



Cultivate

*Define Your Moment.
Determine Your Path for Growth.*

Success is usually a journey, rarely a destination. Once you've become successful, what's next? Most of us want to continue to grow and develop, and yet just maintaining the success we've attained is often challenging. Jumping a Council level, as the agents here have done, represents significant growth. To cultivate their growth, these agents describe a series of incremental changes — a number of small, deliberate steps — glued together by a passionate intent to grow professionally. In these stories, you'll discover the steps each agent took. Their progress wasn't always visible, which is why their belief in themselves and their focus was so important.

Attitude Shift Must Come First

A fifth-generation Nylic, Wood knew from the start of his NYLIC career in 2004 that he wanted to make it on his own and not on the family name. He realized, however, making it on his own meant embracing the legacy and becoming a leader. His intentional shift drove numerous changes that took him to Chairman's Council.

Calculated Shift: My Council leap was a direct result of a change in my mental attitude. My thinking shifted from being "just an agent" to being a business owner, and the impact was dramatic. Here's what changed: I began reflecting on how much my time was worth. I calculated an Executive Council agent makes about \$65,000 a year, which is equivalent to approximately \$30 an hour. A

Chairman's Council agent makes about \$262,000 a year, working out to \$135 an hour. That changed my perspective on everything going forward — what I focused on, what I delegated, and what I avoided altogether. If you change your behavior, but your attitude hasn't shifted, you won't see any real results. You have to truly see yourself as a business owner.

Ripple Effect: As I began to make that shift from EC to CC, I also started to think about centers of influence. Was I referable? Was I seen as a leader in our professional community? Did centers of influence know what I



Nelson Wood
Dallas Office (2008)

2015	Chairman's Council
2014	Executive Council
2013	Executive Council
2012	Executive Council
2011	Quality Council
2010	Executive Council

did, and could they communicate that effectively to their own contacts? Inevitably, these questions shaped many of the things I began implementing. I started The Next Aces, a network for multigenerational family business professionals. There are a lot of these kinds of businesses in Dallas and across the country, and they have unique

Career Growth

needs that are often misunderstood or unexplored. Right now there are 23 of us — some existing clients and friends of mine as well as new relationships. A family is run one way, and a business is run another; the overlap of those two cultures creates a unique animal, and we spend time discussing that. Working with this group has helped my business, both as a learning experience and a way to expand my influence as a leader in the community. My family situation may be unique, but becoming a more visible center of influence is something anyone can do.

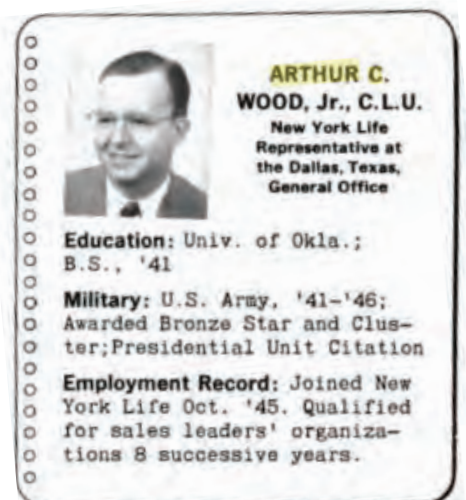
Growing the Legacy: Because of my well-intended, but somewhat misplaced, insistence on succeeding apart from our family's book of business, I rarely called on existing clients. Eventually, I began working

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— Nelson Wood

with existing clients more intentionally, and realized that no matter where your next sales opportunities come from, you're the one who has to do the work and make it happen. Leveraging my family's book of business was a big help, but the mind-set change was what showed me I needed to be in front of more qualified people. If that's your mind-set, a solution will present itself.

Outside In: My grandfather was part of the first AAC in 1946, and my dad served in 1984. Both encouraged me to lean into that opportunity when the time was right. For a long time, I wasn't sure if it was worth the investment of time and energy. When I was elected to the 2015 AAC, it immediately put me alongside other successful agents and



The Wood family tradition of serving on the AAC started with Nelson Wood's grandfather A.C. Wood in 1946.



Wood and his five brothers celebrated his father's 20th anniversary with New York Life in 1994: (from left) Nelson, Taylor, father Tracy, Asher, Leighton, Dallas Office agent, and Fulton.

Home Office leaders who all encouraged me to grow. I learned so much from them, and received a lot of practical support as well. Whenever you adopt a service mind-set, you end up getting as much out of it as you put into it — maybe more. Now I have the privilege of serving on the 2016 Executive Committee of the AAC and continue to experience the same encouragement and business support. In fact, this year I qualified for Chairman's Council by December 31, which was a goal of mine heading into this Council year.

Reaching for Inspiration

Hardrick has flourished as a perennial Executive Council agent. In 2013, though, she was confronted by a series of major life events: Both her parents passed away within weeks of each other. Then, while her daughter coped with illness, Hardrick took in her daughter's children: ages 12, four, and two. It was hard to focus. Her production dropped at a time when success seemed more important than ever.

I got back to basics, like the three C's of selling: 'See the people, see the people, see the people.' I just started believing it, putting it out there, and I changed my attitude.

— Penny Hardrick

Inspiration on the Dusty Shelf: Everyone has a shelf where materials you rarely use sit and gather dust. I stood in front of that shelf and closed my eyes. I said a prayer. I needed

something that would help me end this sales slump and help me take care of these kids. With my eyes still closed, I reached out my hand and grabbed something. What I got was an audio book of *The Strangest Secret* by Earl Nightingale. I began listening on my drive to and from work. Nightingale's basic idea is that your thoughts create your reality. He says, "You are now, and you do become, what you think about." If you think of yourself as a success, you'll be successful. So I wrote a few sentences on an index card, and I keep it right on the odometer. I have another one on the mirror in the bathroom.

President's Council Decision: From that point on, I decided that not only was I going to get out of this sales slump, I was going to make President's Council. I started calling my existing clients and doing deeper

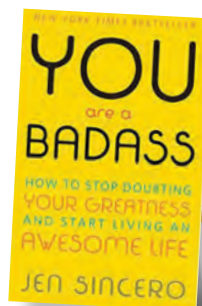


Penny Hardrick, LUTCF
Colorado Office (2002)

2015	President's Council
2014	Executive Council
2013	Executive Council
2012	Executive Council
2011	Executive Council
2010	Executive Council

fact-finders with them. I started asking for referrals, which is not something I used to like to do. I got back to basics, like the three C's of selling: "See the people, see the people, see the people." I just started believing it, putting it out there, and I

changed my attitude. I read another book that helped me a lot: *You Are a Badass: How to Stop Doubting Your Greatness and Start Living an Awesome Life* by Jen Sincero. It's about "getting" what you believe you deserve.



Power Sources: In October, I went on the Women's Retreat put on by the Colorado GO. There were about 25 of us there. And I ended up starting a study group — we call ourselves Pump Up the Jam — and I'm mentoring a small group of New Org agents. They are so full of energy and excitement. I get so much out of it.

Write It Down: Another thing I did that year is I began to write my goals down on little 3 x 5 index cards and keep them in my car, so they're always in front of me. New Org agents are told to do this, but I think it's important to keep doing that at every stage of your career. If you write down a goal, it's not just a dream or desire, it's real. What works for me is setting realistic goals, and taking a moment to celebrate when I achieve them before moving on to the next project. I'm happy to say that I made President's Council for the first time in 2015. I believed I could do it, and I made it happen.



For Hardrick (second from left), the Colorado Office's annual Women's Retreat in Breckenridge provided an energy boost and an opportunity to work with newcomers.

New Approach; New Perspective

After graduating from Louisiana State University, Thom returned home to manage the family farm, until the business aspect of it led to his joining New York Life in 2002. He made Executive Council from 2003 – 2008, and then leveled off at President's Council for a few years. In 2015, after attending two workshops led by 2007 Council President Steve Kaneski, he made Chairman's Council. What he learned made him more efficient and a better, more confident agent.

Automation: Last year I made Chairman's Council for the first time. One of the things that helped me make that jump was participating in the Kaneski Workshop.¹ The workshop gave me a process I now use with practically every prospect. I no longer have to reinvent the wheel for every single meeting. I have green folders and blue folders: green for the first meeting, and blue

process, I customize everything as needed, but usually what you need for those first two meetings is the same. I know what's in each and the script that goes with them.

Confident and Present:

The folders save me time,



Thom with stacks of his time-saving blue and green folders.

but more important, they save my mind from having to think about those details. Now, when I'm with a client, I'm really there, and I'm relaxed. I may or may not pull out the folders. If it makes sense, I'll say, "I've got some homework for you for our next meeting in two weeks." I feel confident and clients sense that, too. I attended the workshop twice [spring 2014 and fall 2015] because I saw that it worked and reinforced my understanding of the business. Most important, it showed me things that would have otherwise taken me years to learn.

The Changeup

Conversation: I've always done a mix of life and investment business. Before the workshop, I was cherry-picking investment prospects, and then mostly talking about life insurance to others. I used to do an FNA, gather lots of information and make a life insurance recommendation.

Great. Very logical. But logic doesn't always motivate or engage prospects. Now, every meeting starts with a conversation about retirement planning, and the best ways to



Jamie Thom, CLU
Louisiana Office (2002)

2015	Chairman's Council
2014	President's Council
2013	President's Council
2012	Executive Council
2011	President's Council
2010	President's Council

save and reduce tax obligations. If I show prospects the tax advantages of life insurance and how it can work as part of their retirement planning, they tend to be more engaged. And I can still bring it back to income replacement and the need to protect the plan they've developed with me. It's a

"I'm not 'selling' anything; I'm educating prospects and clients and they appreciate it."
— Jamie Thom

better experience for everyone. I'm not "selling" anything; I'm educating prospects and clients, and they appreciate it.

Big Picture: I also make sure I'm working on five or six big cases a year — anything over 10-15K FYC. I could probably make high EC if I didn't do those, but those higher market cases get you into PC or CC. There are some CC agents who only work on extremely large cases, but for me, I prefer the consistency of having the mid-level cases as a base. And now, thanks to 14 years of developing relationships, I'm getting referrals both mid-level and large from clients. I didn't ask for them; they just gave my name. That's the payoff of taking the time to have conversations with people about their financial goals and dreams.



Thom learned early business lessons working on the family farm and remains close to that experience. His father, Jim Thom (right), is also his mentor.

for the second. They're filled with third-party articles and other material I may need. I have stacks of each ready to go, and just grab one when heading to a meeting. Later in the

¹Keys to Success in the Medical Community" is available through The Nautilus Group for qualified agents. For more information on Agency Portal, go to Career > Nautilus Group.

Study Group Provides Camaraderie

An Executive Council agent for many years, Lindblom began to change direction when he became a founding member of the Board of Directors study group. All but one had never made Chairman's Council. They met to discuss process and opportunities. Some members began to make higher Council levels. Lindblom saw his business improve, but it took a concerted effort to make the leap to President's Council in 2015.

Belief, Goals, Purpose: This year I intentionally set a goal of making President's Council.

“I'm a Chairman's Council agent; I'm just in a PC body right now.”
— Kevin Lindblom

And then I told people. You can't just have goals in your head; you need to tell people. I was making EC every year. It became automatic, but somewhere along the way

I stopped growing. When I made that mental shift this past year and decided to shoot for PC, I made sure to communicate that goal. I told everyone — my wife, my managing partner, my study group. I told my sister she was going to the Fontainebleu in Miami, and I told her to make sure to get the time off. It wasn't a “maybe” kind of thing. Verbalizing it makes you feel ownership of it, and so I had everyone helping me build that focus for the whole year. The more people you tell, the more likely it is that you will succeed. I even had a picture of the hotel as my desktop background on my PC and all devices. We are all able to make President's Council, or even Chairman's. For me, a lot of it came down to believing that I could. I'm a Chairman's Council agent; I'm just in a PC body right now.

Making time: I have a pretty balanced life. I work, and I make sure I have time for my family and other things. But coming out of our study group last year, I realized I needed to change my Ideal Calendar. I had to

compress some things and increase time for others. I did some calculations and figured I needed to go from nine meetings a week to 12. I had to find the time. I'm involved with a few charities, and in order to make time, I declined a leadership role in one of the charities. I gave them plenty of notice, and it gave me back an hour. I also delegated more to my staff. It may seem small, but committing to a more efficient calendar made a big difference.



Kevin Lindblom
Cedar Rapids (1999)

2015	President's Council
2014	Executive Council
2013	Executive Council
2012	Executive Council
2011	Executive Council
2010	Executive Council

Study Group and Support Group: I work in Iowa, and it's very spread out. I tell people I'm about 70 miles from everywhere. In a more rural area like this, where you don't have as many people or as many agents, it can be hard to have the kind of camaraderie you need to keep going, so the study group has been key. Seeing members of our group rise made me want to go for it too.

We meet regularly and keep in touch with email, bi-monthly phone calls, and texts.



Celebrating his success are daughters, Summer, 10, and Aubree, 9, his wife, Erika, Lindblom, and his sister, Kellie.

These seven guys became my board of directors. Having that contact with successful peers keeps me motivated and keeps my skills current. As they say, iron sharpens iron. I'm able to borrow from each one of them, and give them help too when they need it.

The experience of the study group also helped me make an important mental shift. I made PC because I internalized all that making it really meant. I felt the opportunities it would open and the future growth it would provide. I made the numbers, but it was more about internalizing everything about PC.



Lindblom's study group, the Board of Directors, provides motivation, inspiration, and support. Pictured on a recent visit to the Home Office are: (standing left to right) Michael Leichner, Joseph F. DiBella, Joseph L. DiBella, Lindblom, Andrew Reimer, and Daniel Stoll. (Seated left to right) Brendan McCarthy and Benjamin Harding.

Community-builder; Council Growth

With a degree in finance from the University of Baroda and 10 years in banking, Parikh emigrated to the U.S. with big dreams, joining New York Life in 1983. He made Council every year, and started making President's Council in 2008. In 2015, he reached deeper into his Asian-Indian network to make Chairman's Council for the first time.

Cultural Events: I'm always involved with nonprofits and cultural organizations, and last year we really stepped it up. In the past, I shied away from soliciting business at these functions, but I realized everyone else was. I went from just sponsoring events to being there with a booth. That put me in front of a lot more people, probably about 2,000 more names. For the Asian-American Chamber of Commerce, my booth made me visible to its 1,000 members. The Texas Indian Physicians Society has about 600 members, and I sponsored events and a booth. I sponsored a program through the Dallas Indian Lions Club, which has about 500 members. The Indian Association of North Texas is the big one, with about 20,000 members.

Partnerships Benefit Both: I do a lot of recruiting, and have always brought in many new agents every year. I made the decision in 10 years to form a partnership with one of my recruits. Rajesh Sancharla, CLU, ChFC, has been here for about 15 years, so he's junior to me. Some people worry about working with a newer agent; they think that the competition will take away from their own case rate, but I started making PC after we teamed up. Rajesh is a brilliant and knowledgeable person, and he brings a lot to the table. Last year, as we were bringing in more people to talk to, it was important to have someone in place I trusted. We did a lot more seminars, especially for rollovers and annuities. It

worked out so well that not only did I upgrade my Council level, but he also moved from Executive to President's Council. Teaming up with Rajesh has brought new life to my business.

Mentors Matter: I remember when I was first starting out, an agent named Ram Sitaram [now active-retired and already at EC] came to my office. He introduced himself and asked if there was anything I needed, which made me feel so welcomed. And he passed some client files on to me. Now I try to help new agents the same way. We have very good camaraderie in our office. Say someone is just short of council — we will share cases with them to help them make it. Working together, we all come out ahead. Making Chairman's is intoxicating. Now I want to do it again, and I'm close. I felt that way when I made President's. You just want to keep doing it.



Parikh stepped up his involvement with cultural associations.



Sudhir Parikh
West Texas Office (1984)

2015	Chairman's Council
2014	President's Council
2013	President's Council
2012	President's Council
2011	Executive Council
2010	President's Council

encouraged me to make better use of the connections I had. He helped with everything. Making Chairman's Council is a tribute to his and his team's hard work.

Making Chairman's is intoxicating. Now I want to do it again, and I'm close.

— Sudhir Parikh

Giving back: My philosophy is that one should always give back to the community, so I do a lot of community service. I still remember how, 12 years ago, we helped one client who lost six family members in a car accident. It was a terrible tragedy. There was a drunk driver on the wrong side of the road, and in the crash my client's wife, sons, mother, mother-in-law, were killed. The family planned a traditional Hindu funeral, but they encountered difficulty getting the extended family here from India on such short notice. We helped them work with the government to get approval for the family to come. It meant a lot to me to be there for them during such a terrible time, and in some small way to help. Our clients are like our family members. They know

that we are there for them in good times and bad. My commitment to this community-centered way of doing business has only increased over the years, and has directly contributed to my success as an agent.



Parikh and President's Council Agent Rajesh Sancharla teamed up to host seminars, inviting product consultant CVP Dave Wilcox (center) as the featured speaker.

Cross-country Connection: I couldn't have made it without Srinavas Ranga [CVP-Agency Target Markets & Recruiting]. He provided speakers — people would be flown in — if we needed them, and he really

Partnership and Goals

After a bumpy start back in 2004, Moore hit his stride — he made Executive Council in 2010 — and since then he's been intentional about incremental improvements and growth that serve his professional vision. He joined a coaching group through Clarity International in 2009, which reframed how he approaches situations. He teamed up with another agent and joined Eagle Strategies. His jump to Chairman's Council is the result of multiple actions.



Moore says partnering with President's Council Agent Carey Sullivan "may be the single step that has lead to most of my success."

Come from Behind: My first year I made \$19,000 the entire year, and now that's not even my monthly income. It doesn't matter where you start; it's how hard you play the game. In my first few years — I was 24 when I started — I got "fired" three times for lack of production. I was stubborn. There was plenty I didn't know, but I knew this was the right career and the right company. My manager didn't give up on me, and my wife, Michelle, was so supportive. Mostly, I didn't give up on myself. I started making calls and building a practice.

Partnerships and Connections: Five years ago [President's Council Agent] Carey Sullivan and I incorporated as Five Peaks Capitol Group LLC — we opened the actual office in March. That may be the single step that has lead to most of my success. We keep

it very focused on process. We meet every two weeks to track our goals. Once a month, we throw the numbers on the board and manage it very similar to a New Org weekly sales meeting. My goal is always to set 12 new meetings with new prospects each month and eight annual reviews. We go over all this at our meetings, and it helps us all stay on track. We're accountable to each other, and can offer support and advice. During this past year, I did that more consistently than I ever have, and it paid off.

Think Bigger: Once a week, I want to get in front of an employee group to do an educational talk, or a CPA who can introduce me to a business owner. We use the professional alliance program to develop formal agreements. Carey and I refer people to CPAs and lawyers, and they

refer to us, getting a third of any resulting commission. It puts us in front of the business owners and higher-net-worth individuals that we need for our client list.

I don't just learn how to talk to people and how to listen, but who I should be engaged with.

— Derek Moore

Some agents balk at the commission sharing, but I can tell you it's absolutely worth it. On average, partnering with outside professionals generates four A-list clients annually.



Derek Moore
Colorado Office (2008)

2015	Chairman's Council
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Effective Conversations: Mark Biren suggested I join the local chapter of the coaching group, Clarity International. I went on a retreat back in 2009, and now I'm in a group of 12 professionals from all types of industries. We have a dentist in the group, an attorney who works on gender equality in the workplace, and a chiropractor, among others. Within that setting, we learn from and coach each other. We learn to form effective dialogue skills. This was so important in my making Chairman's Council. You listen, and when you hear something negative, you do a quick mental check to determine if you're the one bringing the negative or if it's the client. Once you identify that, then you can take steps to keep the conversation above the line, on a positive track. I don't just learn how to talk to people and how to listen, but who I should be engaged with.

Transformation: Today, I'm a long way from that 24-year-old guy. I became someone people trust and respect. That was the result of doing little things like showing up for every single class in Fundamental Career School, and big things like getting out of my comfort zone to incorporate and join groups like Clarity International. As a result, I was asked to take over a book of business of mostly VUL clients in Orange County, California, from a retiring agent in our office. Our compliance office introduced me to the agent. Their confidence in my ability to provide a high level of service was a catalyst for these clients. I know I would not have been approached if I was the same person who was getting fired all the time. I made a lot of changes. You can, too. ■