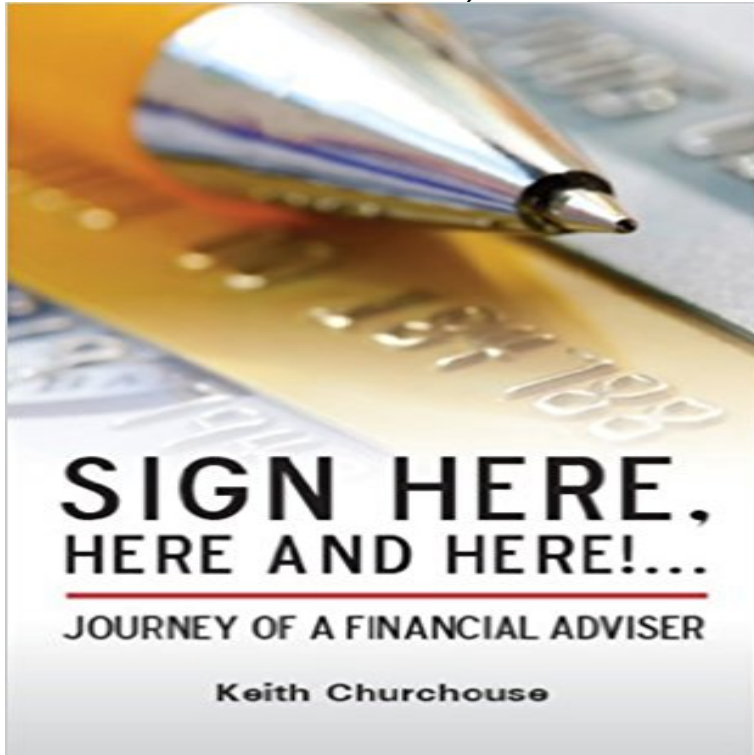


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1985, manufacturing is on the decline and UK financial services has just started to unleash its commanding power over the economy for the next 25 years until the credit crunch bites. Sales of retail financial products and advice proliferate as banks, insurance companies and financial advisers scramble for market share. Regulation and regulators along with advice models traverse an ever growing understanding of the effects of the financial sales advice and service that has gone before, mortgages and endowments being good examples. To a significant extent successful selling is what financial services, along with most other services and products, are about, as you will see. This book details the journey of a financial adviser through UK retail financial sales over a quarter of a century, containing some humorous anecdotes of success, failure and middle management to aid understanding and improve prospects. Starting from a bank clerk to running his own financial services company from a clean sheet, Keith Churchouse will visit many aspects of working for a financial services business leading to running his own successful business, including marketing, industry education, sales techniques and targeting and self belief in your own abilities to succeed in the current economy. Whether its buying a chocolate bar to fend off hunger pangs or selecting a car to express a lifestyle, every sale starts with a need or aspiration. To sell effectively requires understanding. Knowledge is power but knowledge combined with experience is far more valuable. In this book I look at the principles of financial services selling. You'll see the often amusing ways that these sales can happen and the pitfalls you should look out for. Every profession has seen changes in regulation and governance, affecting the business and its management, and this book will set those in their proper context. I look hard at middle management

and explain the frustrations you are bound to encounter as you mature through your own career and strive for professional success. You will recognise many of these growing pains in yourself. Having read this book, you will feel able to put my experience together with your knowledge and become more successful. Trust me, I am an insurance salesperson!

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