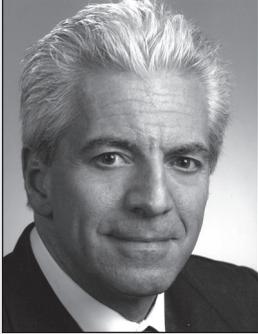


Staying Focused During Times of Adversity

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Thomas W. Branchini, CLU, ChFC, is a 14-year MDRT member with five Court of the Table and one Top of the Table qualification. He started his career in 1974 at Prudential, and after 19 years in management, he transitioned to sales. He is a Diamond Knight of the MDRT Foundation, as well as a member of its Inner Circle Society. Branchini and his wife founded the It Happened to Alexa Foundation to provide the means for rape survivors' families to support their loved ones during criminal trials. Their daughter, Alexa, is a rape survivor.

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Many of you may be going through adversity in your life, yet you still have the responsibility to assist your clients and make sales. If you do not have adversity in your life now, most likely you will face adversity in the future. It is difficult to go through life without adversity. If you have difficult challenges in your life, yet still need to produce sales you are at the right place.

One week after we brought our daughter from Buffalo, NY to Boston, MA to attend Boston University, I received a phone call that every father and parent fears. It was 5:30 AM and the call awakened my wife Stacey and me. An emergency room medical doctor from Beth Israel Hospital informed us that an intruder raped our daughter Alexa at knifepoint while she was in her dorm.

How did I initially deal with this adversity? I passed out, tried to stand up, fell down, hit my head on the floor — I was in shock. I got up again and fell down again. I then said to my wife, “Don’t worry, I will take care of everything.” I really didn’t know what everything was at that time. I didn’t know the level of adversity that was forthcoming. Why would I? We lived in a wonderful safe neighborhood and my children went to the best of schools. Probably like your family. I never knew anyone who was a victim of a violent crime. Do you personally know anyone that was raped or murdered? How could I be prepared to deal with this adversity? Well, I wasn’t but knew that I had to help our family through this trauma that no one had expected. Obviously not the same day, but eventually I would also have to combine this crisis with continuing to sell life insurance, annuities, LTC, as the expenses of business such as rent and administration were not going to stop because my daughter was raped and neither were the mortgage payments, private school for our youngest daughter Casey, who was 13 at the time. The normal expenses of a family and business continue even when we have difficulties facing us.

With regards to the family dynamics in September of 1999, let me provide you with additional information. My wife had medical concerns to the degree where she was collecting social security disability, my mother-in-law

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lived with us and she was on disability due to medical ailments. Alexa was 18 and just raped and our youngest was 13. To me, this was adversity at its finest. It was beyond the expected.

I was not thinking about anything but Alexa's comfort and to be supportive of all family members. Making the next sale was not on my mind as I traveled to Boston, Massachusetts to see Alexa that day.

There was also the issue of the criminal justice system to deal with. The perpetrator worked for a large furniture moving company in Boston, MA. This was to be an important issue, as his employer would eventually hire two of the best and most expensive defense attorneys in Boston to defend him. Two days after he was apprehended running away from Alexa's dorm, he was arraigned in District Court. He fit the physical description Alexa told the police and when he was caught he had the knife in his possession that Alexa told the police her attacker had. I could not believe what was going on in the courtroom. The judge thanked the attacker for being there and his employer spoke up in his defense of what a good person he was. I was sitting in the courtroom with the police lieutenant in charge of the investigation and the Assistant D.A. who would prosecute and asked them, "How do you get a conviction in a rape case when the system appears to favor the perpetrator; not the victim, my daughter?" Their answer was, "We rarely do get a conviction". I told them in this case we would get a conviction! The judge set a bail amount and my daughter's attacker was led out of the courtroom. Alexa was not there. I then did what most of you fathers probably would have done. I went after him! Then the burly officers of the court led me out of the courthouse.

I knew then the criminal trial process was to present additional adversity for me. Most important, we had Alexa to be concerned with; but also the criminal trial, which eventually would take two years before the case would come to trial, was already beginning to put additional stress for our family. Two detectives came from Boston to our home in western New York to interview Alexa the week after her attack

I began reading books on rape and how a father is supposed to behave to help his daughter. It was a way of therapy for me. In one book, there was a reference to fathers being impacted and behaving differently than they normally do. Most members of the MDRT do not exhibit behavior of chasing people in a courtroom. In all of Alexa's life, she never saw me lose major control as I did in the Suffolk courthouse when I saw her attacker; and Alexa would never see me upset at him. Not that I wasn't. Alexa knew her life would be changed forever, but if she saw her father's behavior change then she would feel worse as she would feel not only was her life changed, but somehow she may have been responsible for my life changing. I began therapy and counseling, which lasted two years. I still had to sell insurance.

Let's turn to the subject of producing during adversity. Although my #1 priority was to be there for my family, I knew that if sales eventually were not made another problem would come about; how to maintain a lifestyle and cover personal and business expenses. I had reasons to be distracted and had an excuse not to sell, but I knew this was not an option, as it would only make matters worse. I had to find a balance between working on the adversity that was unexpectedly put in my path and continuing to produce at the level I was used to. After coming back to Buffalo with Alexa directly after the rape, my best client was interested in additional life insurance. I told him what had happened and that, right now, I could not sell him any thing. I couldn't believe that I was saying it! My heart was somewhere else. I informed him that if he wanted the additional coverage now, I would ask someone else to help him. He said "That's okay Tom, when you're back to work, call me". I knew getting back to work needed to come soon. What specifically did I do to help move me in the frame of mind where I could begin calling on prospects and clients to help me cope with the adversity.

I would like to inform you of specific things I did to keep business moving after Alexas rape:

1) I spent time with very close friends. They were very good listeners and I realized they also had faced adversity in their lives. If they could get through theirs, I could get through mine.

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Another example occurred when I was in Florida visiting my mother two months after Alexa was raped and I met a successful salesman. We spoke about sports, work and family. We hit it off well. I felt comfortable and wanted to tell him about the difficult time I was going through. He listened to my story. He had compassion for my situation, then said "Tom, earlier in the evening you asked me how many children I had and I told you two." He then said and the words still ring in my ear today, "I used to have three. My only daughter was killed in a car accident last year. She was 16." I did not feel sorry for myself after that and realized adversity was not unique to me. We were fortunate Alexa survived. Her attacker could have killed her with that knife.

Five years before that dreadful September '99 night, I had formed a business relationship with a Top of the Table member. We would do joint work 2-3 days a month. He was able to realize the pain I was in, yet also wise enough to know the healing process would be facilitated if we kept doing what we had been doing for 5 years – going on sales calls and making sales. The most important way I was able to begin working and producing was continuing our joint work – and friendship. The man is here today and I would like to recognize him – Dalton Raymond, my business partner and most important, my best friend.

3) I kept my prospecting system in place and listened to MDRT tapes, which I had done before. The prospecting system included having my assistant send out 3 letters a week to successful business owners and 3 letters to estate planning prospects. Many new sales were developed. Early on it was very difficult and on some appointments I would think about my daughter and just start crying in the middle of an interview. It takes time to heal. Ben Feldman said, "If you keep making the calls, momentum will begin to build." I kept making the calls. One year almost to the day of the rape, Dalton and I were able to close our largest sale.

4) Recognition plaque idea – If a prospect is in the paper for an accomplishment, I would call and inform them I had a recognition piece for them and would like to see them for 15 minutes to give them the plaque. I started

this 3 years earlier. My first plaque ended generating multiple life sales in an architectural company that paid for all the recognition plaques that I will purchase the rest of my career.

5) Personal Observation Prospecting – Always keep your eyes open. Example: I asked the man who came in to do electrical work where he worked. He said the business was doing very well and there were two owners. I sent pre-approach letter to each, one agreed to an interview; the other said no. Interview went well and on next interview, partner number one purchased large annuity. The second partner who originally said no on the phone, was in the office when we placed his partner's annuity contract and said he'd like to buy the same thing his partner purchased.

6) Referrals – During this period of adversity, when I felt time was right, I would ask for referrals. A concept I use is to feed names in similar industry and ask what my prospect/client knows about them. Recently an older surgeon client gave me three referrals. We mailed the referrals an introduction letter and also sent the doctor a baked goods basket worth \$40 thanking him for referrals.

7) I have a reference book of client reference letters and when I meet someone first time, I show them book. It provides instant credibility as most of the letters are from people who have high profile in our area. I'd encourage you to start one.

8) Health: I continued to go to health club three days a week and found the workouts to be a source of stress relief during this time of adversity.

9) Kept listening to MDRT tapes from greats in our business. I found out the concepts from legends used in 70's and 80's are still great today. They were and are inspirational.

10) Policy Review Audits: This is a current idea that will benefit your clients, prospects and increase your income. I'm sure you will not be surprised if I informed you there are many existing life insurance policies that are under performing. Ones that come to mind are Universal life policies sold in 80's and 90's at projected rates of 8% or higher that are now being credited with 4%. Many

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life policies will end before the insureds die and most don't even know what's coming. If there is a problem with current policy and you would know this by obtaining inforce illustrations from the life insurance company, show alternatives besides paying increased premiums. This service should include utilizing contracts with secondary guarantees as you don't want people to be put in a similar situation in future with a any new policy you may sell them. 1035 exchanges, I.A. with 1035 exchanges should be considered. Let me give you an example:

Norma is 79 years old, had whole life policy which I did not sell. Her children were trustees and my clients. I would get inforce for them every few years and always advise them to keep the policy, it's a good company and based upon current dividend projections, you have only 4 years to pay. Well, the 4 years would always be 4 years more even as these reviews were completed every couple of years. They were not happy but I informed them there was no point changing because there was no guarantee a new policy would be any better on limiting the number of years of payments since they are only projections, based upon non-guaranteed assumptions. When the contracts with secondary guarantees were approved in New York, I offered to perform another review. They said "Why? Every couple of years for past eight years, you always tell us the same thing that there is no better option even if our mother is insurable." I informed them now something is different: the guaranteed contract. The current whole life policy she had for 15 years had four more years of premiums non-guaranteed. If their mother would qualify medically, we could obtain \$1,000,000 contract, same death benefit with only two more years of premium guaranteed. They liked it. In this case, the problem was not as severe as policy expiring in future years due to lower interest rates or higher mortality charges but a case where we could shorten the number of years of premiums. Do this policy review service. If there is a problem with current policy, you may have a great solution. I used to think in my younger days only unprofessional agents replaced policies. I have come full circle and now have concluded professionals must do policy review to see if problem exists with current policy

and attempt to solve the problem of under performing policies. I have had many law firms, CPA firms that want us to provide our policy service review because 1) they want to do the right thing for clients 2) they are afraid of law suits from beneficiaries in future if current policies are under-performing and they did nothing pro active to help in earlier years before lapse.

11) I continued to attend the MDRT annual meetings where the whole person concept was reinforced. I was able to make levels of production consistent with early years preceding the adversity.

12) In 1993 we had company convention in Rome, Italy. Stacey made travel plans and when the tickets arrived, I thought a mistake had been made. Stacey and Alexa's tickets were for 21 days and my ticket had me leaving the day the conference ended. My wife informed me it was not a mistake at all; she had scheduled them that way. She said it was a great opportunity for Alexa to see Italy as ancient history was part of her fall curriculum. Stacey then went on to explain she was fully aware that I would never stay away from the office for that length of time but she did not want to miss this opportunity with our daughter. My reply was, "You are right, I'll need to be back at work". So much for whole person concept. As I packed by bags on my day of departure, I realized what a mistake I made putting work before my family and that it would never happen again. Coincidentally, that was first year I attended an MDRT annual meeting. This helped me to change my life's priorities and I was better prepared when our family needed me most that September morning in 1999.

Two years after the rape, the criminal trial began in February 2002. We flew to Boston. Alexa now had to face her attacker in the courtroom and two of the best defense attorneys that money could buy. She had become anorexic and the stress of the trial was monumental. In fact, when we flew in the defense attorneys asked for an extension and the judge granted it. Alexa informed the D.A. she was never coming back. She could not take the stress any longer. We did go back to Boston one month later and the trial lasted three weeks. I was glad I was in a career that allowed me to be with my daughter during

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this ordeal. She was on the witness stand a day and a half. The defense attorney put my wife and me on their witness list so we could not go in while Alexa was testifying. The jury believed Alexa and the attacker was found guilty. He is now serving 45 years in a maximum-security prison without parole which is one of the longest rape sentences in U.S. history.

When the trial was over, I wanted to do something to help others who would have to go through this type of adversity. We established IT HAPPENED TO ALEXA FOUNDATION two years ago. We provide support for rape and sexual assault victims. If a woman is raped and has the courage to come forward and testify, we will make sure she'll not have to be alone. We pay for parents or a friend to attend the criminal trial if they can't afford to be there. Alexa has spoken with many victims to help them as they are going through what she experienced. I believe this helps Alexa as well. Last year we helped 20 victims with a 100% conviction rate. We help rape victims to become rape survivors and are the only organization in the United States that provides this specific type of assistance. The MDRT Foundation has been a great supporter. By the way,

I've made MDRT each year since our daughter's rape. If I could be impacted by adversity and move ahead, you can as well. Regular people like you and I are capable of doing great things. The fact that you are in this room indicates you are exceptional and have overcome great odds to be at MDRT. When adversity comes into your life the traits that have enabled you to be here at MDRT – motivation, good habits, discipline, character, and ability to succeed where most others did not will be just the skills that will get you through your adversity and still produce. It won't be easy, however you will do it.

I would not have believed if you told me anything good would ever come out of that horrible night, but there has been some good. My relationship with Alexa became stronger, and THE ALEXA FOUNDATION is doing great work to help other families who have endured what we did. After the initial shock period, my sales stayed relatively constant.

If you are going through adversity and still need to sell, I hope you will be able to take away from this session ideas and a thinking process that will help you do what you need to do to produce through your adversity.