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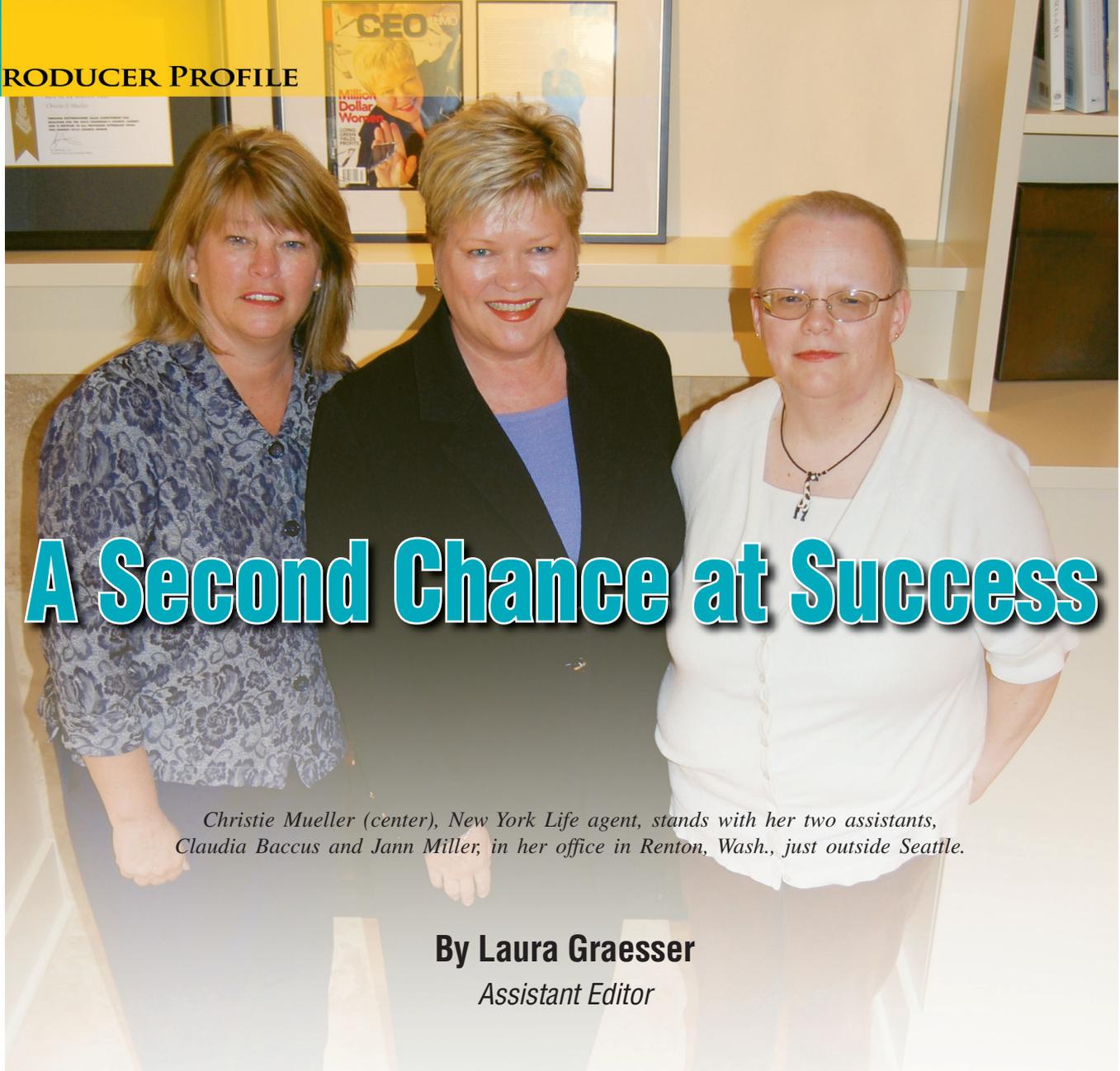
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Producer Profile: Christie Mueller



A Second Chance at Success

Christie Mueller (center), New York Life agent, stands with her two assistants, Claudia Baccus and Jann Miller, in her office in Renton, Wash., just outside Seattle.

By Laura Graesser
Assistant Editor

Twenty years ago, Christie Mueller was the last person you would have predicted to become a top-10 agent (and number one female agent) for one of the country's largest life insurance companies.

She wouldn't have guessed it either.

In 1985, Christie left a successful career as a television news reporter and anchor on the West Coast, including a stint at station KIRO in Seattle. She wanted a different line of work, involving sales and helping people. Insurance hadn't crossed her mind when she found herself at a social event sitting next to Loui Bond, the wife of E. Jay Bond, a top agent with New York Life. Christie mentioned her desire for a career change, and Loui suggested that Christie talk to her husband. When Christie learned he was with New York Life, she closed her day-timer before she could write

down Jay's phone number.

"Loui said to me, 'I can't believe you just did that. You just closed your mind without getting any information.

That doesn't seem like you,'" Christie remembers. "And that wasn't like me. But I had a stereotype about insurance agents. I thought you had to be a balding, portly man who wore white suits. I didn't see myself in that role."

Christie put the stereotype aside and joined New York Life's Seattle General Office. She soon found out her new calling was even more challenging than her old one. In fact, she went through what she describes as "a 10-year mourning period," thinking more about the career she left behind than about the possibilities ahead. She struggled to find clients and get established in the business.

"I was not engaged, certainly not having any fun," Christie says. "It was like I was sitting on a fence, spending all my time balancing."

She persevered, however, and since 1997 she has quali-

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IIR Code: 4400.01 Life Insurance as a Career

fied for a New York Life Council every year. Since 2001, Christie has also achieved the elite Chairman's Cabinet, the top 50 agents in the company. She currently earns more than \$1 million in annual commissions and compensation. She works out of her office in a renovated house in Renton, Wash., just southeast of Seattle. Focusing primarily on annuities, Christie mainly works with employees of large companies, finding clients through referrals and workshops. She sees her success tangibly through the relationships with her clients, and the inspiration she is able to impart on others.

"I am the poster child at New York Life for how *not* to do it," she says about her long climb to sales proficiency. "Being an abject failure is not fun."

Christie's slow start as an agent weighed heavily on her. She would often visit one of her clients, United Electric Motors, two times a week, "just because someone was glad to see me. They couldn't afford to buy anything else from me, so it wasn't a good use of my time, but I went because they were always happy to see me."

Finding Her Way

After 10 years of fence-sitting and not truly dedicating herself to her second career, Christie's outlook began to change.

"I can't pinpoint it, but I just started coming out of a fog, and I looked around and realized that I really liked my clients and they seemed to appreciate what I was doing for them, so there was a feeling of accomplishment that started to grow," she says.

Her change in attitude was aided by training she received at The Pacific Institute, a Seattle corporation that focuses on teaching people about their cognitive abilities and how to set and achieve goals effectively.

"It trains you on how your mind operates and it teaches you to do the things you do normally, but with great intent, so you can make real rapid changes in your life for the better, in a planned manner. It teaches you to get anything you want to get," Christie says.

Christie combined The Pacific Institute guidance with "Career Builder" training from New York Life to develop a more positive, focused outlook toward selling insurance.

"The Career Builder training helps you build a business plan and figure

out what drives you, what your values are," she says. "My core values don't change, but each year I find — in our office we call it 'Whack-a-mole' — different values pop up at different times, so the training helps you recognize what drives you in this most current period, and if you can attach that value to your goals, you are unstoppable.

"Then, you are doing your job for joy and pleasure, and for things that are really important to you, as opposed to 'My manager says I need to make 10 phone calls a day,' which is the way I was brought into the business."

As Christie's business began to take off, she made sure to set challenging goals that motivated her to keep going throughout the year. "When everything started taking off, I made goals to double my business every year. So, you earn \$25,000, and you double it to \$50,000, and you think, 'Whoa, that's cool, what if I try for \$100,000?' And then you do that, and you keep going. It becomes a mindset and you try to do those things — they are little mountains that you can climb."

Christie's business plan this year has a lofty, but certainly attainable goal: to be the number one agent among New York Life's 10,000 producers. She aims to write \$100,000 of first year commissions every month to do so. It was also her goal last year, and while she didn't quite make it, she's OK with that — a lesson she learned from another New York Life agent, Ronald Paulsen, a few years ago when he was striving for the top ranking in the company.

"I called to give him my support, and he said, 'I might not make it, but you know what I've heard? I still get to keep the money,' Christie recalls, smiling. "That's a good way of looking at it. He taught me that I could say out loud what I am going for, and if I don't achieve it, the world goes on. I still had my best year ever, so what's wrong with that?"

Picking the Flowers

Christie recognizes that achieving her goals depends a great deal on her clients, and as she found her place in insurance, she knew it was important to concentrate her skills with people that "you love to work with."

When she looks for new clients, Christie seeks out a larger company with a group of employees who have worked together a long time, in some

cases up to 40 years.

"I see people as weeds and flowers, and we all want the flowers in our lives. We all know what the weeds look like and what they're like, and we don't want them. So when you work with a synergetic group of people who all know each other, and have worked together for 20-plus years, they have already sorted out the weeds and flowers for you. I don't have to visit with the weeds, only the flowers," she says.

Christie is looking for another company with employees like that to take on as clients. She has spent almost three years trying to make contacts with a particular business in northern Washington, outside of Seattle. Fifty percent of the employees there are over the age of 55, have worked with each other for a long time, and will be retiring in the next 10 years — exactly the kind of people Christie views as ideal clients. While she hasn't yet found a way to reach these employees, she is confident she ultimately will.

"You don't need to know how you're going to do it, just that you will — that you have the goal. It is my personal belief that I can help everyone I meet, mainly because I think that the boomers are overwhelmed with information. They are not looking for an 800 number or an Internet site. They are looking for a relationship, someone they trust and who can demystify things for them. I am that relationship."

Christie hopes to connect with and inspire every person she calls on, whether they become a client or not. Instead of meeting them in the sterile, glass and steel environment of an office building, she welcomes them into the recently renovated house, where the hardwood floors, large windows, and fireplace emanate warmth that helps turn the handshake of a first meeting into a hug for the second.

When she meets new clients and forms those relationships, Christie will first run a retirement analysis to see where they are in their financial situation. "We take a look at what they're doing and see if there's a more efficient way of getting to where they want to be in the future."

For the past two years, New York Life has given Christie an award for selling across the product line. She works with life insurance, long-term care insurance and other financial products.

Inspiring Others

Beyond Christie's work with her clients, her rise from mediocrity to sales stardom has opened doors for her to share her story. New York Life sends her around the country, giving motivational speeches to various groups every few weeks.

"I wonder sometimes, 'why me?' But I think I am in a position where people are looking up to me, and if I have a message that can help them do their business, whatever they're trying to do, a little bit faster than the way I did it, then nothing could please me more."

Christie is especially motivated to share her story with women. She sees it as a mission of hers to get beyond the stereotypes and help more women break into the insurance industry.

"It's the perfect business for women! They can control their lives, have an empowered business, and still be everything they want to be with their families," Christie explains. "I think, at breaks during meetings at New York Life, there should be a long line in the women's restroom, but there's not. It's mostly men. I want women to know what's available to them in this career."

This second career in insurance has

given Christie a flexibility that enables her to have a meaningful family life. She has been married to Mark Gardner for 25 years, and has two stepdaughters, Lyza and Maggie. Given her degree in English literature from the University of California, Santa Barbara, Christie admits she was "born to read."

Her waterfront house on Lake Washington was built around her and Mark's shared passion of cooking and watching movies. They also enjoy boating and fine wine, in a lifestyle that correlates to her professional accomplishments. "We enjoy our friends pretty fiercely," Christie says.

She also recognizes that her continued success is not without the help of her office staff. Typical of her early career malaise, she did not hire any support staff, and would spend hours at night trying to process mounds of paperwork. "At some point, I had to ask, 'what's my time worth?' I realized this was ridiculous, and decided to hire people."

Jann Miller and Claudia Baccus help the business run smoothly, handling almost every daily detail for Christie but seeing the clients.

"It's gotten to the point where people would rather talk to Jann and Claudia

than me," she says. "Which is a good thing, because I want people to know that they are going to call and get a live person who cares and is consistent. I couldn't do my work without them."

Despite the achievements that Christie now enjoys, her long years of struggle are never far from her mind, and she recognizes that obstacles will appear in the future.

"It doesn't matter what you're doing, there will be things in life that will fall into your path, and you have to figure out a way to go over, under, or through them. It's really how you react to it and learn from it. Do you choose to repeat the lesson over and over again, or do you choose to learn it and move on?"

It took her awhile, but Christie chose to learn and move on. And now she aims to help others learn from her.

"This is such a challenging business at the beginning — so difficult for people, and few people make it," she says. "There's something about having a person in the trenches with you. I think my story really resonates with people because I was such a terrible failure for so long, and if I can do it, so can they."



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