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Shut Down Those Mental Mistakes

By **John J. Bowen Jr.** ■ Founder and CEO, CEG Worldwide



It's tempting to believe that as a financial advisor, you think and act rationally in all your dealings with your clients—especially when it comes to making investment and portfolio decisions. ¶ But it's important to recognize that both you and your clients are

likely to be “hard-wired” to repeatedly make costly financial mistakes that can damage the wealth-building process, especially during stressful times. By recognizing and understanding some of the mental mistakes that our brains naturally tend to make, you can start to shut down those tendencies in yourself and your clients.

A growing number of researchers are focusing on behavioral finance, which tries to explain the role of emotions in investors' actions. These

behaviorists tell us that (among other things) we as investors are often overconfident, which results in our trading too often and holding on to losers to avoid feeling regret. And because our attention is easily diverted, we chase the action. As a result, we make costly—but normal—mistakes. It's a little like Las Vegas: Gamblers often believe they can beat the house through some system, and when they do win in the short term, they overestimate their abilities and take credit for their success.

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First Word

By John J. Bowen Jr.



Journal of Wealth Management Consulting

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When many advisors first start examining the wealth management business model, they are struck by its seeming complexity. On the surface, wealth management can appear to be a tangle of many moving parts that require an enormous

effort to get going and stay working. This perception makes many advisors hesitant to transition to wealth management. They figure that their lives will be easier if they just keep doing “business as usual.”

In reality, the exact opposite is true. Our experience working with hundreds of advisors reveals that wealth management is, in fact, a simpler and more elegant approach to running an advisory practice than is any other method. The advisors who have made the transformation to wealth management tell me that not only are they significantly more successful than they were before—an assertion that CEG Worldwide's research fully backs up—but also that wealth management has made their careers and lives easier. As a result, they say, they're happier than ever.

One big reason for all this is that wealth management forces you to focus on serving only those clients on whom you can have an enormous impact—and do so profitably. Too often, we take on any and every client who comes our way regardless of their appropriateness for our business. The

result: constant work with less-than-optimal profits to show for it. By contrast, the highly focused nature of true wealth management makes you more efficient and more effective—enabling you to make more money by working smarter instead of harder.

We all have to look at our businesses regularly and make smart choices. At CEG Worldwide, we are very clear on our purpose—to help advisors and the firms that work with them build great businesses. To have that focus, we can work with only a few clients. The key for us, as it is for you, is to be focused and selective. Wealth management shows you the way.

The end result: Your business starts to feel like a great orchestra or a top sports team. Everything fires on all cylinders and it all seems second nature. There's no question that the transition takes time—nothing of real value happens overnight. But when you get wealth management working for you and your clients, you'll find yourself enjoying a whole new level of personal and professional satisfaction.

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These days, we see how intensely panicked investors can become about the equity market and their strong urge to pull out all of their money and run to "safe" investments. They might intellectually know that stocks will rise again and that the market's best days often occur right at the start of a new bull market, or that now is a good time to buy stocks "on sale." But their emotions take control and send them in the opposite direction.

There are three themes of behavioral finance that you need to understand to help your clients make smarter decisions about their money:

1. Investors consistently make bad decisions because they rely on rules of thumb.

The classic example of a rule of thumb that many clients follow (even though it is written very differently on every prospectus): "Past performance is the best predictor of future performance." The brain is constantly on the lookout for patterns, and it thinks it identifies them quite quickly. Behavioral research shows that it takes only two similar events for the brain to expect that event to occur again. Based on that evidence, it would only take two years of strong performance from a mutual fund for a typical investor to assume that the fund's hot streak will continue—and then to pile in.

2. Investors are often more influenced by the framing of an investment than its substance.

While traditional finance assumes that investors view all decisions with an objective risk-and-return analysis, behavioral finance assumes that investors are also highly

influenced by how something is presented versus what it really is. If a client has ever bought a stock because it had a great story, you'll understand the concept of framing. It's yet another way in which investors systematically ignore objective factors when making their decisions.

3. Because investors make these mistakes consistently, prices established in the marketplace will often be wrong.

Traditional finance assumes that markets are efficient and that all investors in the aggregate will act rationally. In contrast, behavioral finance assumes that the errors made by investors will cause mispricing, leading to inefficient markets that, in many cases, can be exploited for profit.

If you know that your clients are going to behave normally and are likely to make these costly systematic mistakes in their investment programs, you can then add substantial value by managing their expectations and guiding them to stay with their long-term investment plans during this volatile market. Indeed, many affluent investors have told me that the biggest value that their financial advisors provide is helping them to avoid costly mistakes and instead to make smart decisions. By promoting long-term investing as part of a consultative wealth management offering, you can help clients ensure that they remain on the road to investment success—and maximize the probability of your clients reaching their financial goals. And if you do exactly that, you'll find yourself with a great business full of happy and highly loyal clients.

About Wealth Management

Leading financial advisors are driven by a singular goal: to build highly successful businesses by delivering world-class service to their clients. Wealth management is the one business model that will help you accomplish that objective.

Wealth managers leverage three key steps to deliver tremendous value to their affluent clients' financial lives:

- Using a consultative process to establish close client relationships
- Offering customized solutions to fit each individual's needs
- Delivering these solutions in close consultation with clients and their other professional advisors

About CEG Worldwide

CEG Worldwide's founder, John J. Bowen Jr., first identified the key factors that contribute to a financial advisor's success while working with elite advisors. Recognizing that this knowledge would have substantial impact on advisors, their clients and the industry itself, Bowen and his partners launched CEG Worldwide.

The firm's mission is to provide financial advisors and the financial institutions that serve them with insights, strategies and tools to significantly grow their businesses and better meet their clients' needs. CEG Worldwide is uniquely positioned to combine leading empirical research expertise with pragmatic, proven business experience. The company offers practical guidance that works for elite financial advisors as well as those advisors aspiring to elite status.

Between the Lines

Financial advisor **Scott Sarber** understands that sports and wealth management can be a successful combination



With some \$400 million under management, Petersen Hastings is in the game.



There's a touch of a lighthearted sports emphasis at the Petersen Hastings financial and investing practice. Wealth manager Scott Sarber's biography even boasts of him being the firm's lone "Eastern Washington Eagle"—a former member of a

Washington state college football team.

Competitive sports have greatly influenced Sarber's approach to business and finance. The sports mind-set of Sarber (one shared by founder Jim Petersen) emphasizes the kind of systematic, strategic fair play that leads to successful results. As the firm has approximately \$400 million in assets under management and nearly 400 clients, its approach seems to be working. "The best athletes and teams feature consistency and clarity in order to generate results," says Sarber. "There are plenty of lessons in sports that translate into larger life-lessons, which is one reason that sports are so helpful during formative years and are played at schools."

Of course, all the sports talk in the world wouldn't matter if the firm lacked a sound financial strategy. The two disciplines that Petersen Hastings employs, wealth management and asset-class investing, provide Sarber and the firm with a winning system

for solving clients' most important financial challenges. Wealth management seeks to align resources with values through a disciplined process of financial planning and "discovery" interviewing. Meanwhile, asset-class allocation often uses the customized, institutional funds of Dimensional Fund Advisors to provide a variety of fund choices that, when combined, provide a client with a certain amount of reward for a certain amount of volatility.

"We try to minimize conflicts of interest and provide a replicable system that meets expectations. I've worked in other places where these issues were handled less well or even ignored, and that's no way to provide a service, much less conduct a business," Sarber explains. "I'm satisfied that everything we do properly supports the client and is for the benefit of the client. That's the ethical way to do business—in sports and business."

Sarber says he enjoys working with entrepreneurs, due in part to the

competitive spirit and focus that entrepreneurs must have when starting and building companies in the face of competition. “The consistency and discipline that you find in athletics is often reflected in the entrepreneurial approach,” he explains. “I enjoy that kind of personality because I understand that more often than not you’re going to end up with success, which is to everyone’s advantage.”

Sarber has used the twin approaches of consistency and discipline not only for sports but in building a career that he says was in the planning stages even when he was in high school and realized that he didn’t want to pursue a career in his father’s construction business. For Sarber, finance seemed a more appealing option—and after an internship at a brokerage firm in Washington, he began to look around for a fee-based advisory practice. “Sometimes you just see a better idea,” he explains. “It was obvious to me that fee-based financial advisory work was a better way of approaching planning. I wasn’t comfortable with the commission-based approach in that it seemed to provide the possibility of too many conflicts of interest.”

Once Sarber started looking seriously for a practice that emphasized financial planning without conflicts of interest, he was introduced by a mutual acquaintance to the principals at Petersen Hastings. “I went to visit them and played some tennis with [president] Jeff Petersen. He beat me, and then he offered me a position,” he recalls. “I quickly decided I would much rather have had the position than the win.”

That was in 1995, and Sarber is now a principal in the firm. He’s amassed numerous industry certifications and memberships, along with a successful practice specializing in entrepreneurs and business executives. Currently, as a CERTIFIED FINANCIAL PLANNER™ professional, Sarber belongs to the Financial Planning Association, the CFA Institute and the CFA Society of Spokane. He has also served as the Columbia Valley Daybreak Rotary Club’s president.

In the past couple of years, Sarber became involved with wealth management coaching firm CEG Worldwide. “I took the course they offered, and it solidified a lot of thinking I had about the industry in general and financial planning in particular,” he says. “When you are able to offer a properly structured wealth management program to your clients, it’s kind of like giving them an entrée into the Davis Cup. You’re allowing them to compete at the highest level—but without the stress and emotional entanglements that usually come from portfolio management.”

Sarber says that the firm has redesigned its systems and focus based on the information provided by CEG Worldwide. “I took the initial course, but everyone at the firm has benefited because of it. CEG Worldwide doesn’t necessarily have a sports emphasis, but they certainly know how to play the game. They’re professional at what they do, and they’ve thought it out every step of the way. The level of detail that they offer makes their system easier to replicate—and that means success is easier to attain as well.”

“When you are able to offer a properly structured wealth management program to your clients, it’s kind of like giving them an entrée into the Davis Cup.”

Make Calls When the Markets Fall

By Jonathan Powell ■ Senior Managing Principal, CEG Worldwide



You certainly don't need me to tell you how monumentally challenging 2008 has been from an investment standpoint. The financial crisis has tested the mettle of even the most experienced among us. ¶ But here is something that many of you do need to

hear: When the markets swoop and dive, don't bury your head in the sand or hide from your clients in fear that they'll be angry about their account statements. The best advisors do just the opposite. They proactively call their clients and check in, because they understand a key fact: Reaching out to clients and communicating with them during periods of intense market volatility is one of the best ways to separate yourself from your competition and gain the loyalty of your clients. Doing so can mean great things for your future revenue and profits.

Even many seasoned advisors have been rattled by the market's huge swings this year. So just think about how your clients feel—especially those with limited investment experience. For those clients in particular, it becomes extremely hard to hang on when the markets rise and fall dramatically. That pressure increases when you're not there to provide them with your knowledge,

your experience and your perspective on current conditions. The upshot: In order to provide the world-class service characteristic of a true wealth management practice, it's absolutely crucial that you be in close communication with your clients during difficult times.

Guiding clients through volatility is also a great way to maintain and build your business. CEG Worldwide's research shows that those advisors who are *client-centric*—that is, they focus on developing their client relationships and do not let investments take priority over those relationships—tend to greatly outperform *investment-centric* advisors who are more technically oriented and focused on developing investment strategies and portfolios.

It's interesting to note that the highly successful client-centric advisors make up a small portion of the overall advisor community. According to our research, only 13.8 percent of all advisors are characterized as client-

Client-Centric vs. Investment-Centric Advisors During Late 2000/Early 2001 Market Downturn

ADVISOR RESULTS	CLIENT-CENTRIC ADVISORS	INVESTMENT-CENTRIC ADVISORS
New clients	6.8	1.3
Average assets per new client	\$269,000	\$51,000
Clients providing additional assets	7.3	0.8
Average assets from current clients	\$64,000	\$13,000
Total new assets over last six months	\$2,296,400	\$76,700

N = 608 financial advisors. Source: CEG Worldwide.

centric. The rest—86.2 percent—are investment-centric.

These two approaches have led to vastly different levels of success in the past. One study done during in the spring of 2001—the height of the tech stock debacle—assessed how each type of advisor had held up over the previous six months in four areas: new clients, average assets from each of those new clients, number of existing clients providing additional assets and the average amount of additional assets.

As seen in the chart above, the client-centric advisors enjoyed much greater success in every area. In all, client-centric advisors garnered nearly \$2.3 million in additional assets during late 2000 and early 2001. In sharp contrast, their investment-centric peers brought in just \$76,700 in additional assets. The reward for advisors who focused their attention on their clients during a very rough period in the market? Almost 30 times more assets.

The results prove a clear and powerful fact: Clients greatly appreciate it when their advisors provide them with meaningful support and guidance during difficult economic and financial environments. Moreover, they put their money where their mouths are by giving their advisors more assets,

more business and more loyalty—helping those advisors further strengthen their positions in the marketplace and move to a higher level of success.

These conclusions are further reinforced when we examine the difference between true wealth managers using a consultative process and investment generalists who take the old-fashioned transactional approach with clients. Wealth managers contact each of their top 20 clients an average of 15.4 times a year, according to the latest CEG Worldwide research. Meanwhile, investment generalists contact their best clients just 5.6 times a year on average. That's one big reason why the typical wealth manager earns \$881,000 a year—and why the average investment generalist earns only \$279,000 annually.

In the end, being a client-centric advisor doesn't mean you are unconcerned about your clients' investments. In fact, client-centric advisors often are highly skilled in the areas of investments and portfolio management. Instead, being a client-centric advisor means you know where to put the majority of your focus, efforts and resources in good times and bad—making sure you bring tremendous value to your clients' lives.

Reaching out to clients and communicating with them during periods of intense market volatility is one of the best ways to separate yourself from your competition.

A History of Service

Peter Wheeler of WheelerFrost Associates, Inc., has spent a lifetime offering financial services to clients



San Diego-based WheelerFrost is rolling out new services and web sites in the wealth management area.



Peter Wheeler of WheelerFrost Associates, Inc., believes in being “of service” to his clients, his family and the community at large. When it comes to his financial advisory practice, this translates into providing industry best practices collectively

known as wealth management.

Wealth management is an evolution of various financial and technology trends. Late in the 20th century, computers helped to usher in financial planning. In the 21st century, wealth management has built on the foundations laid by financial planning and technology. The result: a financial discipline that aligns client values with wealth, so as to better support what is important to clients in their personal and professional lives.

Wheeler firmly believes in wealth management because it supports his own key values. In fact, the provision and support of financial services has been a way of “giving back” to both clients and community, a value that finds acceptance in the marketplace and is important to Wheeler on a personal level as well. He began in the financial services industry as a very young man, providing life insurance products. Later on, while serving in Vietnam, he continued to support clients with the help of his wife, Mary.

He began to make the transition to financial planning during the 1980s, and today his firm’s services primarily revolve around the implementation of wealth management.

Wheeler points out that he began by offering a product—life insurance—that, while useful to many people, was somewhat restrictive and limited in terms of how it could be put to use. By contrast, wealth management allows him to offer a broad and flexible range of services, mainly to high-net-worth investors with complex financial needs, and integrate those services into a comprehensive whole—one that covers issues such as estate and trust planning, insurance analysis, business transition planning and philanthropy. “I’d like to think we’re giving clients a different way to see the world through the repositioning of wealth to support what is most important to them,” says Wheeler.

This is not the first time that

Wheeler has repositioned his firm, but he has come to believe that wealth management is more than a repositioning statement. “I’ve been in this business a long time, and wealth management isn’t a realignment so much as an evolution that pulls together all the different trends that have been at work in the industry for several decades,” he says. “That’s why wealth management is such a satisfying direction for us. It feels like the culmination of something we’ve been working toward for years.”

Clearly, Wheeler has come a long way from his insurance roots. He’s accumulated 40 years of experience in the financial services industry, along with a number of degrees and certifications. He holds a Bachelor of Science degree in finance from The University of Arizona, is a CLU® (Chartered Life Underwriter), a ChFC® (Chartered Financial Consultant), a CFP® (CERTIFIED FINANCIAL PLANNER™), CIMC® (Certified Investment Management Consultant), and a licensed life analyst.

All this experience has not slowed him when it comes to re-imagining his business. With 115 “legacy” clients and approximately 50 to 60 wealth management clients, Wheeler is well on his way to building a successful, independent and fully realized wealth management shop, along with his partner for 22 years, Ken Frost, and his wife, Mary, who runs compliance. “Wealth management provides us with a way of approaching clients that few advisors are prepared to offer,” says Wheeler, who explains that by taking the position of chief financial officer for his clients, he can organize all the services they need and find legal and accounting expertise as well. “We think it provides us with the final

stage in our development as professionals.”

While the emphasis is squarely on wealth management these days, WheelerFrost Associates, Inc., also offers investment-related services. For example, the firm manages fully diversified portfolios using both active and passive investment strategies, including a wide variety of investment vehicles. A disciplined investment approach emphasizes low turnover, low trading costs and tax-efficient portfolios.

In addition, the firm has leveraged technology to help differentiate itself and provide superior levels of client service. It offers advisors professional websites, including one (familyofficenetwork.com) that allows legal and financial documents to be shared among clients’ wealth advisory teams securely over the Internet, and another (wealthadvisoryconnect.com) that essentially serves as the “facebook.com of wealth management” by providing advisors with a forum to discuss a wide variety of wealth management-related issues and share best practices.

Of course, every success story is really the story of a number of contributors—and Wheeler’s is no exception. He gives special credit to CEG Worldwide, the California-based wealth management coaching firm for advisors and financial institutions, for providing the viewpoint and resources that have proven vital in Wheeler’s evolving wealth management vision. “Our goal is to provide service to our clients in a way that they can’t find elsewhere. That’s what CEG Worldwide has done for us, and I don’t think there is a higher compliment I can pay them.”

“Wealth management provides us with a way of approaching clients that few advisors are prepared to offer.”

Knowing the Nine

By Patricia J. Abram ■ Senior Managing Principal, CEG Worldwide



Designing your business to serve affluent investors is a key tenet of wealth management. But wealthy investors are not all the same. ¶ There are, in fact, nine distinct high-net-worth personalities that you'll find among the affluent—each with its

own unique characteristics, needs and interests. You need to know the characteristics of the particular person sitting across the table from you—because a one-size-fits-all attitude won't cut it with the affluent.

By knowing the nine personality types, you'll also have a better sense of which types of affluent investors you want to focus on—the ones whom you would most enjoy working with and to whom you can bring the most value. By building your business around the right investors for you, you'll put yourself in a better position to succeed than you will by trying to be all things to all people.

Here is an overview of the nine high-net-worth personalities:

■ **The Family Steward.** The most common personality type among the affluent, Family Stewards' chief financial and investment concern is taking good care of their loved ones. Their goals therefore usually center on such issues as paying for children's tuition or passing on

wealth to heirs. Family Stewards want advisors who are prudent and careful—they need to feel that you will protect them and their goal of taking care of their families. This group is very open to estate and financial planning and asset allocation services, because they readily see how smart planning can help enhance their families' position.

■ **The Investment Phobic.** Phobics don't like investing, don't understand it and don't want to learn. Instead, they prefer to delegate investment duties to an advisor they trust. You must demonstrate that you are a reliable and dedicated expert to win the business of Phobics. Although Phobics can be emotional with their money, their lack of sophistication means they are the least sensitive to investment performance of any of the personalities.

■ **The Independent.** This type of affluent investor wants the freedom that financial security ensures—freedom to do what they want and pursue their interests. They want to work with advisors who can show

the ability to give advice that will allow them to attain—and maintain—financial freedom. Therefore, they are especially receptive to asset allocation planning and retirement distribution planning.

■ **The Anonymous.** These are extremely private investors who don't want to disclose their financial information to anyone—including advisors. That makes the Anonymous a tough group to serve, initially. The good news: They tend to be extremely loyal to advisors who earn their trust. To get there, you need to instill absolute confidence that you will protect their privacy and keep all their matters confidential.

■ **The Mogul.** Moguls seek power, influence and control in all aspects of their lives. They tend to view investing as yet another arena in which to show their importance. Working effectively with Moguls can be tricky: You need to acknowledge their power, yet also be powerful yourself and maintain control over the relationship and the process. Moguls typically are most open to asset allocation services—which allow them to have control over the overall course of their investments without having to deal with the day-to-day activities.

■ **The VIP.** VIPs value prestige. They usually want their investments to help them buy possessions and respect. They are less control-driven than are Moguls—they'll look to you as the investment expert and often are not especially sophisticated about investing. VIPs prefer to work with firms that are prestigious and well-known in

the community among their peers. You should emphasize your status and reputation if you want to attract VIPs.

■ **The Accumulator.** These investors save more than they spend, live below their means and don't show outward signs of affluence. Their goal is capital appreciation. The more money they have, the better and more comfortable they feel. Not surprisingly, they are driven mainly by performance, and they expect their advisors to focus on making their money grow.

■ **The Gambler.** To Gamblers, investing is all about excitement and drama—and performance results. They are most likely to believe that they can consistently beat the market and are willing to take big risks in their attempts to do so. Gamblers love to talk about investing and want to work with advisors who feel the same way and share an emotional connection to investing.

■ **The Innovator.** Innovators like new investment products, strategies, services and analytical methods. Innovators demand that their advisors use the most advanced resources available to make decisions. To garner their business, you need to show how technically savvy and up to speed you are in your knowledge and approach to investing.

Clearly, the affluent cannot be painted with one broad stroke. By understanding the nuances of this enormous group, you'll put yourself in the best possible position to capture exactly the right kind of business that will ensure your success for decades to come.

A one-size-fits-all attitude won't cut it with the affluent.

Breaking Through

Breaking Through is an intensive one-year coaching program focused on the essential strategies and key tactics required to successfully attract, win, service and retain the private affluent client. Breaking Through provides you with exactly what you need to implement key strategies and tactics and join the ranks of these elite advisors.

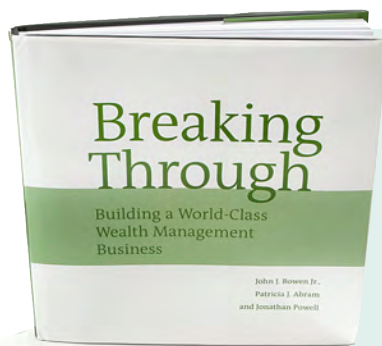
The program's 16 powerful tactics help advisors find more of the high-net-worth individuals and families they want to work with and assist them in building a growing and very profitable practice with loyal clients. Advisors will learn about the affluent and how to position themselves as experts. CEG Worldwide will show advisors how to gain referrals from current clients, despite today's market volatility, using time-tested scripts, and explain how to form strategic alliances with lawyers and CPAs to dramatically grow their businesses profitably, while serving their clients well.

Advisors will also learn how to:

- Profile their ideal clients—those whom they can serve best and most profitably
- Position themselves as experts for their niche markets of ideal affluent clients
- Build strategic alliances with key professionals in order to create an endless stream of referrals for prequalified affluent prospects

Of course, advisors aren't the only ones who can benefit. Financial institutions that serve advisors can also take advantage of Breaking Through. For example, they will find:

- More productive advisors, because of better training and coaching, with proven results
- Greater advisor loyalty and retention, because of increased satisfaction
- Easier recruitment drives, because advisors will know they're joining an institution that helps them be more successful



Breaking Through: Building a World-Class Wealth Management Business

By John J. Bowen Jr., Patricia J. Abram and Jonathan Powell

Even advisors who are not in a CEG Worldwide coaching program can take advantage of the firm's advice, thanks to its recently published book. Included are chapters on attracting affluent clients, managing a practice as a business and building maximum equity. The book

clearly describes CEG Worldwide's Consultative Client Management Process, designed to foster productive, long-term relationships.

Throughout the book, there are charts and graphs, so readers can take advantage of CEG Worldwide's research. In addition, real-world success stories show how advisors who have followed the CEG Worldwide program have prospered.

The book is available through [Amazon.com](https://www.amazon.com).