

SPECIAL REPORT  
Business Development in the New Millennium

**How Investment Advisors Are  
Capturing \$500,000 To \$16  
Million  
Each Month In New Assets...**

**with the  
*Effort-Less Advisor™  
Coaching Program***

Exclusively for Client-Centered Investment Advisors

<http://www.businessvisions.com/services/overview.htm>

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PROVEN STRATEGIES

# **“I captured over \$55 million in managed accounts in just two years using Steve’s step-by-step process!”**

— *Carol Van Bruggen, CFP, RIA Sacramento, CA*

In this special report, I’ll reveal the seven-step process I use in my *Effort-Less Advisor* coaching program to transform advisors’ businesses into super-profitable money machines—even in today’s difficult environment.

Read on and discover how to...

- § Effort-lessly attract multimillion-dollar accounts
- § Quickly generate a huge stream of recurring revenue
- § Create an endless stream of “A+” referrals and introductions
- § Consistently exceed your clients’ expectations
- § Use my new secret weapon to turn centers of interest and clients into marketing apostles
- § Create profitable strategic alliances with centers of influence
- § Earn dramatically more money and enjoy more free time to do the things that you really love
- § Achieve your own financial security and retire wealthy

Why am I sharing all of my tested and proven business building strategies for free? Because, it’s my goal to help transform investment advisors to a more client-centered approach. I’m committed to evolving the industry from selling products to helping investors achieve their dreams and goals. I call this new paradigm, *Vision Coaching*.

This free report is an effort-less way to communicate my ideas and strategies to as many financial advisors as possible. I know some of you will enroll in my *Effort-Less Advisor* coaching program and experience success beyond your wildest dreams.

So, I invite you to sit back and enjoy this report. I hope it will inspire you to transform your business and your life. If you decide you want help implementing these powerful ideas, I’ll tell you how to get more information in a minute.

*Steve Moeller, CEO,  
American Business Visions, LLC  
Tustin, California*

## The Great Divide

In today's difficult environment, a lot of investment advisors are worried. They just aren't seeing the flow of wealthy prospects that used to eagerly invest with them. Passive referral networks have pretty much dried up completely. And product-centered seminar marketing is far too expensive for fee-based advisors.

All industries go through these difficult periods of consolidation. Only the most adaptable survive. The question is; will your business grow in this tougher market, or will your business be one of the casualties of the "great divide"? This is how one advisor crossed over...

***"Because of the Effort-Less Advisor Coaching Program, last year was the best year of my life! I got married to a wonderful woman, took 10 weeks off, dramatically upgraded my client-base and increased my income—all in a very difficult bear market. I also landed my biggest account to date, well over \$1 million.***

***"My business and quality of life are continuing to increase exponentially. In the first 10 weeks of 2003, I generated more financial planning fees than I did in all of 2002. I'm currently completing a plan for a great client with a \$3 million portfolio."***

***— Rocco C., Long Island***

In this Special Report you'll learn what it really takes to attract ideal wealthy investors in the lower-return climate of the new millennium. You'll learn the secrets of my *Effort-Less Advisor* coaching program and my powerful new *Vision Coach Relationship Builder* system.

I'll share the latest strategies and tactics that my clients are using to capture \$500,000 to \$16 million a month in new assets. In this special report you'll learn the answer to questions like...

## What Separates the Winning Advisors from the Losers?

Why are some advisors continuing to attract tens of millions of dollars a year while other competent advisors are losing assets? Here's their secret. *Effort-Less Advisors* adapt to the changing needs and desires of their clients. Most importantly, successful advisors of the new millennium meet both the financial and *emotional* needs of their clients. They focus on the *personal payoffs* their clients want from their money—not products, performance or processes.

*Effort-Less Advisors* build client-centered teams. They add value beyond the core products. They consistently under-promise and over-deliver. They limit their quantity of relationships and exceed their clients' expectations. They offer comprehensive wealth management services to meet all their client's financial needs. And they offer *Vision Coaching* to help their clients first *define* and then achieve their most cherished dreams and deepest aspirations.

*Effort-Less Advisors* turn their best clients into marketing apostles. These advisors know their strengths and weaknesses. They know they can't be all things to all people. They accept only the wealthiest and most appreciative clients for themselves. They refer "C" and "D" clients and prospects to others. Most importantly, these advisors are client-centered and have systematic client acquisition processes.

Many otherwise competent financial advisors do it all backward. They confuse sales tactics with marketing strategies – they focus on products and performance instead of personal payoffs – they waste their time chasing "C" and "D" prospects – they promote expensive public seminars. But they simply don't see enough "A+" prospects—happy, appreciative investors with \$500,000 to \$5,000,000 in their portfolios.

If they do get a great prospect they don't have systematic processes to convert them into a happy client and then to turn them into a marketing apostle. They are working too hard and getting too little in return.

*My Effort-Less Advisor coaching program changes all that.*

***“Before starting the Effort-Less Advisor coaching program twenty months ago, I was totally frustrated. I read Effort-Less Marketing and realized that it was a roadmap for creating the kind of business I wanted, but there are so many great ideas in the book – I needed some help to keep me on track.***

***Now, I've created a business that fulfills my mission: to help my clients live their ideal lives. I've attracted the biggest account of my career and I just finished the most successful financial year of my life. My stress is down; my enthusiasm and income are up. And next year looks even brighter.”***

***— Michael R., Walnut Creek***

For the past 15 years, I've been helping North America's top investment advisors build super-profitable businesses that support a very high quality of life. During that time I've personally helped several hundred financial advisors transform their business so they can attract the best clients in the world.

## **Seven Strategic Steps to a Super Profitable Business and a Wonderful Life**

Over the years I've refined the most effective business-development strategies into a proven, seven-step process. This process combines business-development *strategies* with market-penetration *tactics*. The power in this process is it turns my coaching clients into the types of advisors their ideal prospects most want to work with. We transform the client acquisitions process

from chasing reluctant prospects to *attracting motivated investors*. That's why I call it *Effort-Less Marketing*.

Here are the seven strategic steps that you'll need to implement:

1. Develop *your* compelling vision of success
2. Target high-payoff niche markets
3. Research to discover the best ways to add value
4. Design the perfect business – and your ideal investors
5. Position to attract ideal new clients
6. Communicate your benefits effectively to your ideal prospects
7. Turn your clients and centers of influence into marketing apostles

I covered all of these steps except number four; Design the Perfect Business, in my classic book, *Effort-Less Marketing for Financial Advisors*. Perhaps you've read it. These seven steps form the foundation for my *Effort-Less Advisor* coaching program. They empower you to position effectively and to communicate a very compelling message that makes you irresistible to prudent wealthy investors. (Prudent means "wisely cautions in planning for the future.")

These seven business-building *strategies* are only the start. To capture enough assets to generate hundreds of thousands, or even millions, of dollars of recurring revenue, you also need to package yourself and to develop customized selling tools and *tactics*.

And that's why I developed my one-on-one *Effort-Less Advisor* coaching program. I created this program to help advisors like you implement the seven strategies and the *six core marketing tactics*. They are the most powerful and effective processes I've found for consistently attracting \$500,000 to \$5 million dollar accounts. I developed them specifically to help investment advisors accelerate recurring revenue and equity value in an asset management business.

***"When I started the Effort-Less Advisor coaching program I had \$11 million under management. After I shed 60% of my clients (the C's and D's), my assets dropped to \$6 million. Now, just two and half years later I'm managing \$22 million—twice the assets I started with.***

***"Most encouraging, my account sizes are increasing. Recently, a client fired one of his other advisors and moved all his assets to me. Now I manage \$1.7 million for him. My average new account size is about \$1 million and I'm attracting these clients with less effort."***

***David B, Delaware***

In the following pages I'll introduce you to these six powerful business development tactics including my new *Vision Coaching* tool, the *Life & Wealth Optimization Services* presentation and support materials. The five marketing

tactics empower you to communicate your benefits effectively. The exclusive *Life & Wealth Optimization* services turns your clients and centers of influence into marketing apostles. At the end of this report, I'll explain how you can start using these proven processes and tools to accelerate your recurring revenue.

## **Six Proven Marketing Tactics for *Effort-Less Advisors***

Here are the six marketing communications tactics. These are the most powerful ways to attract qualified, motivated wealthy investors and capture assets for money management.

1. Convert your eligible accounts to fees (you may have already done this)
2. Clone your best clients
3. Adopt and serve rich niches
4. Host special events for centers of influence, your best clients and their friends
5. Create strategic alliances with the right centers of influence
6. Turn your clients and centers of influence into marketing apostles

The way to maximize these marketing tactics is to simultaneously transform your practice into a client-centered, wealth-management business. Your current business will cover your cash flow needs. And your new business model will automatically give you something that a traditional fee-based business can't – a reputation as a client-centered advisor who uses financial expertise to help clients define and achieve their most cherished dreams and aspirations!

If you haven't already done it, you need to take the first step...

### **Step 1: Convert Your Best Accounts— *It's Easier Than You Think!***

Your biggest assets are your "A" and "B+" clients. So don't discard your existing practice—use it as a solid foundation to build upon. (If you have already completed this step, skip to Step 2 below)

If you've been in the financial services industry for a number of years, your clients probably have somewhere between \$10 and \$50 million in mutual funds, annuities and other investments. The fastest way to get started in the asset management business is to simply convert as many of these existing assets as possible. (If you have more money that's, that's even better. If you have less, I'll explain what to do in a moment.)

***"Switching to a fee-based approach during the Effort-less Advisors coaching program changed my life. I'm off the commission treadmill and getting bigger accounts and more referrals than ever. I've created a more stable source of income for myself, not to mention a better way to serve my clients."***

Many advisors are reluctant to convert their existing accounts to a fee basis. It's usually because they don't want to look foolish – by making their previous advice seem inappropriate. Or, it's because they don't know how to provide value-added services that their clients are eager to pay for. That's one reason I created my new *Life & Wealth Optimization* service model. I'll explain that in detail soon.

To help you convert your eligible clients to fees, I've developed a simple script that persuasively explains why you're recommending this new service. The truth is compelling; a comprehensive wealth management service can enhance your clients' emotional comfort level. And most clients value positive emotions even more than money. The best clients, the Prudent Investors, want on-going help making important financial and life decisions that help them achieve their most cherished aspirations.

My program includes letters, phone scripts, presentation outlines and other marketing tools. This system provides everything you'll need to make the switch to recurring revenue faster and easier than you ever imagined.

Advisors, who use my process, convert, on average, 90% of their eligible clients' assets.

Just think! If your top clients have eligible assets totaling \$10 million, my conversion techniques could immediately give you \$9 million under management. At one percent a year that's an additional annual gross income of \$90,000 – and it keeps on coming in, year after year after year.

(Since many advisors have already converted their clients to a fee-based revenue model, this step is optional.

Converting current clients is just the beginning. The next step in building a super profitable asset management business that generates an expanding income is...

## **Step 2: “Clone” Your Best Clients**

If you're like most advisors, the top 10% of your clients represent about 60% of your assets under management. Most of them genuinely appreciate what you do for them, are a pleasure to work with, and are happy to pay for your services.

Everyone knows that their best clients come from referrals, introductions and endorsements. But hardly anyone knows how to get them consistently. Just imagine how easy it would be to build your business if you could “clone” your best clients and end up with an endless stream of pre-qualified, pre-sold, Prudent Investors!

Impossible? Not at all!

My extensive research, testing and refinement have created a foolproof way to consistently clone your best clients. The key is; you must HELP YOUR BEST CLIENTS DEFINE AND ACHIEVE THEIR MOST CHERISHED DREAMS AND ASPIRATIONS!

When you focus on the *emotional payoffs* your clients want instead of your investment products and processes, your clients and centers of influence will have a deeper commitment to encourage their family and friends to work with you.

This story is typical of the feedback I get with this strategy...

***“At one of our initial meetings with a very successful professional and his wife, she told me she’d always wanted a house with a swimming pool. But her husband was convinced they couldn’t afford the \$80,000 price tag. At our next meeting I showed them a way they could afford to build the pool without ever having to worry about their financial security. Her husband said, ‘If Teresa says we can afford it, let’s do it.’***

***“She was overjoyed that I had empowered her to fulfill one of her life-long dreams. She told me when the pool was finished she’d have an open house. I would be the guest of honor. She said she was excited about introducing me to all of her friends so I could help them the same way I’d helped her.”***

***Teresa W, San Antonio***

Investors who meet you through an endorsement are fifteen times more likely to become your clients than non-endorsed prospects. My techniques will turn your wealthiest clients into your biggest promoters – what I call, “marketing apostles.” That’s what the seven strategic steps are all about; making your highly endorsable.

Instead of just generating referrals you will learn to generate introductions and most importantly multiple endorsements from happy clients and centers of influence—just the way Teresa did in the true story above.

*Cloning your best clients is the lowest cost and most efficient system for building a fee-based asset management business.*

But what if you don’t have any clients you’d like to clone?

Well, that’s possible – particularly if you existing clients are too small to be profitable asset management clients. In that case you can use these powerful techniques to get highly-qualified introductions from complete strangers! You can then use these techniques to clone your new, higher-quality clients.

Once you master this process, you'll get recommended to new prospects that are even wealthier than your best clients

Advisors in my coaching program consistently report getting the biggest and best clients they've ever had, in the first year. This is important to me because it means, they pay for my entire program with just one great client).

***October 2001 was my first full month as a financial advisor. I used Steve's research interview process and to my surprise, I made \$12,500 in GDC in my first 30 days in the business. In 2002, the worst year for the market since the great depression, I earned \$290,000. I know this is a tremendous blessing for me, but I'm planning for an even better future."***

***— Kevin A., Honolulu***

This strategy alone should allow you to double or triple your assets under management every year.

But why stop there...

### **Step 3: Adopt and Serve “Rich Niches”**

Relationship-based niche marketing is really the key to the incredible power of my asset gathering systems. In fact, most *Effort-Less Advisors* have penetrated a lucrative niche market. And the narrower they focus, the more money they seem to make.

But, what's a niche market?

Well, if you focus on all the business owners in America, you're using target marketing. If you then narrow your focus to one industry, say food service, that's a market segment. Then, if you laser in on McDonalds owners in St. Louis, you've targeted a niche market.

A basic rule of marketing is: go deep and narrow – instead of broad and shallow. The reason is you can't market to just anyone – you must market to *someone*.

You see, the wealthy are actually an extremely diverse group. Let's face it, an 80 year-old widow who inherited \$5 million doesn't have much in common with a 25 year-old software engineer who just sold his company and cashed out with \$5 million. True, they both have \$5 million. But they each have entirely different *wants*, needs and aspirations. And you'll need to use different strategies to identify, attract and add value for them.

So the goal of niche marketing is to identify communities with high concentrations of qualified, wealthy prospects who you will connect with on a personal basis. These people should have common problems, opportunities, psychographics and channels of communication.

Their problems are usually based on a transition event like retirement, sale of a business, death of a spouse, etc. The first step is to become an expert at solving the financial problems people in that niche have. Then you communicate that you have a pre-packaged solution for your ideal prospects problems. Finally, you serve your niche.

“But,” I can hear you ask, “If you can identify a number of lucrative niche markets, why not target all of them?” If you can find two or three niches, go for it. But most advisors find that one rich niche is all they need to build a thriving business. However, without at least one identifiable niche market opportunity, attracting new ideal clients is a real grind—and you may never see a million dollar account.

By identifying, cultivating and serving rich niches you can learn about the unique needs of your ideal prospects. Then you can develop specialized knowledge, problem solving skills and relationships to help your clients achieve their dreams and goals.

This strategy allows you to streamline your business to serve wealthy clients with the same basic needs. This dramatically simplifies your marketing, improves your value proposition and streamlines your business. You’ll ultimately dominate a lucrative market niche (or two) with your own mini-monopoly. I call that, “growing deep roots in fertile soil.”

You could choose any niche markets at random. And by diligently applying these seven strategies and six tactics, earn hundreds of thousands of dollars a year – or more. But what makes my process so different from any other marketing program that you’ve ever seen is the fact that...

I’ll show you how to select the niche markets that have the greatest opportunity in your community and the best fit for your unique personality and skills. This maximizes your revenue and ensures you will really enjoy your new clients.

***Paul focuses on the endowment market. Here’s what he has to say about niche marketing. “In the first year of the Effort-Less Advisor coaching program I put over \$200 million of new assets under management. I picked up one \$10 million individual account and am currently making a proposal to an endowment fund with over \$500 million of assets. The future looks very bright.”***  
— Paul E., Mid Atlantic

My niche marketing systems will completely change the way you look at your work – *because they will make your work fun again!*

Which leads me to my favorite marketing system...

## **Step 4: Host Special Events for Your Best Clients and their Friends**

Public seminars are out. Special events for your best clients, centers of influence and their friends are in. With a fee-based business, you're marketing focus shifts from finding new clients to making your current clients ecstatic. Then make it easy for your happy clients (and centers of influence) to recommend you to their family, friends and colleagues.

There's nothing you can do that's more effective than having a special event for thirty centers of influence, happy clients and fifteen of their best friends. Your clients will sing your praise to their friends and the other guests. Just imagine, fifteen ideal prospects being sold by your happiest clients.

Here's what can happen for you if you host special events for your client and their friends...

***“Based on Steve’s Effort-Less Marketing, I held a special dinner for my best clients and their friends at a popular restaurant. I told them that the price of admission was: bring a friend, just like them. Twenty three couples brought twenty three other couples. I ended up getting twenty three great new clients. It worked incredibly well because they were all in my primary niche market.”***

***Jason P., MA***

With a fee business you'll develop deeper and more meaningful relationships with a core group of great clients. Your focus switches from selling products and services to helping your clients define and achieve their dreams and aspirations.

I've developed a simple research interview and survey process. It enables you to determine what types of events your best clients are likely to bring their friends to. If you host special fun events that appeal to their passions, like golf, gardening, dancing, and travel, your clients will come and they will bring their wealthy friends.

Hosted events are perfect way to consistently generate introductions and multiple endorsements to ideal new prospects. Once you start using my processes for special event marketing, you'll never market through public seminars again!

After you've implemented these first four tactics, you'll have earned the right to...

## **Step 5: Create Alliances with Centers of Influence**

I don't believe in out-dated marketing tactics like cold calling, mass mailings or mass-marketed public seminars. That's because these costly and time consuming tactics are worthless when you're going after minimum accounts of \$250,000 to \$500,000 (or more).

Instead, my processes are based on what I call “*Effort-Less Marketing*” – that’s the lowest cost, most effective and quickest way to build your assets under management. By interviewing hundreds of top producers and studying the psychology of consumer behavior, I’ve found the optimal way to attract wealthy prospects is through relationship-based niche marketing.

The very best form of relationship-based niche marketing is creating trusting relationships and strategic alliances with the right centers of influence. This is an on-going working relationship in which you and other professionals work together to help investors solve problems. It’s a win-win-win situation for all concerned. Everything I do in my coaching program is designed to help you develop relationships and alliances in your targeted niches.

Here’s what an advisor from Sacramento has to say about my process...

***“Steve, I used your strategic alliance process to create a relationship with a local accountant. At our first meeting he told me he had a client who had just sold a business, and was not happy with his broker. I’m now managing over \$4.5 million for this retired entrepreneur. He has redefined what an “A” client is for me. And he’s going to introduce me to his two partners who also got \$4.5 million each from the sale.***

***— Carol V., Sacramento***

In the past, I focused only on accountants for strategic alliances. But I’ve discovered lucrative opportunities with other professionals. These attractive prospects include estate planning attorneys, investment bankers, consultants, high-end travel agents and even career counselors.

Contrary to popular belief, you don’t need to wine and dine these potential allies for years to win their trust before you start getting referrals. I teach advisors how to win their trust during their very first meeting. And with my process you won’t have to share revenue—except in very special and highly profitable situations.

The secret for getting an endless stream of qualified, wealthy prospects is to become a highly *recommendable* expert in your targeted niches. Be able to demonstrate to these important intermediaries how you are different and better than any other advisor. Then concentrate on identifying and building relationships with potential allies who have lots of clients that need your help.

In order for this tactic to work you must have a process to:

- ◆ Solve one or more of you potential ally’s biggest problems (You can usually identify three to five major ones pretty quickly)...
- ◆ Help their clients solve a particular financial problem, which is usually brought on by a major life transition (this is where you get the money)...

- ◆ Stand out in the crowded market with real value-added services (based on your research interviews)...
- ◆ Make sure everyone wins big time by working together.

I've conducted extensive research in this area. I've tested and refined an eight-step relationship-building system that opens the doors to America's wealthiest families.

***“I was pretty surprised when I used Steve’s strategic alliance tactics for the first time and picked up a million-dollar account. I thought that was pretty good, but quickly I learned that it was just the beginning.”***

***— John B, Morgan Hill***

In my *Effort-Less Advisor* coaching program you'll master the tactics that are working in today's market for developing strategic alliances. I also provide sample letters, phone scripts, check lists, marketing tools and the step-by-step processes for gathering assets from other professionals' clients.

To enhance all of the tactics above, I spent four years researching the science of attraction. Armed with this new knowledge I developed...

### **Step 6: My New Secret Weapon for Creating Marketing Apostles**

In the good old days, before March of 2000, just offering professional money management was enough to help you stand out as different and better than your competitors. But the good old days are gone forever. That's why I've just released my new secret weapon: The *Vision Coach Relationship Builder* system. A key part of this value-added marketing and service system is the *Life & Wealth Optimization* PowerPoint presentation.

This new service is the ultimate marketing-apostle generator. The new service integrates Life Coaching and the Science of Happiness (Positive Psychology) with Financial Advice and Wealth Management. You use the PowerPoint presentation, interview script and forms to help investors define the *emotional* and tangible *payoffs* they want from their money and their relationship with you.

It's very powerful but really easy to learn. (Many client-centered advisors are already doing most of this work. I've just packaged and formalized it so you can communicate it more effectively.)

I've even created a *Life Satisfaction Software* program that allows you to track each client's progress towards a happier and more fulfilled life. And happy clients become marketing apostles.

No voodoo therapy, no complex life planning. Just straightforward Life Coaching with a simple process and software based on the Science of Happiness. This easy-to-implement-process connects you directly with the payoffs your

investors want most in their lives. It adds a powerful dimension to your financial advice with almost no extra effort.

Talk about standing out in a crowded market! No one else has anything like this.

### **The Next Step is Up to You**

I only have room to give you a very brief overview of my *Effort-Less Advisor* coaching program. I hope you've gained some valuable insights from this special report. Remember, the key is to combine the seven business building *strategies* with the six marketing *tactics* in a focused marketing effort.

Although these business building processes are very powerful, they aren't for everyone. They're specifically designed for client-centered advisors who are already successful, but who want to accelerate their recurring revenue and streamline their business.

You also receive a 27 assignment curriculum crammed with letters, scripts, forms, and all the tools you'll need to implement my marketing and business building processes. Since the ultimate goal of all my marketing strategies is to make you irresistible to centers of influence, you will also receive *Create Profitable Strategic Alliances with CPAs* audio learning and marketing system.

I only offer this customized consulting and mentoring to a small group of elite advisors who want to develop an internal marketing support team. My fees start as low as \$1,500 a month. *Call me for more details. 800-678-1701.*

The tools, strategies and processes have already been field-tested by other investment advisors over the past 15 years. They've been refined, perfected and simplified into step-by-step processes. My coaching program is the quickest and easiest path to hundreds of thousands of dollars in annual income, a business worth millions, and a lifestyle to die for.

It doesn't matter if you're just getting started in the asset management business or if you've already got tens of millions under management. What's important is your desire to transform your business into a client-centered, wealth management powerhouse.

If what you've read so far has convinced you that my methods can work for you, I'd like to invite you to apply for my coaching program. It starts whenever you're ready.

### **Here is what you need to do to find out more.**

Call me to request an application form, complete details and a personal interview. My number is 800-678-1701. Or simply e-mail me at [smoeller@businessvisions.com](mailto:smoeller@businessvisions.com).

To conclude: We're at a turning point in the financial services industry. It's

just a matter of time before declining margins, increased competition, public resistance and new regulations make it extremely difficult to make a good living unless you have a systematic process for building your business.

Now's the time – act while this narrow window of opportunity is still open. Your decision to invest in *The Effort-Less Advisor* program may be one of the best business decisions you'll ever make. Don't let this tougher market drive your business into slow decline.

Call me at 800-678-1701. I'll e-mail you a short application and set up a time for us to talk. I'll answer all your questions about the quickest way to *build a super profitable t business and a wonderful life.*

Good luck and good marketing.

Sincerely,

A stylized signature consisting of a large, bold, serif letter 'S' followed by two small, solid black squares.

Steve Moeller  
CEO, American Business Visions

P.S. I only have time for a few more coaching clients in 2006. This may be the last opportunity for you to participate. I'm changing my business model later this year when my new book comes out. Call me immediately if you are interested in my coaching services.