



# Top of the Table e-Newsletter

Howard S. Kaye – Boca Raton, FL, USA

Howard Kaye, of Boca Raton, Florida, has qualified for Top of the Table for each of the three years he has been on the Million Dollar Round Table. Howard is the son of the legendary Barry Kaye. Barry Kaye is now 80 years old but is still “going strong”. Howard has primarily taken over the reins of Barry Kaye & Associates, with offices in Florida and California. Howard didn’t divulge the amount of business he is actually doing other than to say that the amount he submitted to MDRT and Top of the Table (approximately \$3,000,000 in 2006) was a fraction of what his firm actually did. Howard, like his father, is unabashedly a great promoter of the benefits of life insurance.

**Would you describe your practice and your typical prospect/client?**

We work with very wealthy people. We sell large life insurance contracts to many of the wealthiest people in the country. Our practice is focused on Wealth Creation and Preservation.

**Could you describe a typical day and/or a typical week in your practice?**

A typical day or week for me is spent focusing on our advertising and marketing, doing the lay-outs for the ads, and preparing for and doing the seminars we do each month. When I am not doing that I am always on the phone talking with the many prospects that call us.

**Are you working more or less compared to a few years ago?**

Definitely more, much more. But that is because my business is growing all the times, and I am selling more and more life insurance.

**What prospecting or marketing methods do you use?**

Our clients come to us from the seminars we do each month and from the tremendous amount of advertising and marketing we do.

**Have you enhanced your prospecting or marketing?**

We are always looking for creative ways to be more effective in our marketing. We have been doing the seminars for years, along with full page ads in the major newspapers and magazines. We are now advertising on billboards and in movie theaters. We also do a regular radio and television show. Like I said, we have always done a tremendous amount of marketing and advertising.

**At this stage of your career, is it difficult for you to “get in front of” new prospects? Does the business seem harder or easier now than it was in years past?**

It's not difficult at all. People request appointments at our seminars, or they call us because they saw our ads or our radio or television program. We don't go out and solicit business. People come to us. Because of our marketing we have almost more people to see than we can handle. We take applications for huge life insurance policies all the time right over the phone.

**Would you tell us about your staff?**

Right now we have eight full time staff members. Our staff handles all of the servicing and underwriting and everything else. I am completely involved in the marketing side and the client interviews.

**Are you using any unique technology?**

I don't think we are using anything that most professionals aren't using. Where we are unique is in our emphasis on marketing and advertising and our significant financial investment in it.

**How optimistic are you about the business in general, and particularly your future in the business?**

Life insurance is and has always been a tremendous asset to own—it is unquestionably the best investment ever created to pass down wealth. So, I am always very optimistic about the business and what we can accomplish. The industry always has its challenges, but life insurance is such an incredible product our business keeps growing.

**What do you do to stay motivated and focused? Do you ever get down or bored, and if you do, what do you do about it?**

The business is challenging and exciting, so I am never bored or down. I get frustrated or upset when things don't go as well as I think they should, but I don't get distracted by it.

**If you could share “One Thing” that you feel differentiates you as a world-class advisor, and enables you to do such an extraordinary amount of volume to qualify for Top of the Table year after year, what would it be?**

People recognize our conviction and expertise. We show people how important it is to own life insurance. We present life insurance differently—we present it as an asset. We get people to understand that life insurance is money—that it is a commodity, and that it should be a big part of every diversified investment portfolio. I tell the following to people that think they have a lot of investment expertise: “You know a lot about your stocks, bonds, and mutual funds—but, you can't tell me how much they will be worth in 20 years. I can tell you exactly what your investment in life insurance will be worth tomorrow, and the day after that, and twenty years or more into the future!”

We prove to people that life insurance is real money, and that it is an unmatched wealth creator when compared to any other investment vehicle. We clearly show wealthy people that by only taking their excess wealth or their excess income (simply taking money they will never need and are going to pass down anyway when they die), we show them that they can invest it in life insurance and absolutely multiply their wealth.

The “One Thing” that I think differentiates me is probably two things: My conviction of life insurance, and my understanding and commitment to marketing and advertising.