

**D-N-A**



**\$uper \$ales Consultant**



**Be Different**

**Be Friendly**

**Be Curious**

**Be An Expert**

**Be Optimistic**

**Law of "Numero"**

**Be Pro-active**

**Be Strategic  
(thinking & approach)**



DNA backbone

# why

## Be Friendly



- Objective – to “humanized” the business transaction.
- Avoid prospects become unresponsive, defensive & show dominance (shake your confidence).
- Build rapport → Connect (intuitively first) → Relationship.
- At least 3 minutes to build rapport (68% sales person spend only 45 seconds – insufficient).
- Involves logistic – environment of presentation (materials, seating position, place).

# how

## Be Friendly



### Small Talks

- Non-biz topics (family, current affairs, ambience)
- Maintain neutral & cool
- Conversation flows (not flip-flop between topics)



### Sincere & genuine

- Listen well
- Ask “next question” with relevance
- Empathize when due

### Build Rapport

- Mirror (tone voice, words, body language)
- Say prospect’s name

# why

## Be Different



- Objective
  - “stand out, to be IN” → faster results, more commission, repeat sales & referrals.
  - “sell value” not price (cost) – to ADD VALUE ?
- Different in product & services – focus on VALUE first then cost. Value includes YOU (consultant).

“A sick person never ask the doctor why the prescribed medicine is expensive; willing to find a way NO MATTER AT WHAT COST.”

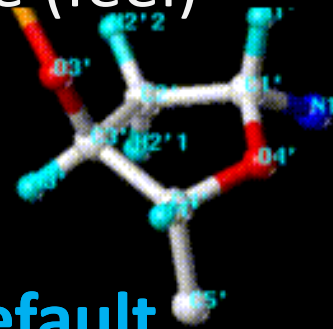
# how – add value

## Be Different



### Focus on NEEDS

- Present clearly with evidence, the VALUE over price.
- Prospect's vision on product/services via 5 senses (see, hear, smell (your trail of success), touch & taste (feel))



### Going Beyond Default

- Free valuation & updates are defaults, what's more ?

(ikea : free 2 hrs parking = default. Property RM3m :

### Sell “the difference”

- Promote product/company/consultant's specialty and niche.
- Use PMB's tagline/key words  
“No .1 UT Company in Malaysia”  
– why No. 1 ?
- Use “qualities” –  
J.U.S.T

# why

## Be An Expert



- Objective - be the best you can in industry (not just average) .
- Its not who you think you are, but also what other people think who you are.
- Super Sales People are NOT BORN, they are MADE (from discipline, persistent, smart work, desire) eg. Joe Girard 13,001 new vehicles sold (Guinness record), Brian Tracy, Donald Trump.
- Sell your experience & expertise - be a user of the product you sell (better feel, understanding & experience).

Expertise is “experience applied”

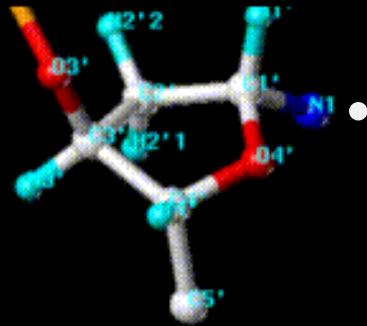
# how

## Be An Expert



### Up to date

- About industry – competitors & other products
- Able compare against our products & services – charts, facts & figures



### Alert - happening in your market

- Attend seminars, conference and mingle/network.

### Know your position & why you are there

- “No .1 UT Company in Malaysia”
- If not No. 1 – create/find your niche (sub territory with less players) by offering something of more “value” (eg. more personalised service)

# why

## Be Curious



- Objective - probing skill; to understand needs & get insightful information, increase trust & respect. To go beyond “default answers”.
- Used in proportionate dosage. Avoid too much small talks & being opinionated.
- Professional space versus personal space.
- Professionally curious.

PROBE = search + examine thoroughly + question

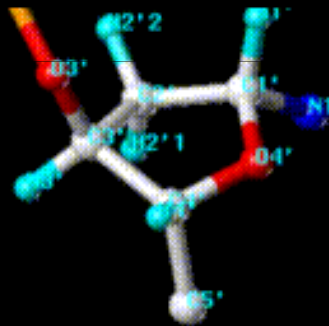
# how

## Be Curious



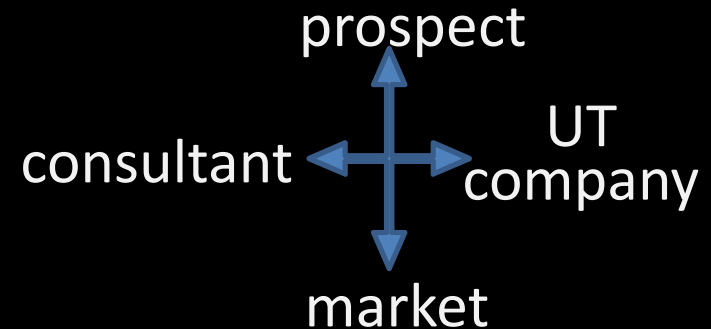
### Lead Prospect to talk more

- avoid oversell or over promise
- by asking “facilitative questions”  
eg. “tell me more”  
“can u elaborate”  
“why is that so”



### 4 Points of Perspective

- Like compass – always have 4 points of perspective .



### 4W + 1H

- Good response comes from good questions
- Key information from - what, why, where, when & how

Facilitative Q – requires prospects to think before answer



**Number5**

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5



Importance – makes data more meaningful.

- Valuable insight
- System of communication
- Point of reference, understand pattern & trends
- Superstition
- Metaphysics (beyond Physics)

Eg. Fibonacci numbers, Rule 72, Rule 28 etc

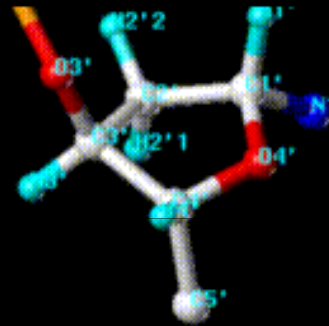
# why

## Law of “Numero”



### Put Data into Meaningful Information

- Examples of Walmart, Apple & Facebook



### Application in Sales Strategies

- Add meaning to features, benefit & advantages of products & services.
- Used in advertising & marketing campaigns.
- Increase productivity & sales (revenue)
  - a) blue ocean
  - b) power of masses
  - c) strategies to increase revenue
  - d) provide focus & motivation.

why

## Law of “Numero”



### Put Data into Meaningful Information

**Walmart** - What it means to be the largest company in the world ?

- the only company on track to achieving USD  $\frac{1}{2}$  tril sales
- employs 2.1m people like a city/country's population
- has 8677 outlets – largest number of outlets
- it operates in only 15 countries
- has revenue the size of a country's GDP

why

## Law of “Numero”



### Put Data into Meaningful Information

**Facebook** – What it means to investors ? Perceived value based on potential growth.

- Value USD50b (Goldman Sach) although no huge revenue income. Its value is on the present 500m members and the potential pace of growth.
- Value USD50b - larger than Boeing, 2x size of DELL and larger than top 5 airlines in US combined.

why

## Law of “Numero”



### Put Data into Meaningful Information

**Apple** – What it means to brand recognition ?

- a consumer company but large enough to rival Oil & Gas companies.
- Size (market valuation)
  - year 2009 : rank 3<sup>rd</sup> (after Exxonmobil > Petrochina)
  - year 2010 : rank 2<sup>nd</sup> (after Exxonmobil)
  - year 2011 : forecast valuation USD400b & likely rank No.1

Note : “largest” is relative in certain context/space/niche.

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5



So, how do you use  
**Law of Numero**  
in your unit trust business ?

**NO. 1**

**UNIT TRUST COMPANY IN MALAYSIA\***

\*In terms of total fund size managed amongst private unit trust companies.  
Source: The Edge-Lipper, 23 August 2010



**Public Mutual Berhad (Public Mutual)** is the largest private unit trust company in Malaysia and currently manages more than 70 funds with total NAV of more than RM37.8 billion for more than 2,320,000 accountholders. Incorporated in July 1975, Public Mutual began its operations in 1980 with the launch of the Public Savings Fund, and soon went on to become an industry leader and setting forth new trends in innovative fund development.

### **Market Share And Distribution**

Public Mutual anchors 43.2 percent market share in private unit trust funds when measured by net asset value as at end-July 2010 (source: The Edge-Lipper, 23 August 2010).

Public Mutual is Malaysia's largest private unit trust company with 84 funds under management. It has over 2,380,000 accountholders and as at 30 December 2010, the total net asset value of the funds managed by the company was RM40.6 billion.

why

## Law of “Numero”



### Application in Sales Strategies

- Add meaning to features, benefit & advantages of products & services.  
eg.  
Idea of storage in 128GB thumb drive (relate to customers)  
  
→ at 5mb/song, able store 25,600 songs  
→ 2x journey from earth to the moon, and still have 3,000 more songs to listen (?)

**NO. 1**

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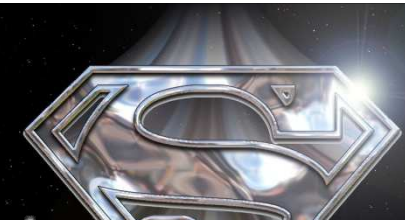


Public Mutual is the most awarded unit trust fund manager in Malaysia with 159 awards received to date. This comprises 39 Islamic fund awards, which also makes us the most awarded unit trust fund manager in the Islamic unit trust fund sector. Notable accolades we received to date include:

- The Best Malaysia Onshore Fund House at the AsianInvestor 2010 Investment Performance Awards for third consecutive year.
- Reader's Digest Trusted Brands Platinum Award for the Investment Fund Company category in Malaysia for the first time.
- Ten out of 29 awards presented at The Edge-Lipper Malaysia Fund Awards 2010, including Best Overall Fund Group.
- The Best Retail House – Malaysia and Best House for Offshore Funds – Malaysia, at the 2009 Asia Asset Management (AAM) Best of the Best Country Awards.
- The BrandLaureate 2010 for brand excellence in the Financial Services – Unit Trust Category for the fourth consecutive year..

## SUMMARY OF STATISTICS

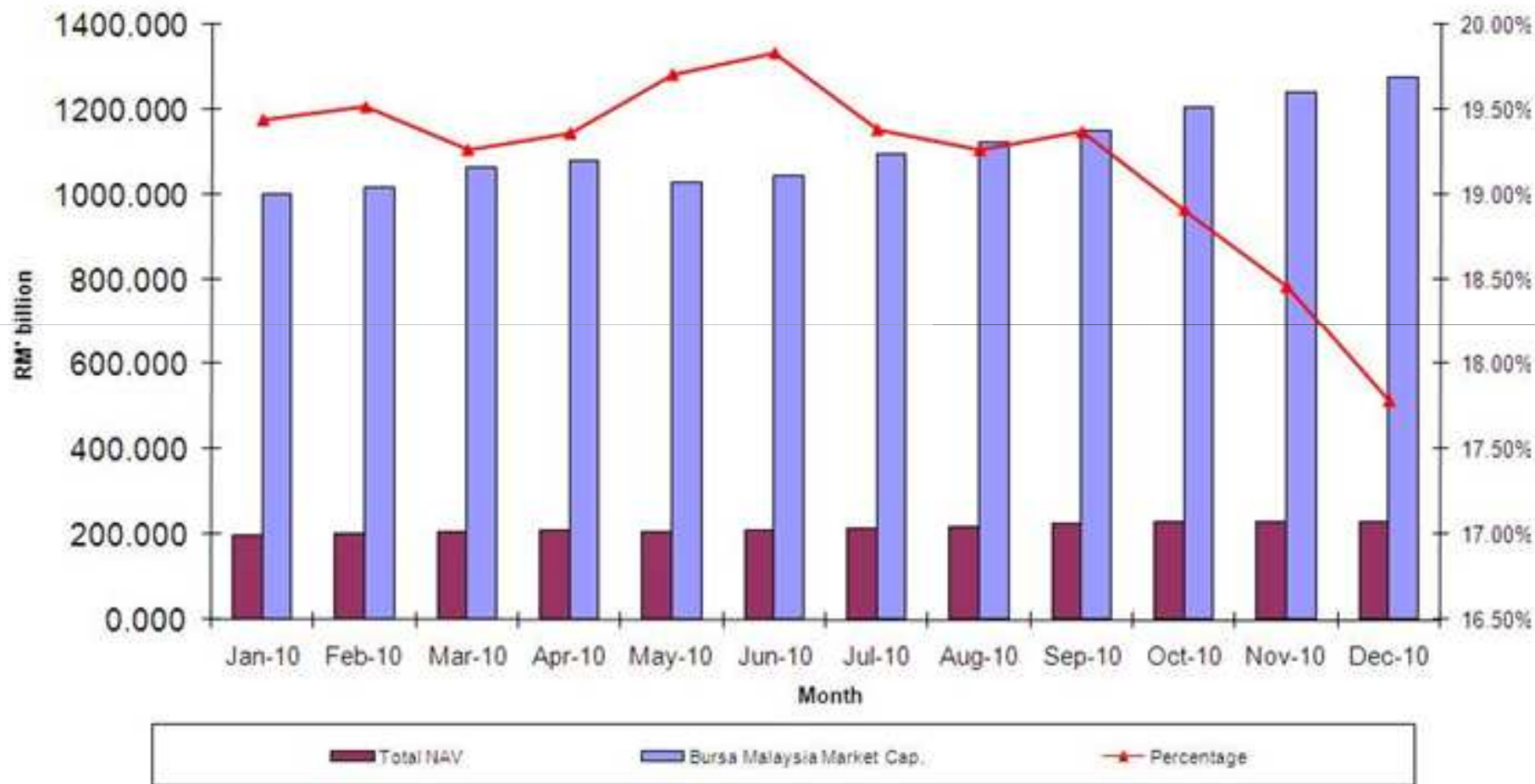
as at 31 December 2010



No. of Management Companies

39

### Net Asset Value (NAV) versus Bursa Malaysia Market Capitalization



% of NAV to Bursa Malaysia Market Capitalization

17.79%

why

## Law of “Numero”



### Application in Sales Strategies

- Used in advertising & marketing campaigns.  
eg.  
Apple advertisement – how customers relate to these data ?  
(1 million people can't be wrong - testimonial)
  - 1 million iPhone sold in 74 days
  - 1 million iPad sold in 1 month
  - “hundreds of thousands of application” available in iPad
  - 14 million songs at 99cents each song

why

## Law of “Numero”



### Application in Sales Strategies

- Add meaning to features, benefit & advantages (F-B-A) of products & services.  
eg.  
Idea of storage in 128GB thumb drive (relate to customers)  
  
→ at 5mb/song, able store 25,600 songs  
→ 2x journey from earth to the moon, and still have 3,000 more songs to listen (?)

**NO. 1**

**UNIT TRUST COMPANY IN MALAYSIA\***

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How can you add value to F-B-A of your UT funds ?

- Features
- Benefit
- Advantages
- Add value ??????

why

## Law of “Numero”



### Application in Sales Strategies

- Increase productivity & sales (revenue)  
a) blue ocean
- Opportunity for everyone in certain context/space/industry (create niche). Which “space” are you in ?

Thus, recruit, recruit, recruit ! Leverage on various spaces.

# why

## Law of “Numero”



### Application in Sales Strategies

- Increase productivity & sales (revenue)  
b) power of masses
- Selling by masses (large quantity)  
eg.  
iTune with 14m songs at only 99cents per song creates  
HUGE Revenue

PMB with more than 2 million accountholders and NAV above RM40b – able have quality research team & information. The economies of scale allows better value added products for investors.

why

## Law of “Numero”



### Application in Sales Strategies

- Increase productivity & sales (revenue)  
c) strategies to increase revenue (Commission)

Use “mathematical-science”

$$A \times B \times C = R$$

price x number customers x repeat sales = Revenue

if, RM10 x 100 customers x 1 sale = RM1,000 revenue

How to double the revenue ?

Can you do even better ? (clue : double all variables)



- Mathematical-science applied in UT business

$$A \times B \times C = R$$

service charge x # investors x repeat sales = commission

EPF sales - how to double your commission ?

Can you do even better ?

Do you know ? Ratio of prospecting : appointment : present : close

Insurance – 15 : 5 : 3 : 1

Unit Trust – 10 : 3 : 2 : 1

How long does an insurance presentation to 1 prospect requires ?

How long does an UT presentation to 1 prospect requires ?



- Mathematical-science applied in UT business - **recruitment**

## Fibonacci numbers

In the West, the sequence was studied by Leonardo of Pisa, known as Fibonacci, in his

$F_0=$	0	$F_1=$	1	$F_2=$	1	$F_3=$	2	$F_4=$	3
$F_5=$	5	$F_6=$	8	$F_7=$	13	$F_8=$	21	$F_9=$	34
$F_{10}=$	55	$F_{11}=$	89	$F_{12}=$	144	$F_{13}=$	233	$F_{14}=$	377
$F_{15}=$	610	$F_{16}=$	987	$F_{17}=$	1,597	$F_{18}=$	2,584	$F_{19}=$	4,181
$F_{20}=$	6,765	$F_{21}=$	10,946	$F_{22}=$	17,711	$F_{23}=$	28,657	$F_{24}=$	46,368
$F_{25}=$	75,025	$F_{26}=$	121,393	$F_{27}=$	196,418	$F_{28}=$	317,811	$F_{29}=$	514,229
$F_{30}=$	832,040	$F_{31}=$	1,346,269	$F_{32}=$	2,178,309	$F_{33}=$	3,524,578	$F_{34}=$	5,702,887
$F_{35}=$	9,227,465	$F_{36}=$	14,930,352	$F_{37}=$	24,157,817	$F_{38}=$	39,088,169	$F_{39}=$	63,245,986
$F_{40}=$	102,334,155	$F_{41}=$	165,580,141	$F_{42}=$	267,914,296	$F_{43}=$	433,494,437	$F_{44}=$	701,408,733
$F_{45}=$	1,134,903,170	$F_{46}=$	1,836,311,903	$F_{47}=$	2,971,215,073	$F_{48}=$	4,807,526,976	$F_{49}=$	7,778,742,049

# why

## Law of “Numero”



### Application in Sales Strategies

- Increase productivity & sales (revenue)  
d) provide focus & motivation
- Love & embrace your sales numbers :
  - goal & focus
  - benchmark
  - clarity (thought)
  - motivate a competitive feeling
  - assist in strategies – chunking into smaller & achievable target/action/effort



"your thoughts are things"  
what you feel, you attract  
what you imagine,  
YOU BECOME

## Net NSC Points

## 23rd NSC Trip & AAN 2012

minimum	up to	
700,000	1,499,999	Guangzhou, 1 tix (new MFA)
800,000	1,499,999	Guangzhou, 1 tix (MFA join 2010)
900,000	1,499,999	Guangzhou, 1 tix
1,500,000	2,099,999	Tokyo, 1 tix
2,100,000	2,874,999	Guangzhou, 1 tix + RM3,000
2,100,000	2,874,999	Tokyo, 1 tix + RM2,000
2,875,000	3,899,999	Los Angeles, 1 tix
3,900,000	5,599,999	Los Angeles, 1 tix + RM3,000
5,600,000	and above	Los Angeles, 1 tix + RM7,500



Name \_\_\_\_\_ Upline/GAM \_\_\_\_\_

Personal sale \_\_\_\_\_/day

Sales/month Personal \_\_\_\_\_ Group \_\_\_\_\_

Recruitment/month \_\_\_\_\_

Promotion \_\_\_\_\_ by \_\_\_\_\_

NSC Trip \_\_\_\_\_ by \_\_\_\_\_

Award \_\_\_\_\_ by \_\_\_\_\_

My Daily Pledge \_\_\_\_\_





# Sales / Redemption **Twenty Eleven**

Personal Sales per month \_\_\_\_\_

Approved Redemption Limit \_\_\_\_\_

sales redemption

sales redemption

Jan \_\_\_\_\_

Jul \_\_\_\_\_

Feb \_\_\_\_\_

Aug \_\_\_\_\_

Mar \_\_\_\_\_

Sep \_\_\_\_\_

Apr \_\_\_\_\_

Oct \_\_\_\_\_

May \_\_\_\_\_

Nov \_\_\_\_\_

June \_\_\_\_\_

Dec \_\_\_\_\_

kick start campaign 2011



why

## Law of “Numero”



Remember that

- “large numbers” require efficient way to manage.

If you really want something to go really well, you  
must have ability to manage it well.

You can never truly manage well, what you  
cannot truly measure well.

- Keep track of your numbers !



Till the next time ...

**Be Optimistic**

**Be Pro-active**

**Be Strategic  
(thinking & approach)**

