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Journal of Wealth Management Consulting

APRIL 2009 • VOL. THREE • NO. 04

The Importance of Deep Listening

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



To be a great wealth manager, you must excel at client relationship management. Your ability to build deep and lasting client relationships will result in more-satisfied and more-loyal clients who are more likely to give you the two things you need

right now: additional assets to manage and more referrals for high-quality prospects.

To foster this kind of client relationship, you must become adept at deep listening—that is, fully present, nonjudgmental listening from the heart as well as from the head. Through deep listening you will hear, see and understand the world from your clients' perspectives—making it possible to serve their most fundamental needs and desires, whether spoken or unspoken.

Deep listening has three key benefits:

1. It enables you to be a more effective wealth manager. By listening deeply, you'll be able to uncover the depths of your clients' critical issues, challenges, goals and dreams. As a wealth manager, you can do your job at a world-class level only when you know everything you can about your clients. The best way to accomplish that is to deeply listen.

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First Word

By John J. Bowen Jr.



Journal of Wealth Management Consulting

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Last month, I told you the five things you need to know to position your business for growth in the current tough environment. This month, I offer you five steps that will help you build a truly superior practice despite the difficult market.

■ **Commit to change.** The market has changed. For you to be successful, you have to devote yourself to changing your business practices for optimal results.

■ **Conduct rediscovery meetings.** This will reassure your clients that you understand them and are the right advisor for them. Also offer to provide their friends, families and associates with a “second opinion” about their portfolios. Remember, four out of five investors are looking to switch advisors.

■ **Follow up on clients' referrals.** Schedule appointments, conduct second-opinion analyses and demonstrate a client-centric focus. Use discovery meetings and create profiles for each prospect. This level of service is more than most investors have ever encountered—and it maximizes the likelihood of getting them to transfer their assets to you.

■ **Conduct center of influence interviews.** Identify ten people who have a high degree of influence in your target client market—the movers and shakers within that community. Interview them and

create a list of their top concerns, themes and challenges, as well as the opportunities that present themselves. These interviews will give you insights about your market that you didn't have before and empower you to uncover new approaches, identify new organizations and gain new access to great prospects.

■ **Develop strategic alliances.** Set up meetings with CPAs, attorneys and other professional advisors who serve your target market. Our research shows that more than 50 percent of client referrals with \$1 million or more in assets come from other professionals. Fully define your value proposition and your approach prior to each meeting so that these professionals understand how you can help them achieve their business goals while serving their clients well.

The *Journal of Wealth Management Consulting* has numerous articles on these very topics and strategies. Review previous issues at www.cegworldwide.com/journal/jwmc-archive.

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2. It sets you apart in your clients'

eyes. By giving your clients the experience of being deeply listened to—of being deeply heard—you will immediately set yourself apart from other financial advisors in your clients' eyes. Unfortunately, most financial advisors aren't really interested in their clients' deepest needs, and few are capable of—or even interested in—deeply listening to their clients. So when new prospects or clients sit down with you, it's likely that they are ready to speak but not be heard. They will have already prepared themselves for yet another financial advisor who isn't really going to listen. By affording them the opportunity and pleasure of being deeply listened to, you will instantly open up their minds to the reality that you are very different from the average advisor.

3. It builds a close client bond and

strong loyalty. When you deeply listen to a client, it's almost as if you are suddenly standing next to the person and seeing the world as he or she sees it. You are no longer a stranger or someone who is primarily economically motivated; you become a comrade or partner. Since most people rarely have the experience of being deeply listened to, this experience of camaraderie is equally rare. Your clients will feel deeply bonded to you, and as long as you are otherwise reasonably competent, your clients will likely remain loyal to you for the long run.

Deep listening isn't easy, however. Careful listening of any kind requires time, attention, focus and intellectual effort, and it often seems to be an

outright waste of time that doesn't lead anywhere. You will be called upon to give not only your time, but also both power and control to the speaker. When someone is talking, it's your job to listen well enough to understand and remember what the person is saying, and advisors can often feel confused, exhausted and even troubled when they are finished listening.

You also have to resist the fact that, sometimes, it's better to not listen. Our lives today tend to have far too much stimulation, being filled with too many (often irritating) people, too many channels of communication and too much auditory traffic of all sorts competing for our attention. To stay sane, you've no doubt learned to screen out most of this noise, and that's probably a good thing.

Also, shifting into deep listening on a moment's notice can be problematic. Your work as an advisor requires you to go from a chronically shutdown state of barely listening—such as when you're filtering out the noise in your life—into one in which you are able to deeply listen. Learning how to do that—and only when you want to do it—just isn't easy. Most people are blind to their own quality of listening and only find out that they aren't listening well when someone asks them to repeat back some instructions or directions and they can't do it.

Importantly, it's not possible to truly learn to deeply listen by reading this or any other article. Like riding a bike or playing the piano, deep listening requires real-world, real-time practice. So it's very important to practice deep listening with a variety of people—including your colleagues and your family members. Next month, we'll examine three steps to engaging in deep listening with your 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.

Taking Responsibility

Richard Haas' devotion to helping clients align their wealth with their values has resulted in a \$60 million business



Richard Haas seeks out clients to share a value system that emphasizes a world-view based on caring and achievement.



Richard Haas, founder of San Jose, California-based Financial Catalyst Group, manages approximately

\$60 million for 40 clients and client families by using the same sort of responsible practices that he has applied to the rest of his life. From his days

in the Peace Corps to his initial choice of profession (estate planning-oriented life insurance) and his current wealth management business, Haas has always been driven by one goal: to do what's right.

His clients have similar value systems that emphasize personal responsibility and family stewardship. "My clients share my kind of world view, and that is why I am so pleased to work with them," Haas says. "I won't spend time with somebody who believes that wealth makes you better or different than anyone else. Wealth is a resource and a means to an end, and the end is a well-lived life. We see eye-to-eye on that sort of thing."

Haas is not kidding around when it comes to being highly selective about whom he takes on as a client. It says so right on his Web site: "We restrict our business to work only with those situations where we feel we can add significant value by establishing and maintaining a mutually beneficial and respectful relationship."

To ensure that they do right by

their clients, Haas and his firm offer consultative wealth management designed to position wealth so that it fully supports all that clients deem important to themselves and their loved ones. Haas' approach is based on a deep understanding of his clients and their values, as well as their financial resources. Working with a team of experts, Haas develops and oversees investment plans built around fiduciary standards of care and prudence—with a special emphasis on advanced areas of wealth transfer and charitable giving. "Our goal is to maintain a lasting relationship based on delivering responsive and accurate service along with those financial products that we agree are appropriate for the client's situation. For that reason, above all, we are committed to the highest level of integrity and care."

His care for others also extends well beyond his client base. In 2000, he co-founded The Fistula Foundation with his daughter Shaleece and served

as its chair until his resignation in 2005. During that time, the foundation raised more than \$5 million to help women in Ethiopia injured during childbirth. He continues to be involved in raising money for various causes.

Haas' emphasis on personal responsibility began at a very young age: He was an only child, and his father died before Haas was a teenager. Later, he joined the Peace Corps and served as a teacher in Ethiopia from 1967 through 1969. After finishing his Peace Corps assignment, he moved to the San Francisco Bay Area and began his career in financial services with a major life insurance company. He founded Financial Catalyst Group in 1977 and earned a master's degree in taxation from Golden Gate University in 1980. Today, Haas is a licensed insurance agent in several states and a registered representative and investment advisor representative with NFP Securities, Inc.

Haas' dedication to wealth management is largely the result of the training in this area that he has received from CEG Worldwide, the leading advisor coaching firm. "Everything that CEG Worldwide does is rooted in real-world research," Haas explains. "That's why the information they provide works so well. It is grounded in what people truly want and need and rings true on many levels. Their approach can change clients' lives and businesses for the better."

Haas says that the CEG Worldwide programs have changed his business

by reminding him of some of the basics of successful entrepreneurship, such as systems and planning. From a systems standpoint, Haas has ensured that his day-to-day procedures are both routine and documented. From a planning perspective, Haas has begun to discuss ways that the business can evolve with at least one other talented and younger wealth manager.

Whether or not Haas ultimately brings a new professional on board, he's committed to a succession plan that will provide his clients with appropriate continuity. "It is very important to me that the continuity of the firm be respected," Haas says. "Otherwise there is no real business. A business is a sum of its parts, and in this case, the business has as much to do with the clients as it does with me. If someone were to come along without the values that my clients and I share, we might gain some revenue, but the real reason the business exists—as a way of adding value to shared personal and professional priorities—would be lost."

Because of his background and his values-based commitment to personal, professional and family responsibilities, Haas continues to be selective, regardless of potential opportunities or the current economic climate. "We could be bigger," Haas says, "and perhaps we should be more concerned about growth. But in fact, we've done very well and it is more important to me to ensure that we work with clients whom we can fully support than with clients who are wealthy but do not necessarily share our values."

“Wealth is a resource and a means to an end, and the end is a well-lived life.”

The Advisor-Client Disconnect

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



If you're like most advisors, you think you're keenly aware of your clients' biggest financial needs, goals and desires. And while that's certainly true for some of you, industry research reveals an important fact: Advisors often fail to recognize

many of their clients' key issues—resulting in a disconnect that can affect client satisfaction and retention. In today's challenging environment, you simply can't afford that type of disconnect.

There are many examples showing that advisors are overlooking or misperceiving key aspects of their clients' financial lives. Consider the issue of losing money. The largest concern of affluent investors is that they will lose their wealth—a full 88.6 percent of the affluent say they are very concerned about this, according to industry research. However, advisors to the affluent see things differently. Just 15.4 percent of these advisors believe that 20 percent or more of their clients are very concerned about the loss of wealth. The rest of the advisors—a full 84.6 percent—can't solve their clients' biggest concern, because they don't acknowledge that it exists. They also

lose out on ways to generate additional income for themselves through wealth protection solutions.

We also see significant disconnects in another key area: taxes. When asked about their attitudes toward taxes, most of the affluent investors surveyed said they're interested in reducing income taxes (84.7 percent). Minimizing estate taxes was a concern of nearly half (49.2 percent), and mitigating capital gains taxes was cited by 41.7 percent. What's more, estate tax reduction is a key goal of 81.3 percent of investors with between \$3 million and \$10 million of net worth (see the chart on page 7).

What do the advisors think? The good news is that they recognize their clients' desire to pay less in income taxes—77.9 percent of advisors see mitigating income taxes as a key client concern. But many are not getting the message when it comes to the other two types of

Clients' Concerns About Tax Mitigation

TAX CONCERN	NET WORTH		
	\$1 MILLION- \$3 MILLION	\$3 MILLION- \$10 MILLION	TOTAL
Mitigating income taxes	90.1%	77.3%	84.7%
Mitigating estate taxes	21.7%	81.3%	49.2%
Mitigating capital gains taxes	27.1%	58.5%	41.7%

Source: *Cultivating the Middle-Class Millionaire*.

taxes. For example, a mere 8.2 percent of surveyed advisors see reducing estate taxes as an issue of importance to their clients—a disconnect of 41 percentage points. Here again, we see that advisors are missing big opportunities to bring real value to clients and generate additional revenues.

In an interesting twist, a full 71.5 percent of advisors believe that mitigating capital gains taxes is a big concern of clients—but just 41.7 percent of the clients themselves rank this as an issue. This suggests that many advisors are focusing on an area that their clients aren't particularly worried about.

The disconnect extends to a broader range of affluent investors' concerns and interests. For example, the top personal responsibility of affluent investors is ensuring that their heirs are taken care of—cited by 79.2 percent of surveyed investors. But of the advisors surveyed, just 40.8 percent believe that taking care of heirs is on their clients' minds. It's likely that many advisors aren't asking (or aren't listening very well) about their clients' larger goals when it comes to money. There also are serious gaps between advisors and clients in such key areas as education planning,

asset and personal protection, and long-term care planning. One especially striking piece of evidence: While 47.3 percent of the affluent worry about being sued, fewer than 10 percent of advisors understand that this is a concern.

The bottom-line result of all these disconnects on client loyalty is truly eye-opening. When we asked advisors about their clients, a significant majority (79.3 percent) said that 75 percent or more of their millionaire clients were loyal. But when we asked affluent clients, we learned that roughly one in seven clients is loyal—while nearly half (46.9 percent) are just modestly satisfied with their advisors. Clearly, your affluent clients may not be as loyal as you think they are. Given the tough competitive environment you face as well as the rising level of dissatisfaction that many investors have toward their advisors in the wake of the market meltdown, you must ask yourself: Can I afford to not understand my clients' financial lives as thoroughly as possible?

In the end, the secret to your success is no secret at all. It's simple: If you recognize your clients' most important concerns and then provide the appropriate solutions, you'll build a great business.

Advisors often fail to recognize many of their clients' key issues.

Communication Is Key

CB&H's Kevin Shea has helped build a \$500 million wealth management group by emphasizing client communication



The emphasis on values and the ability to act as a conductor of wealth management disciplines sets Kevin Shea apart.



The markets are volatile these days, and communication between financial advisors and their clients

has become more important than ever.

But when it comes to a credible and comprehensive approach to wealth management, not just

any kind of communication will suffice. According to Kevin Shea, a wealth manager for Virginia-based CB&H Wealth Management Services, conversations centered on clients' values are key. "A values-based conversation is extremely helpful in the midst of troubled markets because it provides a natural sense of priorities," Shea explains. "If you have good communication with your client, then both of you have enough history to keep your eye on what is important—the values themselves—not the volatility of the market, even if it is extreme."

For Shea, the emphasis on values and the ability to act as a conductor of various wealth management disciplines rather than simply as an investment advisor have indeed proven to be vitally important during the current bear market. "Our clients understand our focus on their values and how we expect to align their needs with their lifestyle demands," he explains. "Most clients also realize that they need to stick with the

program over the long term."

Shea is part of a founding group of advisors that created CB&H Wealth Management in 2004 as a subsidiary of the accounting firm Cherry, Bekaert & Holland. The group works exclusively with a limited number of successful entrepreneurs, businesspeople and families to whom they can bring significant value. The overarching mission: to help those with significant wealth clearly define their goals and design a long-range plan that maximizes the probability of achieving all that is important to them—thus the emphasis on ensuring that his clients' wealth and resources are in alignment with their values.

To accomplish its mission, the firm employs wealth management—a structured and thoughtful process that provides customized investment solutions, advanced planning and relationship management. The focus therefore is not limited to investments, but also commonly includes assistance with wealth

enhancement, wealth transfer, wealth protection and charitable planning.

Investors with significant assets can receive important benefits from this type of planning process, which integrates multiple solutions via a highly focused process provided by a seasoned wealth management team. That's especially true during stressful periods for the markets. The wealth manager is in the ideal position to provide necessary support and counseling because of the role that he or she plays as the client's chief financial officer, says Shea. He remains confident about client retention because his approach to communication is both credible and disciplined. He understands that world-class wealth managers inevitably take a comprehensive approach to meeting a full spectrum of financial needs. Such advisors focus first on cooperation and ensuring that the advisor-client relationship is a collaborative one.

Shea's focus is on entrepreneurs, and specifically government contract business owners in and around Hampton Roads, Virginia. He sees parallels between wealth management and politics. "You make progress by putting ideas in a proper context," he explains. "Washington is all about gaining the broadest possible perspective. If you are correct about your positioning and disciplined about your ideas, you can make significant progress."

Shea has more than seventeen years of experience assessing and analyzing client objectives and developing solutions using wealth transfer strategies. His background also includes assessing individual investment risk tolerance and

designing diversified investment allocation strategies consistent with overall financial objectives. Prior to joining CB&H, Shea was the office leader at the largest independent financial consulting firm in Virginia, where he provided financial advisory and planning services for business owners and families. Additionally, he helped clients with tax planning and business accounting solutions. He's completed continuing education courses in estate planning, life insurance planning and investment planning.

During Shea's tenure at CB&H, he began working with asset-class fund provider Dimensional Fund Advisors (DFA). With more than \$100 billion in assets under management, DFA is a leading provider of investment services to a mostly institutional clientele. Asset-class investing utilizes funds that have been put together to capture the returns of various asset classes—a group of investments with similar risk factors and expected returns over time. By blending various asset-class funds together, Shea can offer clients highly customized portfolios designed to reflect and track their stated risk-and-reward preferences.

It was DFA that introduced Shea to the advisor coaching and training firm CEG Worldwide. "A lot of the planning and implementation of our current business model was developed with CEG Worldwide's help," he explains. "They base their advice on real-life testing and back up their suggestions with data from professionals and the public. Wealth management is a significant service, and CEG Worldwide is at the forefront of helping us provide it properly."

“A values-based conversation is extremely helpful in the midst of troubled markets because it provides a natural sense of priorities.”

Finding Your Niche: Affluent Physicians

By **Jonathan Powell** ■ Senior Managing Principal, CEG Worldwide



One key to success as a wealth manager is to focus on serving a niche market—a single group of affluent investors with common characteristics (see *Why It Pays to Target a Niche* in the May 2008 issue). Consider that 59.4 percent of wealth managers

today specialize in a particular type of client, according to CEG Worldwide's latest research. These advisors report having stronger businesses and better lives.

To see how this strategy can work in the real world, consider the wealth management challenges and solutions of an extremely attractive niche market: affluent physicians. By understanding the issues involved with serving this group, you can see the types of strategies you might use to address the specific needs of your own chosen niche market. Such broad understanding is crucial for any wealth manager. What's more, the problems that physicians deal with are quite similar to the challenges faced by many other types of affluent investors you might serve.

The first step is to define the market. Consider a study of affluent doctors who are currently practicing, who have at least \$5 million in net worth and who built that wealth themselves (that is, they didn't inherit

their money). Out of 941 of these physicians, most (84.3 percent) have a net worth of \$5 million to \$10 million. The rest (15.7 percent) are even wealthier. And yet, despite all that wealth, every single physician surveyed had at least some level of financial dissatisfaction—with more than half saying they were highly dissatisfied with their financial circumstances (see the chart on the next page).

The reason: the fear of losing wealth. A full 95.1 percent of physicians said that losing their wealth is a primary concern. What's more, that issue intensifies along with physicians' level of affluence. This primary financial fear is the end result of the three other major concerns that affluent physicians say they have:

■ **The effect of regulations on profits.**

Navigating the complicated regulatory environment is expensive, and the negative impact

of rules and regulations is a major issue for 77.5 percent of physicians.

■ **Liability issues.** The significant risk of malpractice lawsuits makes liability a key concern for 81.1 percent of wealthy physicians.

■ **Downward pressure on incomes.** Given the previous two issues, it's not surprising that 85.8 percent of physicians say they're worried about their incomes being reduced.

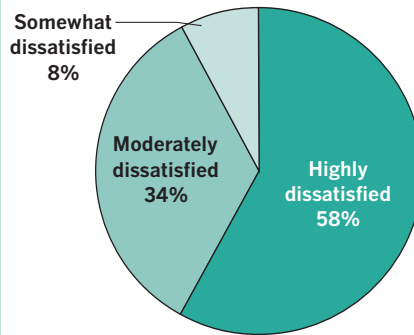
Clearly, despite their wealth, affluent physicians see themselves as financially fragile and realize that the current medical environment is not on their side. This is important to know if you're serving this group, of course.

The larger point is this: You need to understand your chosen target niche on a deep level—recognizing their biggest financial concerns and “pain points”—if you're going to attract and serve them extremely well.

For affluent physicians, the main financial goal clearly is to preserve wealth—also a common goal of many types of affluent investors. This makes them ideal candidates for asset-protection services. (In contrast, while wealth enhancement and charitable giving may be important to some members of this niche, it's much less crucial to offer these types of services.)

Asset protection essentially involves strategies that ensure that people's wealth is not unjustly taken from them by creditors, litigants, children's spouses, ex-spouses and the like. Effective asset protection motivates creditors to avoid litigation—resulting in the physician being able to settle for less than the amount sought by the creditor. An additional goal is to minimize or eliminate the financial impact of a

Affluent Physicians Dissatisfied With Their Financial Situation



N=941 affluent physicians.
Source: *Wealth Preservation for Physicians.*

judgment against a physician.

We see several common asset protection strategies being used by wealth managers who serve this affluent niche market. Some use state law exemptions that let physicians protect wealth from creditors' claims. These exemptions might include the cash value of life insurance, an annuity contract, a retirement plan or disability insurance, among others. Others use various forms of ownership that put the assets out of reach of creditors. One example is property owned by married couples in tenancy by the entirety—a creditor would need a judgment against husband and wife to get at the assets.

The point here is not for you to fully comprehend these strategies. The lesson is this: Understand your target clients so you can offer the most value and avoid focusing too much of your efforts on less vital areas of their financial lives. By understanding your niche on a deep level, targeting it effectively and implementing advanced wealth management for the affluent, you'll help your ideal clients achieve their key financial goals—and you'll build a simple and elegant wealth management business in the process.

You need to understand your chosen target niche on a deep level—recognizing their biggest financial concerns and “pain points.”

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.

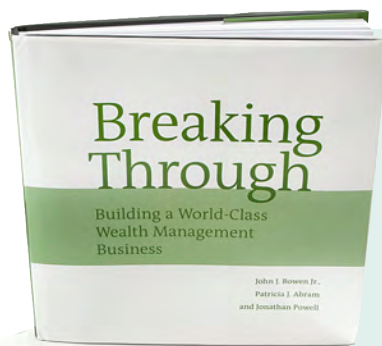
The program's 16 powerful tactics help advisors find more of the high-net-worth individuals and families they want to work with and assist them in building a growing and very profitable practice with loyal clients. Advisors will learn about the affluent and how to position themselves as experts. CEG 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).