

## Testimonials from Attendees

*"I have been involved in the Life Insurance business since 1983 and have attended workshops and seminars on a regular basis, but it has been a long time since I have benefited from so much knowledge, ideas and enthusiasm compressed into your one day workshop. The concepts and ideas are equally relevant in simple "Mum and Dad" situations as well as the most complex cases in Business Insurance that we encounter in our profession.*

*I recommend that any adviser, both established or new to our industry, attend any future workshops that you run. In addition, I believe that all Life Offices should assist you in "spreading the message" to the benefit of all."*

▣ **Alex Braun - Qualifying Member Million Dollar Round Table, Melbourne**

*"Chris Unwin's workshop was the best 7 hours ' training ' of the year! The workshop gave practical ideas that can be used day to day in the risk business. Ideas that can help increase the size of a case and help to trigger a second sale to the same prospect."*

▣ **Geoff Harp - Financial Adviser, Brisbane**

*"I would like to thank you for a fantastic risk workshop presentation. I found it entertaining and engaging. I picked up some new sales strategies that I will be able to incorporate into my client presentations. It was definitely money well spent."*

▣ **Ben Jowett - Financial Adviser, Sydney**

*"We have benefited from your wealth of experience and your gems of wisdom in relation to the sales processes for writing more risk business. We have written 4 policies since our time with you and have totally changed our way of thinking and the way we prepare for all new and existing risk business. We expect to write much more risk within the next 6-12 months and have reviewed our internal goals following your presentation."*

▣ **Stephen Pearce - Accountant & Financial Planner, Sydney**

*"Chris's ideas are unique but simple and leave the attendees wondering ' why didn't I think of that?' Using these techniques will ensure that your conversion rate and average case size will increase."*

**Mike Townshend - Business Support Consultant, Melbourne**

*"The workshop was fantastic! I feel like I've been turbo-charged with your words of wisdom and I'm ready to take the next step! I will definitely write more business as a result, so it was a great investment."*

▣ **Ben Marshall - Financial Adviser, Melbourne**

*"I found your workshop on the subject of risk insurance to be clear and enlightening. I have since adopted a number of your ideas into my work situation. I found it to be very beneficial."*

▣ **Warren Simpson - Financial Adviser, Sydney**

*"A unique presentation of some well considered strategies. Chris offers a different, challenging and profitable way of doing business with our clients."*

▣ **Darren Titmus - Business Support Officer**

*"A very practical, simple and structured explanation of how to assess risk protection needs for your clients. Particularly useful for financial advisers who do not have a risk background but need the skills to incorporate reasoned recommendations in financial plans."*

▣ **Michael Hepworth - Financial Adviser, Sydney**

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*"Thank you for the great presentation! The approach was simple, informative and yet powerful. As a financial planner, I found that the workshop did broaden my approach to writing risk business. Overall, it was very captivating and well delivered."*

▣ **Bernard Chan - Financial Planner, Sydney**

*"Many thanks for your excellent presentation. Your presentation was very clear and concise. The Trauma and IP link is very good and practical. The way you express the premiums as a percentage of income is also something I am going to adopt."*

▣ **Geoff Maunsell - Insurance Adviser, Sydney**

*"I really enjoyed the workshop. You provided great concepts and strategies that will help me in my business."*

▣ **James Kaloudis - Financial Adviser, Sydney**

*"It was extremely refreshing to hear about your process with clients and how you emotionally take them on a roller coaster ride, only to have them coming back for more."*

▣ **David Hasib - Financial Adviser, Sydney**

*"Your information reinforced some previously forgotten ideas and techniques which will now be reactivated. Therefore the time spent has been most beneficial to me."*

▣ **Justin Hughes - Financial Adviser, South Australia**

*"Excellent! A return to the basic presentation of our services. Your Insurance Statement of Advice is the best I have seen. A day well spent by myself."*

▣ **John Moroney - Financial Adviser, Melbourne**

*"Being new in the industry, I find that getting technical can go a little over my head, but I was definitely able to understand and retain the information you gave us. I found the day very interesting, challenging and rewarding while gaining some useful ideas to take home with me."*

▣ **Kate Cook - Administration Manager, Melbourne**

*"I would like to thank you for your risk workshop. It was very informative and helpful. I have tried the 100% income replacement and the Circle of Safety concepts, and they both work well."*

▣ **Scott Phillip - Insurance Adviser, Queensland**

*"I guess the proof is in the pudding... I've written 3 policies between \$6k & \$10k since the seminar and have 2 others on the go around the \$10k mark. The seminar provided some simple but very useful tools to highlight the need for complete cover (Death, IP & Trauma), and the logic to be able to persuade clients with strong arguments why they should take out the cover recommended"*

▣ **David Robertson - Financial Adviser, Sydney**

*"I must say that this was one of the best training sessions I have been to ever."*

▣ **Daniel White - Financial Adviser, Sydney**

*"I felt your presentation was inspiring, and it is good to have a role model to follow - someone with intelligence who has thought out the issues, and found a successful model to use with clients. Thank you for your outstanding presentation."*

▣ **Todd Webster - Certified Financial Planner, Sydney**

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*"I really enjoyed your presentation and used part of it (the Circle of Safety presentation), at my appointment that night and walked away with a sale of over \$4000 pa."*

■ **Geoff Henry - Authorised Representative, Sydney**

*"Thank you for sharing your knowledge yesterday - I think it will really help me in lifting the level of insurance business I do and that can only be a good thing!"*

■ **Sean Prosser - Financial Adviser, Sydney**

*"Thanks for a very enlightening training session today. As a newcomer to the industry I certainly got a lot out of it and am raring to set up some appointments so I can utilise your advice/methods."*

■ **Shayne Taylor - Financial Consultant, Sydney**

*"I have been quite fired up after your Workshop. You would have noticed that like my other colleagues I participated very willingly in what I thought was a very worthwhile exercise. Your approach has obviously been distilled with time and experience and will put me in good stead in my new profession as a Risk writer."*

■ **Adriana Glucina - Authorised Representative, Sydney**

*"Excellent value. Plenty of great strategies, pointers and practical examples to help advisers correctly position and sell insurance."*

■ **Steve Pope - Financial Adviser, Sydney**

*"Really enjoyed yesterday's session and got lots out of it... in fact I used the 'Circle of Safety' when presenting a financial plan to a client last night!"*

■ **Peter Siglopoulos - Senior Financial Adviser, Melbourne**

*"I thought that the training you put on at Asteron was very good. It really was reaffirming the basics that do get away from me at times. Your focus on risk was great to hear. I love my job, but I have tended to focus on the investing, and do risk as an additional item. From now on, I am going to "disturb" the client and then "reassure" them that their goal of financial independence is achievable if we get the foundation right and we get the risks addressed FIRST."*

■ **Steven Johnstone - Financial Planner, Sydney**

*"Thank you for a great training day on Friday. I thought your advice on how to effectively communicate with clients was very impressive."*

■ **Jo Price - Client Service Manager, Sydney**

*"I found your presentation to be extremely useful, particularly for sales techniques. We are writing a small amount of personal risk insurance at the moment, but have a large untapped client base in this area - I will be test driving your techniques on these clients."*

■ **Sara Golding - Financial Planner, Sydney**

*"I thought many of your concepts presented were refreshingly new, original, relevant and directly applicable to the current compliance environment. I look forward to applying these concepts to build up my risk business going forward."*

■ **Nicholas Gyngell - Authorised Representative, Moorabbin**

*"Just wanted to thank you and tell you that I found Friday's workshop extremely useful and enjoyable. I am sure I will be able to implement almost all of what you taught us at some point in my career, and without a doubt it was of benefit to me."*

■ **David Varker - New Adviser, Melbourne**

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*"I thought the way you presented yourself and the topic was second to none. It's probably the first time I haven't wanted to fall asleep or sneak out of a presentation!"*

▣ **David Manwaring - Accountant & Financial Planner, Melbourne**

*"I found your workshop full of great strategies to give me a kick start in the business."*

▣ **Danielle Barber - Portfolio Supervisor, Melbourne**

*"I found it very inspirational and I took a lot away from it for myself and the company I work for. I hope to be able to utilise a lot of what was discussed."*

▣ **Angie Bourke - Client Relations Manager, Mordialloc VIC**

*"I enjoyed your presentation last Tuesday and got a lot out of it. It is very difficult to hold people's attention for a whole day seminar which you seemed to do easily."*

▣ **Angus Elliott - Financial Adviser, Melbourne**

*"Thank you for the most valuable session yesterday at Asteron look forward to putting in place a great deal of the methodology you outlined so effectively."*

▣ **Bernie Morgan - Authorised Representative, Belmont VIC**

*"Thank you for your presentation on Tuesday. I enjoyed it and found it very educational and helpful."*

▣ **Paul Cull - Authorised Representative, Werribee VIC**

*"I enjoyed your session yesterday. It was very informative and great to benefit from your years of experience. It's a big ask for one person to hold a group's attention for a whole day but you did it very well."*

▣ **Emmett Wilkinson - Managing Director & CFP, Blackburn VIC**

*"Thank you for a very enlightening session yesterday. I now feel more confident in being able to make recommendations to clients in a clear and easy to follow format"*

▣ **Janine Tempone - Authorised Representative & CFP, Reservoir VIC**

*"I enjoyed your presentation immensely and I am already finding ways to include your information in my client interviews."*

▣ **Esther Althaus - Financial Planner, Melbourne**

*"Thanks for your efforts and presentation today. It was a very practical session and I gained a number of new ideas. I like the process you use."*

▣ **John Harbrow - Authorised Representative & CFP, Gardenvale VIC**

*"Your presentation was enlightening, educational and entertaining. Accountants are often good with the technical side of financial planning, but leave a lot to be desired when it comes to the art of selling, or closing the deal. It is in this area where I believe I need to improve and where I found your presentation so enlightening."*

▣ **Brett Verrender - Senior Accountant, Coonabarabran, NSW**

*"I just wanted to say how much I got out of your presentation. I came away feeling extremely motivated to not only go and sell insurance but to make a difference to people's lives by helping them to get cover in place. I found your slides to be a brilliant foundation for me to develop my own sales technique. Thank you once again for your outstanding training."*

▣ **David Bromley - Insurance Consultant, Sydney**

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*"Both myself and my colleagues enjoyed your workshop immensely. We found it insightful and informative, with many good ideas we will blatantly plagiarise in the near future! - especially your Risk Fact Finder, which we will try and incorporate into our own structure. We also enjoyed your sales techniques to convert recalcitrant younger and older clients."*

▣ **Justin Labruna - Financial Adviser, Sydney**

*"I really appreciated your training yesterday. It was really good value for me, and I will now be implementing many new things which I am very excited about."*

▣ **Jane Horn - Authorised Representative, Sydney**

*"You have given me some great tools to be able to use to help me articulate to people how critically important it is to be properly protected. The big thing I picked up from you was to get the client to tell me what they want, rather than me telling them what they need. Excellent stuff!!"*

▣ **Jake Siddle - Authorised Representative, Warners Bay, NSW**

*"Thank you so much for an absolutely outstanding session yesterday. The energy of your session was palpable and I thoroughly enjoyed it. As you are still an active adviser in the industry, I found your sales tools especially relevant and I am truly looking forward to implementing as many as possible of the countless new ideas you offered."*

▣ **Ryan Gnesin - Risk Adviser, Sydney**

*"My trip was well worth the effort as I feel I came away with some great ideas plus an affirmation that I am basically doing the job well. You do it better, I believe, and thanks for your time."*

▣ **Richard Paterson – Authorised Representative, Traralgon, VIC**

*"Really enjoyed your workshop on Tuesday. It really was 25 years of distilled risk insurance wisdom in one day - well done."*

▣ **Alf Priestley – Financial Adviser – Armadale, VIC**

*"I would like to express my thanks for the workshop yesterday. I found it to be a very practical approach to the personal insurance field and full of fresh ways to harness and develop client relationships."*

▣ **Cameron Peck – Financial Adviser – Southbank, VIC**

*"Thank you for taking the time to present such an informative and highly relevant presentation to us. I took a lot away from your session, and I am going to implement the methodology presented in our business to increase the risk sales we make. I enjoyed your openness in presenting your ideas and the passion you showed for your methodology. You should be highly commended."*

▣ **Mark Longworth – Financial Adviser, Hawthorn, VIC**

*"I would like to offer a big thank you for sharing your Risk Process with me. It is great to see that a simple formula can now be shown to clients on how to arrive at the levels of cover they WANT as opposed to my many years of frustration trying to justify the recommended levels they need. This has now been solved with your Income Replacement concept."*

▣ **Brian O'Connell – Financial Adviser, East Kew, VIC**

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*"Chris, yesterday's session was very valuable, from the micro processes to the macro client value proposition, and I will be implementing changes immediately as a direct result of what I learnt from you."*

▣ **Alastair Mulroyan – Financial Adviser, Caulfield South, VIC**

*"For somebody fifteen years into financial planning who discovered the pot of gold that is risk planning two years ago (by accident), there was a lot for me in your session in terms of structuring my approach with clients. I always felt like the process was somewhat out of control, but, after Tuesday, I'm hoping to apply some of your techniques and "McDonaldize" the process."*

▣ **Kevin Witham – Authorised Representative, Ringwood, VIC**

*"Thank you for your enlightening session on Risk. Even though this is my 32<sup>nd</sup> year in the industry, the session proved you are never too old to learn something new, which will be extremely helpful in my career going forward. Your idea of topping up replacement income with 25% trauma cover was brilliant, as was expressing the premium as a % of the client's income. Thank you once again for your entertaining and refreshing session."*

▣ **Peter Hewitt – Financial Adviser, Hampton, VIC**

*"I attended your Risk Workshop in Melbourne on July 18 and am happy to say that I thoroughly enjoyed it. Risk has not been a big part of our business until now, but your experience and knowledge has helped to motivate me into ensuring it becomes an integral part of our advice offering."*

▣ **Mark Chapman – Financial Planner, Donvale, VIC**

*"I enjoyed the day and got some great value from the presentation. I admit that initially I was sceptical of what the "Risk Selling Skills" session was going to be like, but I was pleasantly surprised and found the presentation to be extremely relevant for my own work and the practice I work for. Thanks for a great presentation."*

▣ **Lauren Hendy – Client Service Manager, Melbourne**

*"I found the day extremely beneficial as I am only just starting to move into insurance sales in our office. The sales techniques were simple but powerful and the use of analogies and visuals should help the clients see insurance as more of a tangible asset. I have taken a lot from your workshop and hope to successfully implement your ideas into our business. Thank you again for the informative day."*

▣ **Kearsten Smith – Financial Adviser, Southport, QLD**

*"Just wanted to say thanks for sharing your ideas with our team on Friday. The ideas were very practical, and I personally hope to see an increase in my risk business very soon as a result of using some of the concepts I learned. In particular, your 'Circle of Safety' concept is a great idea, and I think the Fact Find questions you ask your clients are refreshingly simple."*

▣ **Greg Dawes – Financial Planner, Sydney**