

HOW TO BE A  
**BE\$T-EARNING**  
AUTHOR



**NEW  
RELEASE**

**MICHAEL LEVIN**

HOW TO BE A  
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AUTHOR

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**L**ast month, ghostwriter **Michael Levin** told *InsuranceNewsNet* readers how to write a book. But he cautioned that when you are finished, you must not make the mistake of thinking you have just a book. What you have is one of the best marketing tools ever devised.

That is how Michael describes the power of the book. Do you want prospects to come to you, eager to do business? Would you like reporters from the top financial news outlets calling you to seek your wisdom? Can you imagine being the “go-to” guy in your community for your line of business? Behold the power of the book!

How does a mere book do all this? As Michael knows from his work as a topflight ghostwriter, creating a book is certainly an accomplishment, but it’s what you do with that book that matters. In this month’s discussion with *InsuranceNewsNet* Publisher Paul Feldman, Michael lifts the veil on the marketing magic of the book.

**FELDMAN:** Do you find that people who have written a book focus on the wrong thing once they get it published?

**LEVIN:** Yes. **It’s not about being a best-selling author. It’s about being a best-earning author.** It’s not about going into the book business. It’s about using that book to build your book of business.

You would have to sell a gazillion copies of the book to equal what you would make from one good new client. That’s why it’s distracting when you write a book. Everybody’s competitive. Everybody wants to win, especially entrepreneurial people such as insurance professionals.

So they write their book, and then they say, “Oh, no – I sold only 11 books this month.” Well, it doesn’t matter how many books you sold. It matters how many people downloaded the book from your website.

It matters how much you were able to build your list with the names and emails you collected that you couldn’t have captured before the book. And, ultimately, it matters how many people came in and did business with you.

That is the difference between a best-selling book – which is really just about status – and a best-earning book.

**FELDMAN:** How does a book compete in a dynamic online world?

**LEVIN:** If you have a prospect who needs very expensive services, is that prospect really going to Google “insurance agents” and the name of your city or town, then read 10 websites, interview three people and ultimately hire you? How often does that happen?

Most people I speak with in the insurance field say that all of the stuff that they do for marketing is marginally successful,

but at the end of the day, the only thing that really makes a difference is word of mouth.

I’ve seen that the only thing that is as much of a force multiplier as word of mouth is a book. I’ve never seen a marketing tool that was as effective. And if there were such an effective marketing tool, I’d offer it.

**FELDMAN:** Should authors offer both hard copy and digital versions of their book?

**LEVIN:** Yes. In fact, I tell clients that the first thing they should do with their book is put it on their website and give it away as a free PDF in exchange for contact information.

Let the world know you wrote this book. You don’t need to make a crazy social media spend. Social media is great if you’re Lady Gaga, but I’m not convinced that individual professionals really benefit all that much from it.

Instead, I tell my clients that even before they have published their book, they can take the first three chapters and print 100 copies. Then, they can identify 100 prospects in their community and say, “Dear Mr. or Ms. So-and-So, you’re a person I’m aware of, and I admire you because you’ve done XYZ. I’m working on a book about long-term care insurance. I would be very grateful if you would read the first three chapters, which are enclosed, and let me know what you think, because you are the kind of person I’m trying to reach with this new book.”

People feel honored to be asked for their opinion. Some are going to throw your chapters in the trash, of course. But some of them are going to read the chapters, and not only will they give you their editorial opinions, but they also will say, “How soon can you be over here? You’re really good. This is good stuff. I never really wanted to think about long-term care insurance, but now I realize I need it.” So this is going to cost a few hundred dollars, and it’s a really cheap but powerful form of marketing.

**FELDMAN:** So are you saying that even though you have the PDF, you should still have the book printed?

**LEVIN:** Yes, and the reason is because



Read part one of the Levin interview, “How to Finally Write Your Own Book,” at [bitly.com/levinpart1](http://bitly.com/levinpart1)



everything today comes by email, so when somebody actually takes the time to send you a physical package, it's striking. It's unusual.

**FELDMAN:** How do you go about printing it?

**LEVIN:** It depends on the company. CreateSpace is Amazon's print-on-demand captive company. If you send them a manuscript, they will turn it into a physical book. They'll design a cover. They'll lay out the pages. They'll put it on Amazon as a paperback or as a Kindle download or both. And every 90 days, they'll cut you a check for about half of the cover price of sales.

If you want to do a hardcover book, I would contact Lightning Source, which is owned by Ingram. They're one of the powerhouses of the publishing world. Lightning Source is very consumer-friendly. They will walk you through the process. You can get a hardcover as well as a paperback and a Kindle download. Lightning Source also will put your book on BarnesandNoble.com and other websites.

If you just want to do the book as a download, you can go to Kindle Direct, upload the manuscript and pay a small fee. Within hours, your book is available on Amazon for Kindle. This technology is astonishing.

**FELDMAN:** What do you do with your book once it is published?

**LEVIN:** It's a really good talking point. You can tell people, "Yeah, my book's on Amazon," and they'll be blown away. But what we advise the clients for whom we write books is to put the book on your website as a free PDF in exchange for contact information.

Now you can capture the contact information of people who have been visiting your site but not raising their hand. You can put them into a drip marketing program or just send them random emails or do anything you want with them. So when people visit your site, instead of glancing at a white paper or reading the "about the firm" section, trying to figure out whether or not you're a good guy, now they know you intimately.

They know how you think, they know

## If you still insist on being a **BEST-SELLING** author ...



Above is a list of some of the best-selling non-fiction books on Amazon.

**Michael Levin advocates thinking in terms of being a best-earning author. But in our interview, he also revealed some tricks to becoming an actual best-selling author. The following is quoted from Levin:**

The term "best-selling book" has really become debased in recent years, and that's because of Amazon. It used to be that a best-selling book was really something special. *The New York Times* would – and still does – contact certain bookstores, never revealing which stores they are so that the system could not be gamed. And they would find out how many books were sold, and they had a weighted average – a book sale in this store is worth three books over there – and then they would tell you these are the best-selling books this week.

That changed with Amazon and BarnesandNoble.com. Amazon considers a book to be a national best-seller if it cracks the top 100 on the main list of books, or any sublist, for an hour. Amazon redoes its best-seller listings – it ranks all of the books that they have, all 5 or 6 or 8 million of them, every hour, based on the sales from the previous hour. So you could send an email to your list and say, "Hey, please buy my book on Tuesday night at 8 p.m. Eastern time, and if you do, you will help me make it a best-seller." If you sell 400 to 700 books in that hour, you are a national best-selling author for the rest of your life.

And you legitimately can write "National Best-Seller" on your book, because you cracked one of Amazon's sublists for an hour. To be a *New York Times* best-seller, it takes a lot more sales than that. I actually know two people who do this for a living. They will take a book and blow it up to the top of Amazon or Barnes and Noble or *The New York Times* best-seller list. But a lot of people will achieve best-seller status just by writing to their list and saying, "Hey, help me out – buy a copy."

And sometimes they'll offer a gift – "If you buy the book, I'll give you a free webinar on whatever." And that can actually be a very good marketing tool, because you may be able to sell people something that you couldn't have sold them before. But however you do it, it doesn't take that many copies to make the list.

that you care and that you're experienced. And they know that they have a serious problem that needs to be addressed and that you are the most trustworthy advisor to solve that problem for them.

**FELDMAN: How do you use the book to raise your profile?**

**LEVIN:** The next couple of things I would do is get speaking engagements and get media attention.

With speaking engagements, it's tough to get on a podium – whether it's your public library or TED Talks or anything in between – without a book. But now that you're an author, you can look around and say, "Where would I like to speak? What are the watering holes for my prospects? Where could I find them?" People may not be all that interested in having an insurance professional talk to their group. But they would be very excited to hear the author of a book that solves a problem for them – a problem such as how to keep their loved ones out of a nursing home or how to

keep money in the family instead of giving it to the government or how not to spoil the grandchildren by giving them too much too soon.

That is going to get people excited. Then when you speak, you can sell copies of the book or – even better – you can give away a copy to everybody as a courtesy. You can say, "Just to thank you for showing up, I'm going to give you a copy of my book, and I'm going to stay here and sign every copy and answer any question until the last person has had his or her book signed."

That's going to cost you, what, a few hundred dollars? You can buy additional copies of your book for about three bucks a throw, less if you buy more. Compare that with the cost of doing a dinner for prospects. It's ludicrous how inexpensive it is to give away copies of your book. Again, you don't want to get suckered into that whole issue of how many copies did I sell? Instead, the issues are how many copies does it take to get a prospect and how many prospects does it take to close a case?

**FELDMAN: How does the book help someone get media attention?**

**LEVIN:** When you get into traditional media – radio, TV, newspapers, magazines – there are two ways to go. One is to hire a professional. The problem with doing that is that most of these professionals are really bad at what they do.

The other way is a website called Help a Reporter Out (HARO), and it's zero dollars. HARO sends a free email three times a day, consisting of queries from reporters. Each of these emails typically contains about 30 queries, and they go out three times a day.

Reporters looking for experts then call or email the sources. This is a good way to get immediate publicity because you're saying, "I'm the author of the book on such-and-such and, as the author, I can tell you blah, blah, blah." And then you answer their question. And they're either going to use you in that story, or they're going to put you in their database. Then the next time a story comes up in an area that relates to your field, they're going to call you.

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Photo: Levi Tenenbaum

**The most important thing about the book is not momentum or quality ... but it's guts. It's the guts to say, "This is who I am. This is what I stand for. This is what I believe. If this is how you feel, come along with me."**



This is an amazing way to build up your own database of reporters. Then you can send them your newsletter or your blog or whatever, and they can identify you as an important and trustworthy source of information. This way, once your name starts getting into the media and getting picked up, it just gets picked up more and more often, and more people see your name. More reporters see your name, and they say, "OK, this is obviously the person to go to," and you move up the ranks that way.

You can put somebody junior in your office on HARO patrol. Have that person understand that three times a day that staffer is going to watch for that HARO email, see whether there's anything that relates to your field and respond to it.

If you do this often enough, you will get a bunch of hits. Then you can put on your website, "as quoted in *The Chicago Tribune*," "as quoted in *The Wall Street Journal*," "as quoted on CBS News." You can put the logo for that news organization on your website. That increases your credibility, and it's there for all time.

**FELDMAN: What is the best thing to do with a physical book once you have one?**

**LEVIN:** It is the most impressive leave-behind in creation. Your competitor is leaving behind a pamphlet or a flier. It may be generic, and it may have been produced by the insurance company, but it isn't about your competitor. Maybe the agent's picture is on it, but that's about all. It's about as useful as a refrigerator magnet with a real estate agent's name on it.

So here you are with a book. You want to send out a copy, just as a gift, to everyone you've ever done business with. You might say, "Well, that's going to cost a few thousand dollars." But what's the return going to be? Because all of a sudden, you're top of mind with people in a very special way. And what are they going to do with the book? Well, everybody loves to have a "guy" – whether the guy is a man or a woman. We love to be able to refer people.

**FELDMAN: Do you give clients books to give their friends?**

**LEVIN:** Yes. Send a couple of copies of your book to each of your clients. And you say, "Do me a favor – if you've been happy with the service I've provided, could you please give these two books to two of your friends? If you want more, I'll send you more." And you're going to have some evangelists for you.

Your clients have always loved you, but they've never been able to translate that love, respect and admiration for you into anything other than a warm recommendation at the club. Now they're going to hand out your book and say, "Look – my person wrote a book. This is great. You have to read this. Now you'll see." You say, "Well, it's going to cost me three bucks every time I mail out a book." Well, you're buying evangelists at three bucks a head – I think that's the best deal in the universe. So absolutely get all your current clients copies of your books, and multiple copies – one for them and two for their friends. It's a relatively small investment to capitalize on the good will that already exists, that you've already worked so hard to create but you've never been able to tap into before.

Then every prospect gets a book. In a perfect world, all your prospects already have read the book or seen the book before they come to see you, and the prospects who have read the book you won't have to sell. They're already sold.

The reason that they made the appointment with you is because they want to do business right now. They're not going to think it over. They're not going to talk it over with their spouse. They're good to go. Imagine what your life would be like if the only people who came in for interviews or first meetings were people who already were prepared to sign. That's what happens with a book.

**FELDMAN: How can a book help you connect better with prospects and clients?**

**LEVIN:** One of the things that you get to do with a book is to demonstrate what you care about the most. Maybe it's the debt. Maybe it's your religion. We have clients who are very devout, and their religious beliefs drive the way they think, work and sell. If they don't talk about their beliefs in the book, and



if they don't make them front and center, then they're missing out on their target market, because their target market feels the same way.

So it's not about "Oh, my gosh, I'm going to alienate the rest of the world." It's "Oh, my gosh, I'm going to hit home with the people who feel the way I do."

In that sense, the most important thing about the book is not momentum or quality – obviously, we need both – but it's guts. It's the guts to say, "This is who I am. This is what I stand for. This is what I believe. If this is how you feel, come along with me."

Otherwise you're just sort of another generic, uninformed, average insurance advisor. Nobody wants average.

People want passion. So having the guts to be yourself and then going out and speaking about that, and talking to the media about that passion, are the keys.

Anyone can sell insurance, but only you can sell you. This is how you can go into a world where everybody's shouting and selling and distinguish yourself.

I have a client who is a financial advisor, and all he talks about is the \$19 trillion structural debt that we face. When we were talking about doing a book, that's all he talked about. When I got out the agreement to do business, as we're going clause by clause through the agreement, he kept going back to the \$19 trillion debt.

I thought, "This is really interesting. I want to see how he discusses it on his website." I went to his website – there's not a word about the \$19 trillion debt. He has a standard generic website like all his competitors, but now that's going to change.

We made sure that 60 to 80 percent of his book is about the \$19 trillion debt, and only 20 to 40 percent is about financial advice. Why? Because his real core target market consists of people who feel the way he does about the debt. He'd been hiding this fact under a bushel, afraid that he would be alienating people who didn't feel that way when, in fact, it's his strongest selling point within a very targeted niche market.

Some people who care about the debt have a lot of money and are looking for someone who is saying, "It's not about rebalancing your portfolio. It's about the deficit. If we don't clear up the deficit,

then we're just rearranging deck chairs on the Titanic."

**FELDMAN: Can a book create raving clients?**

**LEVIN:** Yes, those are the ones who are going to be knocking down your door after they've read the book or heard you talking about it on radio or TV.

I once heard a guy say that when he was in high school, he was a good kid, did all his homework and never got in trouble. And he said all the guys who smoked and took drugs – those were the guys who got the girls. He said he finally realized that it wasn't because they were bad boys. It was because they were authentic. He said, "I was in just as much pain as they were. It's just that I hid it. I wasn't really true to myself. These guys were. That's why they got the girls."

In a weird way, life is still like that. People are attracted most to those who are most authentically themselves, who are true to who they are. They're saying, "This is what I believe. This is what I stand for."

So I'm a strong advocate of not just a quality book that explains how you sell this particular form of insurance or what your process is but also being yourself.

The best definition of intimacy that I ever heard is, intimacy means being yourself with someone else – or "into me see." I believe that the relationship between an insurance professional and a client is an extremely intimate relationship.

**FELDMAN: Do you find that intimacy is particularly important in insurance and financial advising?**

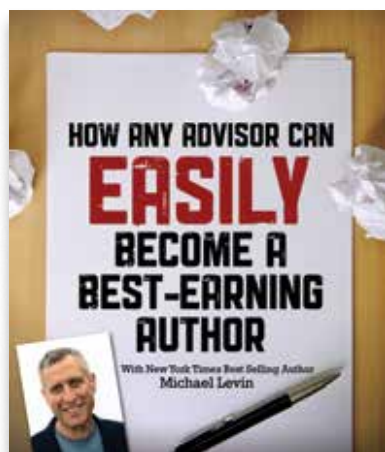
**LEVIN:** Yes. Clients are going to tell you things that the spouse doesn't know about their finances, about which child they favor, about the girlfriend on the side. You become their pastor or their rabbi or their priest because of the level of trust that they put in you.

If there's going to be that kind of intimate conversation, it has to start somewhere, and it's not going to happen with a Ben Franklin close. It's going to happen when you begin telling the truth about yourself and thus opening the possibility up for the prospect to tell you things that you need to know so that you can serve that person properly.

**FELDMAN: I think that most people struggle when it comes to telling their own personal story. They tell it so frequently that they get bored and think it's not relevant. How does writing a book make telling your story easier?**

**LEVIN:** It's funny, but I have a friend who got divorced, and his ex-wife eventually remarried. Then my friend asked her, "He's a good guy. But out of all the guys in the world, why did you marry him?" She said, "Because I got tired of telling my story."

It's just tiring to have to tell your story over and over again. Put it down in a book. You do it once and then you never have to tell it to prospects, because they're going to know you. They're going to admire your courage. They're going to know who you are, and they will want to do business with you because of it. [in](#)



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