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www.ypg-member.com

INTRODUCTION

As a salesperson you need to have leads to sell your product.

Penton Publications, a publication of trade journals, defines a lead as an "expressed customer interest in your product or service", and research conducted by the Advertising Research Foundation found that 20% of leads purchase your product.

That means you must do a lot of costly advertising to secure enough leads and a lot of hard work to get the sale.

But what if I told you there is a way to get unlimited high-quality leads of people that want to see you at no charge to you and no hard work.

That's what this report is about, and I discovered it by accident.

In this book I will tell you the results of over 50 years of developing leads for selling my product. I have tried everything including telemarketing, snap outs, post cards, direct mail, social media, internet, and dozens of other methods. Most of them were expensive with limited value.

During my sales career I have sold automobiles, furniture, appliances, insurance, encyclopedias, and dozens of other products. I've sold in show rooms, door-to-door, as a barker at shopping malls, telemarketing (I hated this one), and any other way you can think of. But it boiled down to having someone to sell too.

I found most of my time was generating people that were interested in what I was selling. The actual selling part was easy if the person was truly interested in your product. Getting enough leads was tiresome and expensive and was the worst part of my selling career.

The only one I enjoyed was being a barker at shopping malls. I sold a slicing product for the kitchen that cut and diced the food for cooking, and it was fun standing in front of a lot of people demonstrating the kitchen device. The only

bad part was the long hours standing on a platform in the shopping mall. By the time the mall closed I was totally spent.

The most profitable selling was through businesses, and this was all daytime work. But the big problem was getting to see the decision maker and getting past the gatekeeper.

I knew there had to be a better way to develop a continuous flow of quality leads of the decision maker at the business and the answer came to me while picking up my daughter after volunteering at church.

Before I tell you, what changed my life and how I got unlimited leads of decision makers that wanted to see me, all with a closing rate of 80%, I need to tell you about the product I was selling. I got tired of selling products that were being sold by dozens of other salespeople and wanted something different. I was looking for a product that really helped people. And I wanted a product that paid me a lifetime income.

I sold life insurance thinking that was the key, but the commission decreased in later years and was not what I was looking for, plus the competition from other agents was terrible. When I left the front door someone else was coming in through the back door trying to kick out my product and replace it with theirs.

I was looking for a product that would pay me continuously that was easy to sell.

With most products you get paid a lump sum up front at time of sales and to earn more income you must sell more products. This forced you to keep working long hours. Where is the future in that? The only people making out in this scenario are the officers of the company.

That's when I was introduced to Your Payment Guardian. It was perfect.

NOTE: This method of obtaining leads would not work with any other product. Salespeople are rated as one of the least respected people so you can't expect someone to recommend you to their customers, patients, or parishioners. It works

with Your Payment Guardian because we help people with their problems. That's why pastors, bank managers, and others are so eager to recommend us.

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Your Payment Guardian has been in business since 2002 with no complaints during those years. Show me a business that has been in existence for that long with no complaints and I'll show you an honest company that cares for its members. And that's Your Payment Guardian.

They were created to help Americans with their financial, legal, health, and personal problems, questions and concerns and their biggest benefit is the unemployment benefit of \$500 per month for 6 months, a total of \$3,000 paid in addition to your state job loss benefits. These benefits are needed by over 80% of Americans. At first, they were going to register as a non-profit entity but some of their benefit providers would not allow that. Not sure why, so they registered as a C-Corporation in the State of Maryland.

In the next couple of pages, you can see their brochure with benefits worth up to \$10,000 every year. You will begin to see why this product is so important and needed by most Americans.

We will also tell you the secret of success. If there is one problem with this secret it is "*You must act*". Most people want to be successful in life but are unwilling to do what is necessary to be successful.

The first step is always the hardest.



"The journey of a thousand miles begins with the first step."
Confucius

THE SECRET TO SUCCESS

The secret to success is very simple and can be described in one word, TENACITY.

Tenacity means a high degree of perseverance and determination. It's the ability to keep striving towards a goal, even when facing challenges or setbacks. Tenacious individuals don't give up easily and are known for their persistence. It's about being determined and not quitting your goal when it gets hard or because things are not happening quickly.

If you have ever read the book "Think and Grow Rich" by Napoleon Hill, you've heard the story about RU Darby and his uncle. But I want to tell you about it again.

This story happened during the gold rush out west in the 1800's. Darby and his uncle read about all the riches being made and they wanted in on it, so they packed their bags and headed west. They settled in Colorado, purchased a piece of land plus mining equipment and started digging.

And they struck Gold.

Unfortunately, it was only a small vein of gold, and it quickly ran out, but they continued to dig. Days turned into weeks; weeks turned into months and still no gold. Finally, discouraged and fed up, they quit mining, sold their land and moved back east.

The new mine owner started digging where Darby and his uncle left off and just three feet further in, he struck a huge vein of pure gold and became one of the richest men in America.

Just three feet more. If Darby and his uncle had not given up, they would have become rich beyond their wildest dreams.

I've seen the same thing happen with Your Payment Guardian. Members give up too soon. We had two people join our program around the same time, the first one gave up after several weeks and went back to selling shoes at Walmart. The second member persevered. He joined the Chamber of

Commerce and went to all their meetings talking about Your Payment Guardian. At one of the meetings, he met the owner of a small furniture store and set up a time to come to his store and talk about Your Payment Guardian.

The furniture store owner was impressed and agreed to offer it to his customers. He set up a time for the member to come back during a company meeting to explain it to the sales force. Because it was a small furniture store, they only had four salespeople, so our member was able to spend time with each one.

The furniture store sold about 200 pieces of furniture every month and after the member worked with the salespeople, they started enrolling around 50 new members of Your Payment Guardian every month. And with our add-on recurring income, it started to build quickly for the member. After just 12 months the member was making \$6,000 a month. That's \$72,000 a year and all he did was sign a small furniture store.

The Secret to Success is very simple, NEVER, NEVER, NEVER GIVE UP. Keep on and you will be successful.

But it all starts with you. There is an old saying, "You can lead a horse to water, but you can't make them drink." Now, I'm not calling you a horse, but you get the idea

ALL we ask is for you to be tenacious enough to make that happen. Now it's up to you.

I urge you to join us and let us help you be successful. Email us at info@yourpaymentguardian.com.

It's impossible not to make a great income with Your Payment Guardian and we will work with you to make it work. We truly care about our representatives and will do whatever we can to make sure you are successful.

We have found the best way to explain our benefits is to tell you about what other agents are doing to be successful. That's why we have created a "Book of Success" for you to read how other agents, just like you, are making a great deal of money with us.

You will have unlimited access to your special account showing every person that enrolled by using your Identification Code.

Email me at info@yourpaymentguardian.com with your name and email address and I'll send you more information on this fantastic product. I'm looking forward to working with you, but you must act.

OVERCOMING ADVERSITY

According to statistics only around 10% of salespeople win most of the business through persistence. Most salespeople fail because they give up too soon. As Calvin Coolidge (1872-1933) once said, "Persistence and Determination Alone are Omnipotent."

Read what Tony Robbins said about adversity: Anyone who has ever achieved something worthwhile has had challenges and setbacks – because anything that is worth doing is going to be difficult. Overcoming adversity is a necessary step on the road to greatness.

Philosopher Edmund Burke said, "He that wrestles with us strengthens our nerves and sharpens our skill. Our antagonist is our helper." Life is the worthy opponent – the antagonist – we all need to grow. When you have the right tools to overcome adversity, you embrace the situation as a helper, rather than letting it stop you from achieving your goals and reaching your dreams.

Think about the last time you had to overcome adversity. How did you do it? What would you do differently? Now think about a time when someone you admire had to overcome adversity. How did they do it? What could you learn from how they handled the situation? Can you apply any of those lessons to your own life?

Don't give up.

As Tony says, "persistence overshadows even talent as the most valuable resource shaping the quality of life." Some good real-life examples of overcoming adversity include when surfer Mick Fanning got back on his surfboard just six days after a shark attack, or when Stephen King's classic novel *Carrie* was rejected 30 times. When Thomas Edison tested thousands of methods before making a successful lightbulb, he did not quit. In fact, he famously said, "I have not failed. I've just found 10,000 ways that won't work." That's the perfect way to sum up how to overcome adversity.

HOW I DISCOVERED THE SECRET

Now, how I discovered the way to easily get past the gatekeeper and see the decision maker of a business and have them wanting to see you, all with a closing rate of 80%.

Here is what happened.

My daughter and another girl clean up after church services every Sunday and I pick her up after she is finished.

One Sunday her co-worker was sick and couldn't make it to church, so my daughter had to do everything by herself, I waited for her in the church lobby until she was done and started talking to the pastor.

After a few minutes he asked me what I did and I told him about my product Your Payment Guardian and how we help people with their financial, legal, health, personal problems, questions and concerns.

He loved the idea and kept asking questions about our program. Even after my daughter was finished and ready to leave the pastor and I were still talking about Your Payment Guardian and how we can help Americans.

That was the key. We are not a normal product like insurance, real estate, etc.

We truly care about people and do whatever is necessary to help them. When I asked the pastor if he knew anyone I could contact about offering us to their customers, he quickly gave me the name of one of his parishioners that owned a furniture store.

That's when I realized the key to success is not just how to sell but what to sell, and Your Payment Guardian was perfect. There was no way the pastor would have given me the name of his parishioner if I was selling a normal product like furniture, etc.

When I got home, I called the person he gave me, that's when I developed the "Name Dropping Technique." Most people are

defensive when you start talking to them, so you need a way to drop their defenses and get them listening to what you say.

So, this is what I said after getting them on the telephone, *"Pastor Newton at Saint John's Church gave me your name to talk to about our program that helps Americans with their financial, legal, health and personal problems, questions and concerns. He said you may be interested in hearing about it. When would be the best time for me to stop by and tell you about it?"*

What you just did is pique the person's interest in what you have to say because you were referred to him by someone he knows, trusts and respects.

We met for lunch the next day where I explained the benefits of Your Payment Guardian. Turns out he did not own a furniture store like the Pastor thought. He was a sales representative for a large furniture manufacturer in North Carolina.

After our talk we agreed to set him up as a "Bird Dog" to refer business to me.

If you are not familiar with that term, a bird dog is someone you pay a fee to for every business they refer to you. How much you pay is determined by how profitable the business they are referring to is.

So far, I have sold nine furniture stores from this arrangement generating over 200 memberships every month, and it all started by just talking to my daughter's pastor, and I wasn't even a member of the church.

Now think about that.

How many churches are there in your area? Every pastor, minister, priest, rabbi would love Your Payment Guardian because we help people with their problems. Just call the church and ask for an appointment to talk to the pastor. It's that simple.

And it's not limited to just churches.

I went to my bank to make a deposit and saw the bank manager in his office reading the morning paper, so I went over and knocked on his door. He let me in and I told him about Your Payment Guardian and how we help people with their problems and asked if he knew any businesses that would be interested in offering this to their customers.

The bank manager gave me the names of two businesses that use his bank.

When I got home, I called the two business owners, again using the Name-Dropping Technique to get an appointment by saying *"Mr. Leatherman, the bank manager at PNC Bank on Mountain Road gave me your name to contact about our program that helps Americans with their financial, legal, health, and personal problems and concerns. He said you may be interested in hearing about it. When would be the best time for me to stop by and tell you about it?"*

If a "gatekeeper" answers the telephone first, just repeat the above to them.

I quickly got an appointment with both businesses. How many banks are there in your area?

You can use this idea with any person that is looked up to, such as your dentist, medical doctor, or politician. I belong to the American Legion and spoke to my post commander. I also talked to the VFW lodge.

Let me back up a little bit. You will find most of the time you will get an appointment right away, but sometimes they will ask what you do to help people with their problems. All I say I *"That's one of the things I want to talk to you about."*

PUBLIC SPEAKING

If you are not afraid of public speaking volunteer to talk at various meetings. They would all be interested in hearing about a program that will help their memberships, and Your Payment Guardian is perfect for that.

I have given talks at many places and events. I have given so many talks at different groups people are now calling me to give a talk in front of their group.

If you need help setting up a speech, email me and I'll help you. My direct email is info@yourpaymentguardian.com.

Your speech must be about something that interests the group you are talking to. As a veteran, I've given talks about how to get VA benefits, I've talked about Social Security Benefits, plus many others. Research the group you are going to talk with and find something that will interest them. Then get brochures about it. You can usually get free brochures from someone. At the end of my talk, I introduce Your Payment Guardian and how we help Americans with their problems. I have never given a speech where I didn't get several leads and sales.



Another Aesop's Fable

DON'T BE LIKE THE GRASSHOPPER

In Aesop's Fable, the Ant and the Grasshopper, the Grasshopper waited too long before getting ready for winter. Don't be like the grasshopper and wait for something to happen with your finances before you act, such as a loss of income.

If you become unemployed your state benefits will not be enough to pay all your bills and allow you to live comfortably while finding new work. With Your payment

Guardian you can receive \$3,000 in addition to your state benefits, payable at \$500 a month for 6 months. You won't have to spend your life savings, borrow from family and friends, tap into your retirement, or do without things you need.

For only around a dollar a day you can protect yourself from the financial quagmire of financial troubles.

Don't let potential financial problems control your life and future. I urge you to take advantage of this opportunity to protect yourself and family with the financial aid, help, hope, support, and guidance offered by Your Payment Guardian. Act now and take control of your life, plus start earning a high income by recruiting other members. Contact us today at Info@yourpaymentguardian.com.

