

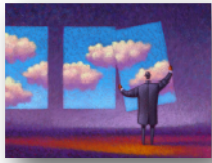
business**Killers**[®]



2006
User's Manual

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The Big Picture

1. **BusinessKillers** is designed to highlight *you*, the presenter.
2. **BusinessKillers** is an educational workshop and the word “insurance” is never mentioned in any of the six vignettes.
3. Know the make up of your audience prior to presenting. If you will be meeting with female business owners and/or people with some ethnicity use the Extended Market Disc.
4. The program is interactive and you can begin with any topic in any order, so let your audience control the “flow of information”.
5. Navigation is simple and redundant for all six topics. But remember to rehearse...your delivery should be confident and conversational.
6. The program can be customized: the Welcome Screen, all Outcomes and all Solutions Screens can be customized for each and every audience. Be sure to always use this feature.
7. NEVER conduct a presentation without Risk Barometers and ALWAYS label your Risk Barometers with all of your contact information as well as any necessary compliance disclosures. Use blank Avery labels which you can purchase at any office supply store or on-line.
8. ALWAYS review the meaning of the Risk Barometer scores so attendees can understand their individual level of risk.
9. **BusinessKillers** has proven to be a powerful tool to create and establish strategic alliances with CPAs, bankers and attorneys.



Installation

First you must remove all previous versions of **businessKillers** from your computer. This applies to the Presentation Disc and the Extended Market Disc. If you are a new user, skip the Removal Process and proceed directly to the installation.

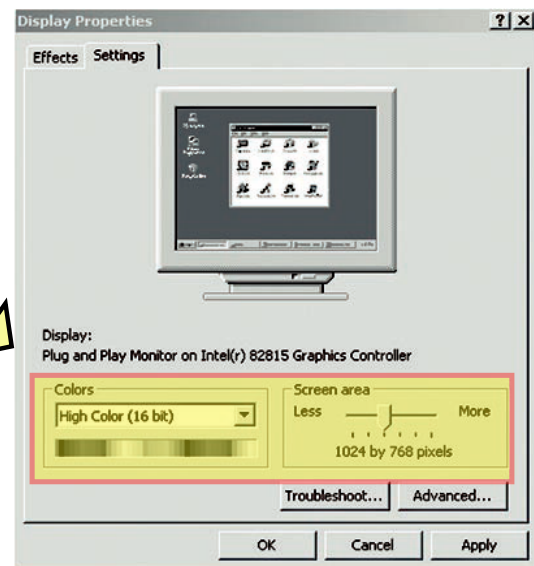
Removal Process

1. Go to the Start Menu
2. Choose Settings
3. Control Panel
4. Add/Remove Programs
5. Select each version of **businessKillers**, then choose Remove
6. Return to the Start menu
7. Choose Programs, then right click on any links referring to old versions of **businessKillers** and select Delete. This will remove them from your Programs Menu.

Your Computer Settings

Newer computers will be configured properly; if you want to check your machine, follow this procedure

1. Go to the Start Menu
2. Choose Settings
3. Control Panel
4. Display
5. Click the Settings tab at the top of this pop-up
6. Under "Colors" it should list "High Color 16 bit" or "High Color 32 bit"
7. Under "Screen Area", slider should read 1024 X 768
8. Click "Cancel"
9. If not, select these these preferences, then "OK"
10. You will be asked if you want to accept the changes, select "Yes"



Installation and Activation

1. Place your **businessKillers** Presentation Disc in your drive
2. Click "**Start**", "**Run**", and in the dialog box type >> **D:\setup.exe** and complete the install procedure
In this example, "D" indicates the letter designation of your CD/DVD drive
3. Go to the "**Start**" menu, select "**Programs**", "**Selling Technologies**", "**businessKillers**"
4. You will see a dialog box, Click the button indicating "**Electronic Registration**"
5. Follow the prompts, and enter your serial number (affixed to the CD case), activation is automatic
It may take a moment for the Registration/Activation to complete; you must have Internet access

NOTE: Installation for both the Presentation Disc and the Extended Market Disc is now complete.



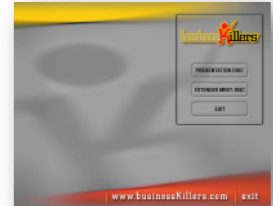
When running the Presentation Disc or Extended Market Disc, that Disc MUST REMAIN in the drive!



Running the Program

After you have completed the installation and registration/activation, you are ready to begin.

1. Make sure the appropriate disc is in your computer
2. Go to the "**Start**" menu, "**Programs**", "**Selling Technologies**", "**businessKillers**"
3. Choose the appropriate program from the main interface screen



It is advisable to disable any miscellaneous programs that may be running in the background, such as a screen saver, when you run either **businessKillers** program.

Always allow the disc drive come up to speed with your **businessKillers** discs before starting the program.

The associated CD-Rom **must** remain in your drive at all times while running the program.



Precautions

As with any CD or DVD...never leave your **businessKillers** discs in direct sunlight or in a hot car.

If you get dirt or fingerprints on the bottom of a disc, you can wash it - gently - with mild soapy water. Dry the disc in a circular fashion.

AVOID scratching the bottom of the disc as this can impair performance.

Keep your **businessKillers** discs in a safe place.

Remove your **businessKillers** discs from the disc drive when not in use; and always store the discs in their case.

Do not lend your **businessKillers** discs to anyone.

How to Navigate

There are three ways to navigate:

- Sequentially, using the space bar,
- Sequentially, using the arrow key, and
- Selectively, using the mouse to click on various buttons.

To navigate selectively, use the built-in buttons on the program screen. You will know you can select an item to navigate because it will highlight when you mouse over it.

- Rollover any number to see the title of that mistake. Then Click the selected number to advance to that topic.
- Click the “Exit” button to move to end the program.
- Click the “Next” button to advance sequentially.



- NEW for 2006 are alternate videos for Mistake #1 & Mistake #4. To access these new videos (Contractor for #1 & Physician for #4), activate corresponding icons in the lower righthand corner PRIOR to clicking the corresponding Topic.

The icon turns **RED** when activated by mouse click.



- You can still select any topic in any order.



- Moving your mouse over any number reveals the Topic. Click on it to play that mistake's video or just press the space bar.



- Once a video has ended you have every option. (If you wish to exit the program at anytime, go to this screen, then select Exit.)
- Outcome starts the outcome screens.
- Solution starts the solutions screens.
- Consult starts the consultant video.
- Risk shows the first question for this section listed on the Risk Barometer.
- Next will take you sequentially through the program.



How to Edit

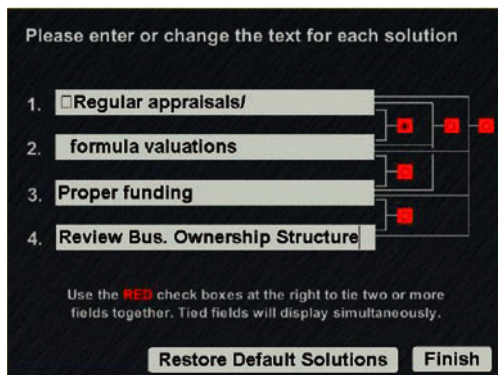
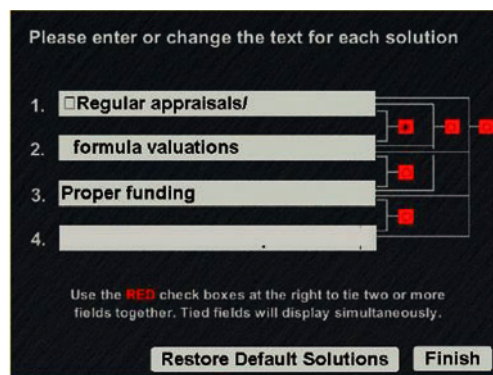
(Important! any edits to the presentation MUST be reviewed and approved by Compliance, prior to use.)

You have the ability to edit the following screens

- Welcome screen
- All Potential Outcomes screens
- All Potential Solutions screens

To do this, you must be using the computer that you will be using for the presentation.

1. Insert the disc into your computer
2. Begin the program
 - Go to the start menu
 - Select Programs
 - Select "businessKillers Presentation CD-ROM 2006"
3. When you see the screen you wish to edit (i.e. "The businessKillers presents" screen, or the Solutions screen) press the "E" key on your keyboard.
4. A new screen will appear with multiple lines that you can change the text on.
5. When complete, select finish.



Note: When editing the Potential Outcomes or Potential Solutions screens, you always have the option to "Restore Default Solutions" to their original text. This can be done six months after you change the text, or one day after. The program always remembers its original text.



STEPS TO A SUCCESSFUL WORKSHOP

Inviting Business Owners

There is no good reason to complicate this process. Start with people you know. And if you are not accustomed to presenting in front of an audience, start off small...maybe two or three business owners. You may even want to consider a private presentation to a single owner in the privacy of their office.

Regardless of your style or level of experience with the program, when contacting groups or individuals, people you know will always be more responsive than strangers.

Inviting Groups

If you are interested in pursuing groups of people, start with ones you belong to such as your Chamber of Commerce, Rotary, church, country club, etc. Your **businessKillers** presentation is simply you *providing added-value* to that organization. And consider extending invitations to the business owner *and* his/her spouse. The spouse will frequently be a powerful voice in any decision made by an owner.

You may also suggest a private presentation with heads of these groups to acquaint them with the program and gather enthusiastic support for the value of the subject matter. That type of endorsement is valuable and you should include it as part of your invitation.

Building Your Alternative Distribution Network

There is nothing more powerful than establishing a strategic relationship with a CPA firm, bank and/or law firm. Today, every Home Office recognizes the potential of these professionals and has adopted some initiative to pursue these individuals and their client base.

Again, you should suggest a private presentation with heads of these groups to acquaint them with the program and subject matter. As part of those discussions you can mention that **businessKillers** has proven to be instrumental in helping these organizations grow their core business.

In certain circumstances, your industry "Consultant" will be live in the meeting room, and you will not access the Consultants in the **businessKillers** program. So plan time to rehearse how the presentation will be conducted with the partnering firm.

Once a group has agreed to partner with you to conduct a workshop, discuss how invitations will be handled.

Choose The Location And Time Of Day

A group workshop should be held in an atmosphere that enhances the professional nature of **businessKillers**. Consider a hotel, boardroom or another appropriate site where the lighting and sound can be controlled.

A workshop - along with breakfast or lunch - improves attendance and shows consideration of the owner's time.



TIMING OF INVITATIONS

When To Send Out Invitations

See detailed schedule on the Workshop Checklist

Invitations should be mailed approximately three to four weeks prior to your presentation. You may also want to consider additional options:

- Offer prospective attendees a choice of two different workshops in your letter. Their schedules may not allow them to attend the first, but they could attend the second.
- Have someone from your organization follow-up with people who have not responded. (If you have purchased a third-party list, please make sure that you inform the list broker.)
- When contacting prospects, you may consider extending an invitation to their CPA or attorney.

Always be sure your list information is accurate and up-to-date. And personalize the correspondence whenever appropriate.

Tracking

Keep track of all responses. During the workshop, make note of who attended, who brought guests and no-shows.

Make Confirmations

The first point of contact is very important. So when potential attendees call your office to reserve a seat at the workshop, be certain that whoever is taking reservations is prepared to answer any questions regarding the presentation, including:

- Directions
- Date of your next presentation?
- General information - what to bring, what to wear, etc.
- Are guests invited? If so, how many?
- Whether breakfast or lunch will be available?
- What time to arrive?

The reservations person should also confirm: company name, address, phone, fax, and e-mail. This will allow you to build a marketing database, and send a confirmation/reminder. This information can also be used to generate an attendance list, and you can create tent cards for each attendee.



ESTABLISH RAPPORT & ENGAGE YOUR AUDIENCE

It is very important for people to feel comfortable and relaxed at your workshop. Consider these points:

- First impressions are critical.
- Be prepared. Practice the information you are going to present.
- Be sure that the meeting space is ready before the first attendee walks in the door.
- Have an associate help you greet attendees, make appointments, and handle any details with the meeting space organizers.
- Greet attendees personally and introduce them to one another whenever possible.
- During the workshop, relax. Move around. Make eye contact.
- Encourage participation.
- Smile/engage your audience and request questions as time allows.

Getting Appointments And Following Up

Make sure to speak with everyone who attends before they leave. Shake his/her hand, and ask to visit their business. Most business owners are proud of their companies and would be happy to show it off.

Be sure to have your appointment calendar with you to schedule that meeting before they leave. That is your ultimate objective and **businessKillers** is designed to provide strong motivation for people to make these appointments.

All attendees should receive a *Thank You* letter within a week to 10 days of your workshop. For those people who have made appointments, the *Thank You* letter gives you the opportunity to confirm a specific date and time.

For attendees who did not make an appointment, this is another opportunity to “touch” them. And be sure to enter all appropriate information in your client database. It is very important that you keep track of your prospects and maintain contact with them.



PREPARING THE ROOM

Be sure that the meeting room is prepared well in advance of your presentation.

- Arrange seating in a semi-circular or U-shaped pattern to promote discussion, if possible
- Ensure an unobstructed view for all
- Place a Evaluation Form at each seat
- Include a Risk Barometer at each seat
- Supply pens/pencils. (You can purchase **businessKillers** pens & notepads.)
- Have water and glasses available
- Hard candy is usually a welcome addition

Projector

Position your projector to fill the entire screen area. You will have to determine where the ideal distance is, as different projectors have different brightness parameters. Dress any loose wires for neatness and to avoid a tripping hazard. ALWAYS connect your projector to your computer BEFORE you start your computer.

Lighting

It is important to have your screen strategically placed in an area where you have some control over the general lighting in the room. Ideally, you want to keep the lights on in the room, or dimmed. Try to keep light from shining directly on the screen. This will ensure the best picture quality.

When you have connected everything, run Mistake #5 and watch the video. Since this scenario is set in the middle of the night, the picture will be dark. Appropriate lighting is required to see this video clearly. Stand back and watch a portion of this vignette. If it appears too dark, adjust the brightness of the projector. When the picture looks satisfactory, click on the video. It will stop that video segment.

Now go back to the Six Mistakes Screen and play Mistake #1. It should not look too bright. These two mistakes are good gauges to help you adjust image brightness. When both look satisfactory, your projector is ready.

Sound

While checking image quality, walk around the room and listen to the audio. It should be easily heard but not overbearing. Most LCD projectors have speakers, however you may want to bring external speakers to enhance the soundtrack. If you are renting a projector always ask about the audio quality.

Always allow plenty of time to perform these checks before anyone arrives.



THE RISK BAROMETER

The **businessKillers** Risk Barometer is an exceptional tool. It was created by professionals to help business owners - QUICKLY AND EASILY - evaluate their personal level of risk. And it will motivate individuals to take action!

Each section contains a series of simple YES/NO questions. All "NO" answers are assigned a numeric value and these numbers are written to the right of each question. If the answer is "I DON'T KNOW", that is scored the same as "NO". All "YES" answers get zero.

At the end of each module, let attendees total that score, and remind them that you will NOT be collecting their Risk Barometer. This is a SELF-EVALUATION booklet; so encourage them to be honest. Of course, at the end of the workshop direct them to total their scores.

During any follow-up conversations, even at the end of the presentation, you'll want to review their scores with them. The Risk Barometer provides a clear snapshot of their most critical needs .

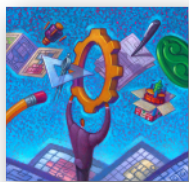
Personalizing The Risk Barometer

Since the Risk Barometer is something your attendees will take with them, you must personalize the booklet. Just affix a label to the back. The label should have your name, agency, address, phone and BD affiliation.

Scores

After the six modules are completed be sure the scores have been totaled. Give your audience time to do this. And before you wrap up the workshop, you'll want to share the "risk categories" so attendees understand how they did. Remind your audience that the scores are for them to consider. Some presenters make the analogy with the game of golf; the higher the score, the worse your "game". Most attendees will score "Dangerous" or "Severe".

	<u>YOUR SCORE</u>	<u>YOUR RISK</u>
	0 – 33	Low
	34 – 68	Moderate
	69 – 102	Dangerous
	103+	Severe



SUPPLIES & MARKETING MATERIALS

There are a wide variety of support materials you can purchase to enhance your initiatives with **businessKillers**. All printed materials have been redesigned for 2006 - including the Risk Barometer.

MOST ORDERS SHIPPED WITHIN ONE DAY!

Risk Barometer

Shrink-wrapped
in packs of 50



Brochure: Male & Female "Covers"

8.5" x 11"

Mix for
quantities



Pens



Notepads

4.25" x 5.5"



Baseball Caps



Adjustable

Polo Shirts

ADULT SIZES
Small
Medium
Large
Extra-Large



Invitations

6" x 4.5"



Blank inside, so you can
customize with your
desktop printer

Envelopes included

"Thank You" Cards

6" x 4.5"



Blank inside, so you can
customize with your
desktop printer

Envelopes included

Mouse Pads

8.125" x 7.25"



Minimum order \$25.00

Minimum order \$25.00