives of those around you. The word *wow* is very personal. It means different things to different people so to kick us off, let's have a bit of wow fun.

Let me ask you a question, and I want you to take the first answer that comes to mind. When I say the word *wow*, what word springs to mind? It doesn't matter what word you came up with. The important thing is that it is your word, your wow word, the word that encompasses for you what wow looks like.

I would encourage you to ask those people you work with and those in your life the same question: When I say the word *wow*, what word springs to mind?

It is especially important in your teams because if wow for you is awesome, amazing, or whatever and for your team member it's compliance, process, or standards, you have a mismatch. You're all fired up trying to deliver these amazing standards to clients and to everyone around you, and they think hitting this compliance regulatory benchmark is wow. You can see where we have a mismatch, and mismatches mean problems.

Now ask yourself this question: If I asked you to describe your life and your business, would you use that word to describe them? I'd say it's probably unlikely. And this is



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where my story begins. Three years ago I was at an MDRT meeting in Philadelphia. I was hanging out in the bar at the hotel after the session, and I got to chatting with a Canadian advisor. We were chatting about business and life in general, and he asked me if I was happy. Honestly I was totally stumped; I was like a rabbit in the headlights. I knew I should just say “Yes, of course.” Why wouldn’t I? However, deep down in my heart of hearts I knew that the real answer to that question was no, so that was the answer I gave. Never mind that my life wasn’t WOW; I wasn’t even happy, and it scared me. I had an amazing business, fabulous clients, a beautiful home, a partner I had been with for 13 years, and a beautiful three-year-old daughter. What was there not to be happy about? My whole life and my happiness had been thrown open for question, so I decided that very moment that if I wanted to have the life I deserved I needed to make some changes and fast. It was time to start shaping my life by design and not by accident.

According to Paul Dolan in his book *Happiness by Design*, true happiness comes from the perfect balance of purpose and pleasure. If you are doing something that is totally pleasurable but has very little or no purpose, then you won’t be happy, and if you do something that is totally purposeful but not pleasurable, you still won’t be happy. I was out of balance!

It was at that very moment I realized that it wasn’t only one area of my life (personally or professionally) that was making me unhappy; it was all elements of my life. I soon realized that all elements of my life were connected; my personal and my professional lives were hardwired together, and I knew that it was going to take more than a fairy godmother and a sparkly dress to fix this one.

I knew this was down to me; it needed me. No one else was going to fix this imbalance by making the necessary tiny changes in all areas of my life.

Why am I telling you about me and why is this story so important in a presentation that is supposed to be about having a WOW business? Because, you see, you can’t have a wow business, you can’t wow your clients and those around you until you are wowing yourself. And as they say when you get on an airplane, you have to put on your own oxygen mask before helping anyone else.

This is where we are going to start. This exercise is dependent on one very simple consideration—the level of your self-worth. If you feel your self-worth is low, then it is likely that you are going to design and build a life and a business capped at this level. However, if you feel your self-worth is high, then you will, by default, push your self-worth to a

much higher level, and then, by default, the standards and the wow in every element of your life will increase too.

Let me put this another way. I would like to tell you a quick story. I was recently arriving at Montreal airport in Canada. It was late. I was tired. It was cold and raining. I was dragging around two very heavy suitcases. I walked through the airport heading out to the taxi rank. As I walked up, I could see a group of people gathered together in a line that I assumed was the taxi line, and it was. This line was a mile long. Some people were standing outside in this terrible weather, and, at a guess, I would say that the wait was at least 40 minutes minimum.

I was tired, I just wanted my bed. As my heart sank to my feet, I looked over and saw a sign that said “Limo.” How many people do you think were in the limo line? Zero. For a millisecond I stood there and thought, now I know at times I can be a bit of a diva but as I stood there and what I caught going through my mind was, am I worth a limo? What the hell was I thinking? Of course I am worth a damn limo. So off I go. I walked straight to the door, straight into a limo, grabbed my fresh bottle of water that was placed by my seat, and off we go.

I asked the driver, who was a very nice lady, “Come on, so tell me what is the extra cost for me to do this ride in a limo?” What do we think she said? Ten Canadian dollars. I mean, are you kidding me? All those people stood in that line, cold, wet, and probably tired because they didn’t think they were worth ten dollars.

My question to you: Are you worthy of standing in the taxi line or in the limo line? Of course you are worth the limo line. If you are worth the limo line, get the hell out of the taxi line and let’s start designing our life as if we live in the limo line. Let’s do this!

The Future You is born. Let’s do this together. Let’s design the future version of you. How exciting. But I need you to make a promise. Be honest, not with me, but with yourself. This will not work if you are not honest with yourself, so be brave.

Take a moment. I want you to pick a date or an age in the future, a date or an age when you want to be sitting in your home or garden or on a beach, wherever it is, where you want to be sitting there and you can honestly say to yourself, I am happy, and my life is perfect because I am living a life of total freedom with no restrictions, no worry. I am totally free to be who and what I want. Choose a date or an age when each morning you get out of bed feeling that you have been shot out of a rocket as opposed to shot by a rocket. Write down the date. Great, let’s work this through.

Physically

On the eve of that date or that age how do you feel physically? What is your general look—weight, skin, waist, hair, fitness, muscles, energy, diet (eating), wobbly bits? Firm bum and sparkly eyes.

Mentally and Emotionally

On the eve of that date or that age, how do you feel mentally and emotionally? Calm, steady, patient, more present, more focused, less distracted, more time to ponder and think, more time to plan. Do you just want to feel happier? Letting go of the past.

Professionally—Reputation

On the eve of that date or that age, how do you feel professionally from a reputational perspective? Industry, local community, internal (friends and family), within your team, what do you want people to say when you are not there? This doesn't happen by accident.

Relationships

On the eve of that date or that age, what relationships do you have and with whom? Family, friends, team, with yourself. KPI. Do the list, and make the magic happen. Who brings out the best in you? It's not how you feel about them; it's about how they make you feel about yourself. Who are the most important people in your life? Do they know how much you love them? Which people have most shaped your life, and do they know?

Free Time

On the eve of that date or that age, how do you spend your free time? Holidays, how much, travel, sports, fitness, whom with? How much do you want to work? How many days?

Environment

On the eve of that date or that age, where do you live? What does your environment look like? Home, office, location, country, second property, jobs in the house or office that need finishing. Quote: "If you don't like where you live, move. You are not a tree."

Financially

On the eve of that date or that age, what position are you in financially? Financial planning and financial plan, personally paid, money in the bank. What do you want to do with it? Help children? Luxury treats?

Skills and Capabilities

On the eve of that date or that age, what skills and capabilities do you have that you don't have now? What skills and capabilities would you like to develop in your life? Hobbies, music, sport, skills—not just professional. Are there any big achievements you have?

Charity and Spiritually

On the eve of that date or that age, what is happening in your life spiritually or from a charity perspective? This is a difficult area to measure, but you will each know what this area means to you. Think about your beliefs, your church, local community, charity, time or money, or something else.

Here are two questions. What is stopping you from becoming the best possible future version of yourself? And what are you going to do about it?

So, as we have now started the journey to designing the future version of ourselves, there is no better time to turn our attention to our businesses.

We know I am all about WOW. Let's look at how we wow by design. I want to help you have a business that is packed full of wow. How do we help you do this? Just as we did with The Future You where you broke down your future life into ten key areas, we are going to do the same for your business.

For this exercise to be super successful, we have to imagine that you are starting your business from scratch. It is much easier to move forward from this point if you do, because you lose all the baggage, good and bad, that you are likely to be carrying around with you.

Who feels like they have a business? Would your business continue if you were no longer in it? Let's just think how much language we hear and use about having businesses when the truth is that very few of us have a business at all. Just because we do business doesn't mean that we have a business. In truth most of us just have a job. I don't say just a job in a flippant, throwaway sense, rather I mean that if you think you have a business when in truth what you probably have is a lifestyle business, then you're having an identity crisis. You might not realize it, but it's interesting because what will happen is that you will make decisions emotionally about your business. You'll make decisions that suit you as a person not necessarily that suit the business.

It actually doesn't matter whether you have a lifestyle business that exists solely because you do or you want to have a business that is bigger and will continue to function, service, deliver, and generate new business without you in it. Who would like a business that functions without them in

it? That's not going to happen by accident, and it's certainly not going to happen if you think you have a business but you don't.

I want you to imagine that you are starting your businesses from scratch. We have no regulators, no teams, no offices, no products, no nothing. We are starting our businesses from scratch because often that is the best place to start when you are designing your business to wow by design. But whatever you do, going back to what I said earlier, you want to be packing WOW into it.

Don't you want your clients to walk out of your office and say "Oh, wow"? Don't you want your team members, if you have them or may have them in the future, to say, "Wow, it's great working here"? Wow does not happen by accident, so just as I did with you as individuals, I want to turn your attention to ten areas of your business, the ten principles of WOW.

I want you to pick a date in the future. It may be different from that personal date that you picked earlier, but pick a date in the future that you, as a business, are providing wow at every opportunity with every engagement, with every interaction, in everything you do because the devil is always in the detail.

I want you to pick a date in the future when you have the most amazing business, you are 100 percent happy with it, your business is punching above its weight in every possible area. Write that date down because on the eve of that date I want us to design your business and what it will look like.

We mentioned passion earlier, but in the context of you personally; let's turn our attention to the passion or more importantly the purpose of your business. Let me ask you. Why does your business exist, and why should anybody care? The leader on the whole concept of your purpose is Simon Sinek. He has a book that I highly recommend called *Start with Why*. Simon also has a presentation online called "How Great Leaders Inspire Action." It's available on *Ted.com*. If you haven't watched the video, watch it. If you haven't read the book, give yourself a treat and read it.

You need to understand why your business exists. What gives your business its passion? What makes your business feel like it's been shot out of a rocket every morning and not shot by a rocket? Okay, let's get going!

#1 Clients

Understand their expectations and then exceed them not just one time, but every time. On the eve of that date how do you want to describe a WOW client? Let's talk about clients.

On the eve of that date, what does a WOW client look like to you? Who can say that 100 percent of the clients they deal with are their ideal type of client?

When I ask businesses "Who is your ideal client?" they find it very hard to describe their ideal type of client. We talk about segmentation. We've done huge amounts of segmentation in the United Kingdom, categorizing clients—As, Bs, Cs, Ds, Super Aces, Super Stars. It's crazy, and they still can't answer the question: Who is your ideal client? So the next question I ask them is, Who is your favorite client? Write that person's name down. You've all got one, haven't you? There is always one person that if you could replicate 100 times and you were only dealing with clients just like this one, you would feel as if you'd been shot out of a rocket every morning.

So on the eve of that date, what are the characteristics and behaviors of your clients? Write down what makes that client your favorite client. It probably has nothing to do with how much money those types of clients have. It's their character; it's their personality; it's their drive, their ambition, their dreams, their aspirations, the things that get them out of bed every morning.

#2 Service

Turn service into serving. On the eve of that date what does your WOW service look like? This leads me on to service. When you know, and we're talking about niching, when you know who your ideal type of client is, what does service look like? My ideal types of clients are entrepreneurial financial planners. They are my sweet shop. Why? Because I have learned to understand them better than they know themselves. So, when you have a client that is your absolute most perfect client that loves you, you love them, your service becomes magical, almost by magic.

Then what you can do is say okay, if you're trying to deliver a WOW service that hits the spot, that wows them, that blows their socks off, that changes their life. It's very easy to do that when you know you have only one type of client. However, at the moment, if I asked you to define your service proposition, describe and document and design your client journey, you'd probably have six or seven different types of clients with very different personalities, very different challenges in their life, and therefore very different needs. This means your service becomes almost impossible to design because it has got to be chopped and changed at each stage in order to cater to a million and one different needs.

I have a client journey that all of my clients go through, and it's perfect for them because it's tailored solely for them. The products and all the stuff that hangs around underneath for you is secondary. Think about their journey when they come to your office, for the letters you send them, the way that they're written, for the thank-you cards, the gifts, the questioning techniques that you use, the events or the treat days that you organize. You are one step ahead when you know exactly who your ideal, favorite client is.

If you know that your ideal types of clients are x, y and z, and you know that you are delivering a service that is perfect for them, you then have a very simple challenge to say: "If my preference is to grow my business by referral (which most of you can easily establish), where do I get these people? Where do I find them? Where do they find me?" When you've really focused on who your ideal clients are, you'll be able to identify very quickly where these people hang out, what schools their children go to, what magazines they read, what conferences they go to, what jobs they do, where they holiday, where they live, and the cars they drive.

Let me share with you a quick story. I was recently with a client who was looking to structure a marketing campaign to increase his reach in his local area, and he asked me to help. I could see early in the conversation that he was way off track, so we spent some time identifying his favorite client, and I dug and dug and dug, and I said to him very simply, "What cars do your ideal or favorite clients drive? BMWs, Mercedes, Audis, Jaguars? So tell me, what car would they love to drive?" Straight off he answered, "Aston Martin." So I said, "Guess where you're hosting your next client event? At the Aston Martin factory in London." Bingo, perfect! Almost genius, but not really, just common sense once we had profiled his perfect client. The Aston Martin factory hosted his event for free because guess who was walking through their door? Thirty of their perfect clients. They ran a competition for a driving day, and as a special prize, they gave his clients an opportunity to take away an Aston Martin for a weekend. An absolute success. Why did this work? Because he was specific, and when you are specific, it's easy to wow.

So what are your clients looking like on the eve of that date? Whom are you dealing with? What does your service look like? And how are you finding those clients? We can talk until the cows come home on prospecting, but to me it's very simple. You go and approach the clients that you love the most and you ask them to help you get more people just like them. It's the simplest marketing referral project ever. Service is important.

#3 Culture

Your culture should be so awesome you couldn't even begin to describe it. On the eve of that date, how would you want someone to describe your culture? Culture, now, in every single one of your businesses, regardless of its size, regardless of whether you work on your own or not, the second somebody interacts or engages with you as a company or a team, there is a feeling that they get, and that feeling is your culture. Think about your environment, your culture. Is it positive, can-do, energetic, driven, professional and inspiring? Or is it negative, stressed, tired and can't-do?

Culture is always led from the top, so think about your behaviors, your language, and your attitudes. Everybody who interacts with you will feel it, so make sure what they feel is by design and not by default. You, however, will probably find it hard to feel this or even see it. In fact, culture is very hard to see but so very easily felt. It will come from you, straight from the top.

You can probably guess the culture within my business. It's almost like a little un-visual version of me. You'll never hear anybody on my team say, "We can't do that." We are proud to have a very can-do attitude indeed. In fact, our culture has been strategically designed to "Surround ourselves with great people who are committed to delivering their personal best in everything that they do all of the time!"

This is the heartbeat of our business. So let me ask you on the eve of your date, how do you want people who engage with you—whether they be clients, your team, or whoever—to describe what it feels like to be with you, to engage with you, and to deal with you?

#4 Team

Empower your people, understand their purpose, and then unleash their passion. On the eve of that date, what does your WOW team look like and what do they do? Who currently works solely on their own and has no admin support? I honestly have no idea how you do it on your own or, more importantly, why you would want to.

This business is the most technically qualified, compliant business on the planet, and I know what all of you love to do, and that is to sit eye to eye in front of a client. Anything else that does not allow you to do that needs to be given to somebody else, somebody who, for the record, is probably much better at those things than you are. That could be your admin, confirmation of appointments, booking meetings into your schedule, running your office or your banking. I don't care what excuse or what reason you have for not

getting some help in your business, but I am telling you that the most successful businesses globally have help, even if it's one hour a day from somebody who manages the diary or sends out those letters.

I'll ask you again, are you in the limo line or the taxi line? If you think you can do your admin yourself, then you do not value your own time. Let me tell you that you are worthy of the limo line. Yes, you can book your own appointments, you can book your own travel, and you can send out your own letters. Of course we all can do that, but you are worth so much more, and you are worth more to your clients than typing up that letter. Do it; it's an investment. It's not an investment in you; it's not even an investment in your business. It's an investment in your relationship with your clients, which I know is at the center of your universe. If I come and check in a year's time and you guys have still not got any admin support, you are going to have me to answer to. I did warn you. So on the eve of that date, what does your team/support look like? Think about your team around you. Think about what you do and what you are no longer doing.

You know in your heart of hearts what tasks and activities you are doing that you shouldn't really be doing. Give them to somebody else. There are virtual assistants all over the World Wide Web. Think about the high-quality tasks that you do and what you are not doing when you are doing stuff you shouldn't. Please get support. Your future team is the missing ingredient to your success. So what does your team, your support look like on the eve of that date? You are not going to achieve awesomeness on your own.

#5 Finance

Know your numbers—simple. On the eve of that date, what do your business financials look like? Financials. For many of you who have a lifestyle business, your business financials are also your personal financials, but they need to be split. You have to have a business bank account that has a business budget set, that has business cash flow managed because if you don't, you will always be limiting your capability and investment in your business. Why? Because when you spend money you are spending your personal money. It is coming out of your personal pocket. Yeah, that's my car fund or that's my renovation fund for my house or that's to take the wife on holiday and the children on vacation.

Whatever it is, you need to separate your money. You have to because the other thing I hear a lot when I say to advisors, "You know you need new IT technology, you need a better infrastructure, you need to schedule and run a seminar or

client event," is that they reply, "Yeah, I'm not going to do that this year because I'm taking the kids to Disney." Please don't tell your administrators that you are not buying them a new computer because you are taking your kids to Disney. They'll want to kill you, right? Your company financial management needs to be kept separate so on the eve of that date you'll know what the financials look like in your business.

You need to know your numbers. I've never known a profession that works as hard as you do. You don't know when to stop. The more money you want, the harder you work. I understand that you need to have good financial management control in your businesses. We are financial services after all.

#6 Communication

Don't just communicate, collaborate! On the eve of your date, what does WOW communication look like in your business?

Communication is a very interesting area indeed. Considering that we are a profession that gets paid to talk (which is true to a point), the majority of the challenges I see facing financial service businesses today are all the result of poor communication. We mentioned marketing a little earlier. I am not a marketing expert, but to me marketing is just communication. If we turn this on its head, why not design a communications plan to think about on the eve of that date? What does amazing communication look like in your business? Why not create a 12-month communication program for both your internal (team) and external (clients)? This could include newsletters, client happy calls, an educational seminar, or a client appreciation event. You need to map out a program so that you are making sure you are having as many touch points with your client as possible throughout the year.

Do a little experiment just to see why your clients contact you. Why do they phone you? For what reason? I had a client who has a very small practice, and he said, "I've implemented a new policy." When I explored this further, he said that he never wanted any clients to have to call in to the office for an update or to inquire on how things were progressing during the period that their business was being processed.

Think about implementing a policy of client happy calls so every Friday you call out to your clients or text them, message them or send them a tweet simply to let them know where you are. Sometimes the messages will say, "We have nothing to report, but we want to let you know that we're still working on your business."

How about we take this one step further? Rather than just share information, rather than just communicate, let's change the way you work through more collaboration. What does wow look like when it comes to communication? Internally, for the people on your teams, the people in your professional environment, your introducers, your professional connections, are they getting enough time with you, and are you collaborating effectively? Are you seeing them enough? If you're not, you need to because magic doesn't happen by accident. We're not in Disney World where there are princesses and fairy godmothers. You need to make stuff happen. Clients will never say they hear from you too much. How are you communicating and collaborating with those people who are the most important thing in your life professionally?

#7 Environment

Create an environment where every single person wants to be the best possible version of himself. You know how this works: on the eve of your date, what does your professional environment look like? Your environment, it's your everything. You are the kings and queens of your castle. For a moment just think about your current office, the place where you meet clients, where your team works, where you meet your professional introducers and referrers. Are you happy with it? Is it wow? So let me ask, on the eve of your date, what does your professional environment look like?

What would we see now if we walked around your office when everyone's gone home? What information is lying around on people's desks? Have a look at the uneven pictures in the hallway. Have a look at the chipped wall paint, the snagged or ripped carpet, the untidy desks. Think about your environment. Is it wow? When somebody leaves your office, do they say "wow" or "woe"?

Think about the crockery you use, the coffee they drink, the cookies and the cakes they get, the fruit bowl, the flowers, whatever it is, it's got to be an experience, an experience that leaves your guests saying "wow." Everybody wants people to be talking about how amazing it was dealing with you, so give them an experience worth talking about.

You know what it's like when you go to beautiful places or amazing restaurants and hotels. You feel it, see it and then talk about it. How many little WOW moments do you think your guests get when they are in your environment? Don't just think about your office because some of you may not have an office; think about where you meet clients. If you meet them in a coffee shop or in a hotel lobby, think about the environment; your environment moves around with you.

If you meet clients in a busy Starbucks to go through an application or to give them some paperwork, that's an environment. Be mindful if people want to meet you at their home or their office. They've got chaos going on, the kids are eating their dinner, the dogs are barking, the husband or the wife is walking through the front door after a busy day at work. Think about your environment; where you go it goes with you. Is it WOW? If it's not, then make it WOW.

Let me tell you a story about my virtual environment. When we send out my book, we send it in a purple jiffy bag that is metallic with a purple paper clip and a little purple note card with the purple book. The sticker on the front of the envelope has our company logo on it, and we have a documented process for exactly where that label needs to go on the front of the envelope. I am fanatical about WOW.

Guess what gets more Tweets, more Facebook updates, more LinkedIn posts, the book or the jiffy bag? The jiffy bag! My jiffy bags are more famous than my book because it's the environment I'm creating when the little bit of Michelle lands on somebody's doorstep. Think about it and go for WOW. Why bother doing anything if you are not going to go for WOW?

#8 Procedures and Processes

Processes create predictability; predictability releases the real power of you. I know that most of you by nature are not process people, but on the eve of that date, what do the processes and procedures look like in your business?

Those of you who have heard me speak before know that I could literally, and would very happily, talk about processes and procedures all day long. Having effective, efficient, and documented processes and procedures is the only way you can ensure that you deliver repeatable, scalable, awesome, and kick-ass actions every day. I promise that stuff will just happen by magic, without you even having to worry about it.

At times have you or would you still describe yourself as a control freak? I've met many advisors over the years who are literally strangling themselves and their business because of their obsession with retaining control. Think about it, if every single bit of your magic were written into your operational procedures, into your processes, you wouldn't have to worry about things not being done the way you want them to be done. Have procedures and processes documented, and they will be done exactly as you want them to be done. We all need procedures documented. When something is documented, you can improve it; you can make it better. Procedures are what make your businesses so amazing.

None of us wants our standards to slip. As soon as standards slip, those around us lose trust in us and what we do. If you don't trust your people, your people don't trust you, and therefore the clients start to see these little things that aren't quite working as well as they should because you're putting too much reliance on people. Processes are the only thing that will make sure your magic, your WOW, is knitted and hardwired into your businesses and everything that you do. Think about it, what do your procedures and processes look like on the eve of that date?

#9 IT and Technology

Tool up to accelerate your progress and remove every barrier to, well, pretty much everything!

Technology—this is the biggest and one of the most important assets and aspects that your business has. The exponential value brought to you by technology should never be underestimated.

Would you consider yourself an IT expert? This is common. Of course you are financial advisors. Why would you be IT experts? However, just because you don't have all the knowledge about technology doesn't mean that your business doesn't need to know about and be using the most up-to-date technological tools. On the eve of that date, have a think about what you are doing or what you have in place or that you are not doing or don't have in place now. Are you seeing other advisors doing very snazzy things with technology that you would like to do in your own businesses?

Are you doing meetings and calls by Skype, FaceTime, and web conferencing? Are you using iPads, smartphones, and other tools to advance your communication? Are you using online diary systems, cloud storage, and apps? We're in the twenty-first century; technology increases efficiency. It speeds us up. It makes us look awesome when we're in front of a client and we pull out a Macbook Air and start tapping away just before we record a meeting on our iPad and send an email with our Apple Watch. Just because we don't understand technology doesn't mean we don't need technology in our lives—we do. You need to bring in support and advice on how you can be tech savvy. What technology can you use in your businesses to make you awesome?

Let me tell you about a client of mine—a very clever client who, when iPads first came out, bought each of his 40 A-Star clients an iPad. You can imagine being an A-Star client and on Monday morning opening your front door to the delivery guy holding your brand new iPad, an iPad that your

financial advisor has just bought you. Talk about a WOW moment! That one single exercise was costly for sure, but the return on that investment was nearly 600 percent in new clients. It was the best investment in his business that he had ever made. This is the level we are talking about, using technology to leverage relationships, speed up business, make us more efficient, and make us look amazing. Think about it, what does technology in your business look like on the eve of that date? Just because you don't understand it doesn't mean to say that it's not important—it is. And I'm not talking just about systems-to-process business; I'm talking way more than that, way more, not just the stuff that you need to thrive in your business.

#10 Key People

Put quality at the heart of the relationships that you value the most: key people. On the eve of that date, what relationships do you have and with whom in your professional life? Who are those people that you would take into the jungle with you? These could be your team, your colleagues, your coach, mentors, support network, professional connections, and introducers—the list goes on. Write this list. As you look down the list, ask yourself if you asked those people today, Do they know they are on your list? How would they describe your relationship, and, most importantly, if they are on your list on the eve of that date, do you have a strategy to develop those relationships? Let me ask one last time, What does wow look like in those relationships on the eve of that date?

I know how awesome and amazing you can be, so continuously strive for the best everything. Constantly question how you can improve. Inspire others to improve. Uninspired people rarely do inspired work. Create change; don't just manage it because there is a tidal wave of change sweeping over the world. Be ahead of the game; be ahead of the curve by being innovative in your business, and don't just wait for change to be forced upon you. Engage with your team and support. You cannot do this on your own, no way.

Create a plan and allocate responsibilities. What I am talking about are any ideas that you come up with at conferences, at networking events, at business groups. You have to start implementing the most valuable and game-changing things as soon as you can. Remember, it is the critical differences that make all the difference. A tiny little bit at a time—there is no magic wand, no silver bullet. Little, incremental, magical differences.

Start the journey and review process. If you want a life and if you want a business that's WOW, you have to start

now. Stay focused and stay on track. You need to be on track for the benefit of your clients and for everyone.

So ask yourself what people and things are stopping your business from becoming the best possible future version of itself, and what are you going to do about it? Don't compromise. Take back control over what you love the most. Make

the magic happen because you know this—no one is going to do it for you.

Now is the time for change. I encourage you to do The Future You exercise again along with The Ten Principles of WOW! exercise. Please, please do it. Please share it.