

the **EDGE**

SPRING 2013

LARRY ZIFF

Strong relationships
drive his success

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

FULL

THROTTLE

How Larry Ziff approaches life.

Take a look at Larry Ziff's life and you'll notice a recurring theme—he's never been afraid to put in the time to get something done. He started with a childhood paper route, later spent part of his youth growing and selling vegetables, and then went on to attend Rutgers University. And he has attacked each of these experiences with dedication and enthusiasm, contributing to the success he experiences today as a top life insurance producer.

WORKING WITH PURPOSE

Diligence is one thing, but it's also important to know why you're working so hard. For Ziff, it all boils down to people and the opportunity to build relationships. And it's always been that way for him. "Growing up, I spent a lot of time at my grandparent's house," said Ziff. "My maternal grandfather got me interested in gardening, and I really grew to love it; those were really great times."

That desire to work with and for people continues today. "I have a reputation for doing the right thing for my clients," said Ziff. "It begins with getting to know each person and understanding his or her particular needs. I never start the day thinking about what product I'm going to sell. Every person is unique, and that means each client has different goals and dreams. To me, that's doing the right thing—understanding what each client needs and doing whatever it takes to deliver the best solution."

SPIRIT OF COLLABORATION

Positioning himself to better serve clients was the impetus behind Ziff's move into the private banking arena in the late 1980s. "Banks were not in the insurance business at this time," explained Ziff. "So I went to a bank in New Jersey and suggested to them how valuable it would be to have someone with an insurance license working with them to help their clients get the best financial services. The bank's clients loved the idea and business grew like crazy."

Fifteen years after Ziff started working with bank clients, the federal government decided to let accounting firms get into the insurance business. "I knew that everything I was doing with banking could apply to this industry as well," Ziff said. "And that's really how I ended up working with accounting firms."

Collaborating with other professionals can be a huge asset for producers wanting to build business. According to Ziff, successful relationships are based on knowledge and trust. "For example, accountants need to know you're an expert and that you'll do right by their client or they won't even bother introducing you," said Ziff.

SIMPLICITY MATTERS

Ziff maintains strong partnerships with many accounting professionals. But it's the relationships he builds with clients that ultimately drive his success.

"I have a clear-cut approach to how I work with clients," said Ziff. "More than anything, I keep things simple. I think a lot of producers tend to overcomplicate things, which can really frustrate prospects and, oftentimes, cause them to choose a product they don't understand."

"When I sit down with potential clients and begin talking about the life insurance they already have, I like to ask them why they chose a particular product or insurance company," said Ziff. "Too often, people can't give me a clear answer. That's why I approach things differently."

"I tell prospects that I am not going to convince them why they should buy a product; rather, they are going to convince me. They are going to tell me their goals, and I will show them what I feel are the best solutions. And I will explain it in a very simple and straightforward way. Then they have to tell me why this product is the best fit for their family."

"... doing the right thing—understanding what each client needs and doing whatever it takes to deliver the best solution."

“There’s nothing more significant than the people in your life. That matters so much more than what kinds of products or how many millions you’ve sold.”

CHOICES EMPOWER

By putting his clients in the driver’s seat, Ziff enables them to make decisions they can feel good about. “I want people to discover for themselves what the best solution is for their life and family,” said Ziff. “So I lay out some options that will help them accomplish the goals that we as a team have discussed.”

Partnering with Lincoln Benefit Life plays a key role in offering clients the best solutions. “LBL consistently offers great products and outstanding underwriting backed by strong financials,” according to Ziff. “And you just really feel at home because they’re so good to work with.”

“I really value the relationship I’ve forged with LBL over the years. I know that I can pick up the phone and speak directly with senior management—and that includes Larry Dahl. That’s how much they care. I can call the president of the company and say I need something. It’s a great feeling knowing I have that kind of worth.”

THE PROPER BALANCE

Ziff’s success can also be attributed to his never-ending commitment to his clients and partners. Doing what you say you’ll do is imperative, which is why he’s available 24/7. “I am always there to answer questions,” said Ziff. “I have two phones on me at all times. I respond to phone calls and emails immediately. Trust is important, and I want my clients to know that I’m always there for them.”

This kind of availability can make it challenging to maintain a good work/life balance, but it’s not impossible with the help of a good support team.

“My family has always been a huge part of who I am and why I am successful,” said Ziff. “My wife Lorraine and I have been married for 26 years. She has been my rock, always encouraging me to just keep pushing on. As Director of New Business, she has a handle on every client we have. I also have two sons—

Adam, our Vice President, who has a keen eye and is constantly monitoring the marketplace for product, pricing, and underwriting updates, and Matthew, a successful actor and Graduate Student majoring in engineering at the University of Miami.”

“I’m very proud of my family and can’t imagine doing what I do without their support. We have a philosophy to live each day to the fullest and put family first, so that’s why we’ve always been there for one another.”

MAINTAINING PERSPECTIVE

In the end, everything Ziff does is about people—whether to support his family, his partners, or his clients.

“There’s nothing more significant than the people in your life,” said Ziff. “That matters so much more than what kinds of products or how many millions you’ve sold. That’s why I keep my focus on the families, businesses, and future generations that I can help affect in a positive way. To me, that’s what’s really important.”

ZIFF’S TIPS

Keep it simple.

“My goal is to help clients understand their options and make good choices. A complicated proposal or presentation will just confuse things.”

Provide the best options.

“Work with companies that have great product offerings, underwriting, and service.”

Fight for your customers.

“Be willing to do whatever it takes to get your clients what they need. If that means calling doctors and gathering information for underwriting, do it.”

Build trust.

“Do what you say you’re going to do and always be honest with clients.”

Have an open mind.

“Our industry is always changing, which means there could be new opportunities just around the corner.”

ABOUT ZIFF



Larry Ziff has more than 28 years of experience serving the insurance industry. He is recognized as an innovator who brought life insurance to the banking industry by starting the first division of insurance at United Jersey Bank. He was also one of the first people to work as an independent producer representing multiple insurance companies.

Ziff began his career with Massachusetts Mutual Life Insurance, where he was named New Agent of the Year. He has authored a large number of articles and publications and is often quoted by the media on insurance topics. Ziff has received numerous outstanding performance awards and is considered by industry players to be in the top tier of insurance brokers nationwide.

Ziff enjoys traveling with his wife Lorraine and their two sons, Adam and Matthew. He is also an avid car collector and boating enthusiast.

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY
