

# The Power to Learn from Customers

The Key to Success as Achieved by  
a Top Sales Agent

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## **In publishing the English-language version of *The Power to Learn from Customers***

It will soon be two decades since I began working as a Life Planner. In looking back, it seems that I have been working daily while continuing to constantly contemplate the purpose for which I work.

- How can I spend my career happily and in a manner that is fulfilling?
- How can I continue to value my relationships with my family and close friends?
- How can I lead a life that is spiritually rich?

Of course, these are not matters that concerned me from the very beginning. When I first switched jobs, I was full of insecurities and could only ponder what I needed to do to secure contract signings. I simply could not imagine where I would be in three—let alone five—years' time. Yet, the fact that I am here having built up a nice little career and savoring the pleasures of life is all thanks to the many years of rich experiences that I have enjoyed since I began. If anything, the lessons I have obtained from failures have undoubtedly helped to shape my own foundation to a greater extent than my successes to date. I have gotten to this point of my life while meeting and learning from many people along the way.

I can still vividly recall the words spoken to me by an elderly member of the Top of the Table (TOT) at whose table I sat during an annual conference of the Million Dollar Round Table (MDRT) in my third year as a Life Planner:

*Your only job is to formulate strategies and meet with clients. Anything you don't need to personally attend to should be delegated to your staff. Your yearly plan should be formulated with your personal life as your starting point. You decide with your family when and where you want to take your holidays. For the rest of the year, you draft a plan for work. It is your family and your own life that are important. That said, you must always surpass your figures for the preceding year.*

I eventually came to gradually understand the essence of what I was told back then. I should focus on enriching aspects of both my work and my private life. I have come to know success of late in terms of the fulfillment of this focus.

Happiness is not about your status, reputation, or pay level but about how much you can be of assistance to others and to society at large. I would like to see work not as a means by which people live but as a means by which lives can be enriched.

Several years ago, I began teaching courses on such subject matters as *business studies* and *leadership* at a number of universities. I believe that my job as a Life Planner is what has also allowed me to relate my own experiences and ideas to students seeking to spread their wings in society. You have all probably realized this point yourselves. The goal in life is not to obtain large homes and luxury cars. True spiritual wealth comes from making your family and society happy through your existence.

It has been a little over five years since this book was first published. It is through Oriental Life Insurance Cultural Development Center that I have been able to publish an English-language version of my book and have readers from more countries and regions read my work. I am truly pleased. Indeed, nothing could please me more than to know that this book might positively influence the actions of those who read it. I would like to continue to explain the importance of insurance to many people while I remain grateful to my clients, family, and colleagues.

Finally, I would especially like to express my immense gratitude to my wife, who has believed in me over the course of the last two decades and who has occasionally encouraged and supported me along the way. While my wife did not object to my decision to switch jobs, she did not explicitly agree to it either. It would have been natural for her to feel that there was no pressing need, with a small child at home, to discard a stable life and venture to enter a tough field. I believe that the first three years in particular were anxious ones for her as I was working while taking almost no time off at all.

These days, I freely take some personal time for myself, incorporate holidays and leaves into my plans, and enjoy setting up dates for playing golf, a pursuit that I share with my wife. I am very thankful.

I would like to continue to take on all sorts of different challenges for the sake of everyone I have yet to meet.

October 2017  
Toshiaki Koyama

## 「お客様から教わる力」英語版の出版に寄せて

ライフプランナーの仕事をはじめてから間もなく20年が経ちます。

あらためて振り返ると、いつも「何のために働くのか」ということを問い続けながら、日々仕事をしてきたのではないかと思います。

- ・ どうすれば幸せで満足のいくキャリアを歩めるだろうか？
- ・ どうすれば家族や親しい友人たちとの関係を、大切に続けていくことができるだろうか？
- ・ どうすれば心豊かに人生を送ることができるだろうか？

もちろん最初からそんなことを考えていたわけではなく、転職した当初は不安ばかりで、どうすれば契約がいただけるだろうかということしか考えていませんでした。5年はおろか3年先も自分がどうなっているか全く想像もつかない状況でした。しかし、いまこうしてキャリアを積み、楽しく幸せに過ごしているのは、スタートしてから数年間の濃密な経験があったからです。成功体験よりもむしろ失敗から学んだ経験が間違いなく自分の基礎を創り、いまの自分を支えています。多くの方と出会い、教えていただきながらここまでやってきました。

ライフプランナーになり3年目のときのことです。MDRT(ミリオンダラーラウンドテーブル)アニュアルミーティングで、同じテーブルに座った年配のTOT(トップオブザテーブル)の人に言われた言葉はいまでも鮮明に覚えています。

「自分の仕事は、戦略を立てることとお客様に会うことだけ。自分がやらなくてもいいことはスタッフを雇い任せる」「毎年の計画はプライベートから立てる。家族でいつ休みを取り、どこに旅行に行くかを決める。残った日で仕事の計画を立てる。大切なのは家族であり、自分の人生だから。でも必ず前年の数字は越えなければいけない」

言われたことが、ようやく少しずつわかるようになってきました。仕事もプライベートも充実させる。それが実現になってきています。

幸せとは、地位や名誉や報酬ではなく、どれだけ人の役に立てるか、社会の役に立てるか。仕事は生活をする手段ではなく、人生を心豊かにする手段でありたいと願います。

数年前からいくつかの大学で「営業学」「リーダーシップ」などのテーマで講義をしています。社会に羽ばたこうとしている学生たちに自分の経験や考えを話すことができるのも、ライフプランナーをやっているからこそ実現できたことだと思います。たぶん、みなさんも気づいています。大きな家や高級車を手に

入れることが人生の目的ではなく、家族や社会に喜んでもらえることが本当の心の豊かさであることを。

この本が出版されてから 5 年強が経ちました。このたびアジア生命保険振興センターのご尽力で英語版を出ささせていただくことになり、より多くの国や地域の方に読んでいただけるようになりました。本当に嬉しいことです。この著書を手にとっていただいた方にとってこれからの活動のヒントになれば、こんな嬉しいことはありません。

私もこれからも引き続き、お客様、家族、同僚たちに感謝しながら、多くの方々に生命保険の必要性を伝えていきたいと思います。

最後に、この 20 年間私を信じ、時には励まし応援してくれた妻には、特にお礼を伝えたいと思います。妻は転職にこそ反対はしませんでした、決して賛成でもありませんでした。小さな子どもを抱え、安定した生活を捨て、あえて厳しい世界に移らなくてもいいのにと思ったのは当然のことでしょう。特に最初の 3 年間はほぼ休みを取らずに仕事をしていたので不安だったと思います。

いまは自分の時間も自由に取れるようになり、休暇の予定を組んだり、二人の共通の趣味になったゴルフの計画を立てるのが楽しみになっています。本当に感謝しています。

これからも新しく出会う人たちのために、いろんなことにチャレンジしながらがんばっていききたいと思います。

2017 年 10 月  
小山聡章 (Toshiaki Koyama)

## **Preface** – In order to do work better and lead a better life

Upon graduating from university twenty-four years ago, I got a job with Recruit Co., Ltd<sup>1</sup>., as a way of pushing back against a sense of inferiority attributed to my educational background given that I was unable to go to the university I most wanted to attend as a result of having failed my entrance examination. In this way, I suddenly began my life as a newcomer who had slammed into a figurative wall and embarked as a salesman on a path that seemed to extend into the horizon.

In the ten years that I was with Recruit, I was involved in sales efforts for three new projects. Five years after being appointed manager, I made the decision to leave the Recruit nest that I had grown to love out of a desire—both professionally and personally—to ascend to a higher stage and secured a position with The Prudential Life Insurance Company, Ltd., (hereinafter referred to as “Prudential Life”).

Five and a half years after joining Prudential Life, I was granted the ultimate certification as a sales agent; I became an Executive Life Planner<sup>2</sup>. For thirteen consecutive years beginning in my second year with the company, I met the criteria for joining the Million Dollar Round Table (MDRT)<sup>3</sup>, an international trade association for the insurance industry. In time, I came to qualify seven times for the Court of the Table by reaching a standard three times greater than the base requirement for the MDRT. I qualified for the Top of the Table in 2006 by reaching a standard six times greater than the base requirement for the MDRT.

I have come this far with enormous pride in what I have managed to accomplish professionally for myself to date.

When you work a number of years in sales, you encounter various situations. Intolerable ordeals, exhilarating joy, and overwhelming inspiration.... Each imparts something to us and makes us realize something important. It is later when you come to deeply understand that no situation, good or bad, is pointless in the grand scheme of life. Ultimately, the extent to which you can use an experience to nourish yourself is what is important. By amassing such sources of nourishment, you will refine your power as a human being.

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<sup>1</sup> A leading Japanese company dealing with personnel dispatching, sales promotional media, personnel media, and other services.

<sup>2</sup> A Life Planner who satisfies certain stringent performance criteria; for example, he or she must have at least 1,000 contract signings to his or her credit. A Life Planner refers to a sales employee of Prudential Life.

<sup>3</sup> Million Dollar Round Table (MDRT) is an international, independent association of leading life insurance and financial services professionals.

Human power. You must constantly refine this power in both your professional and personal lives. I believe that this is also essential for nurturing the *power to learn* from those around you. At first glance, the term *learn* might seem to be a passive action, but the opposite is in fact true.

We are surrounded by many fine people who are active in a variety of different fields. By meeting and interacting with such people, you can be stimulated and will be able to learn and grow.

However, this does not consist of a relationship in which you only receive what is given to you. You may have heard of the notion of *give and take*. If anything, you will not learn the really important things in life unless you *give and give* or even *give and give and give*. In order to refine the *power to learn*, proactive initiatives to become accepted and trusted by someone from whom you would like to learn are vital. To this end, you must enhance your human power.

I myself have learned many things from my clients to date. Some of them sustain me as I am today and have dramatically changed how I live my life and the stance I take in my own career.

I once asked a proprietor of a business to describe the kind of person he thought a top-level salesperson was. He responded that it was someone who was capable of completely winning over the hearts and minds of clients to such an extent that a business would have no need for anyone else. Upon hearing this, I wondered where I stood in relation to such a standard.

I concluded that I had not yet reached this level. At that time, I tended to think in self-centered terms, such as by wondering how I could grow. In this way, I was not really thinking much about my relationship with my clients from their perspective.

However, having learned of this situation, I came to think deeply about how I aspired to emulate Life Planners in terms of their image and stance. Their ideal image and stance remain etched in my head at all times.

In order to engage in higher quality work, you need to cultivate and powerfully impart the notion that your sales are the way in which you express originality. Networks should also be built to collaborate with top-level persons as a way to elevate the stage upon which you work. To lead a richer life, you should be aware of the need to maintain a work-life balance by also focusing on interests outside of work.

I learned and came to identify these standards of mine through a process that involved questioning my clients and having a *eureka* moment with some of their responses. If I had exaggerated my own self-worth and engaged in work by relying only on my ideas and values, this recognition would not have transpired.

I am also constantly asking myself, “For what purpose am I working?” and

“What kind of life do I want to lead?” This is because I can always overcome difficulties and hardships and grow as long as my will and core remain properly grounded and aligned.

These days, I more frequently advise younger members of my company on the stance that should be carefully maintained when engaging in sales activities and describe this stance during workshops and in speeches organized as requested by the companies to which my clients belong and other companies in my industry. Prompted on a timely basis by a representative of the PHP Institute Office<sup>4</sup>, I decided to commit to paper a detailed summary of this stance.

It would please me greatly if I could share even a little bit of what I have learned through my experiences, including those that involved failures and those that beleaguered me.

Rather than put forth a simple collection of expert sales tips, I would like to describe the joys and profound nature of sales and the future course of my career to readers and highlight through this book my interactions and involvement with my family, my community, my interests, and volunteers and other such persons.

*Through my work, I would like to gain happiness and share in this happiness with those I meet.*

I work daily for this purpose rather than to make more money or improve my station in life. I hope that readers understand this perspective and will be able to perceive how wonderful it is to be of use to people, to grow, and to begin to meet new people by *working better*. I also hope that they will work to enrich their lives going forward. It would please me greatly to know that this book was useful for helping bring about such results.

June 2011  
Toshiaki Koyama

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<sup>4</sup> The Japanese-language publisher of this book.



# The Power to Learn from Customers

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## Chapter 1: The moment you feel blessed to be a Life Planner

### (1) An event that broke my spirit and made me think that I could not go on

#### **“My wife was admitted to hospital earlier today.”**

It has been fourteen years since I became a Life Planner. Only once during this time did I ever feel like I wanted to quit this job.

I sold life insurance to her shortly after I switched jobs. When I say *her*, I am referring to a classmate from high school and a good friend of my wife. Because our homes were also in the same neighborhood, our families often hung out with one another. I spoke to her and her husband about insurance options.

They had two children: one in year two of primary school and the other a senior in kindergarten. While the husband worked for a major home appliance manufacturer and was already enrolled in a life insurance plan, the wife was not because she believed that it was not necessary given her role as a full-time homemaker. After I recommended a plan that came with death coverage that was compatible with her future plans, she agreed to sign up.

On my third visit to see this couple, I accepted her application form and a declaration of health conditions. She turned to me and said, “You know what... The other day, I underwent a complete medical checkup for the first time with my husband.”

I responded, “I’m sure nothing will turn up but it’s a good idea to undergo such checkups regularly.”

She was duly enrolled in an insurance plan. The day after I called her to congratulate her and let her know that she could now enjoy peace of mind, I received a call out of the blue from her husband in the late hours of the night.

“My wife was admitted to hospital earlier today.” I had just spoken to her on the phone the day before. Not having a clue as to what might have happened, I was simply shocked. After I was then told that the results of the medical checkup had revealed something unexpected, I drove quickly to her home. When I arrived, the husband was staring blankly at the ceiling. The medical checkup had produced abnormal data that necessitated a more detailed follow-up examination, which in turn led to a diagnosis of acute lymphocytic leukemia. The wife was thereupon immediately admitted to hospital.

The husband did not know where anything was kept in the home and did not even know what time his kids started the day at school and kindergarten. He was completely bewildered. I wondered whether there was anything that I could do to help. I first promised the husband I would make inquiries to

determine whether the hospital to which the wife was admitted had a doctor specializing in leukemia on its staff before I left. The next day, I headed to the hospital to pay a visit to the wife.

When I arrived in front of the hospital room, I could see from the hallway the diminutive back of the wife, who was sitting up in bed and facing the window while crying. This painful view of her from behind remains to this day etched in my mind. Unable to enter the room, I strolled for a bit throughout the hospital. This is because, despite hurriedly arriving to visit the wife in the hospital, I had no idea what I could say to her upon seeing her in this condition. While wandering aimlessly, all sorts of thoughts churned in my head, causing me dismay to such an extent that I was unable to make sense of anything. I told myself I had to first calm down. In addition to being a friend, I was also her life planner. After I managed to settle down, I once again visited her room as if nothing had happened.

She was looking down through the window directly at the kindergarten that her own child was attending. Although she had tried to act composed at first, she broke down crying when she saw the kindergarten in question. It was then that she turned to me and said, “Until yesterday, I brought her to and picked her up from kindergarten every day. And now suddenly I can’t. It’s possible that I might never again be able to go outside.”

I was unable to even find words to comfort her. I finally uttered a few statements—“It was detected early so you should be fine.” “You’re now covered by life insurance so you have nothing to worry about.” “Feel free to ask anything at all of me if there’s something that I can do for you”—before departing from the hospital room.

### **Doing nothing but crying about your problems will not get you anywhere**

The wife’s struggles to overcome her illness began. Wanting to do everything possible, the husband too tried every option he could. They switched hospitals, administered anti-cancer medication, and accepted an organ transplant from a donor after half a year of searching for a match. As for myself, I read books and harnessed networks of doctors, nurses, and persons who have dealt with the same illness to provide the husband with as much information as I could get my hands on.

Nevertheless, it was all in vain because she passed away exactly a year after her life insurance contract came into effect. This was the first time in the one and a half years since I joined Prudential Life that a client of mine had died.

On the day that I was notified of her death, I was unsure as to whether or not I should pay my respects before the end of the day since she was scheduled to arrive back at her home in the middle of the night. As the head of the sales

office told me that it would be a good idea for me to go right away if I were a friend, I visited her home late at night.

Intending to light incense sticks and excuse myself immediately, I was then asked by the husband, “How were things back in high school?” I related my memories of the culture festivals we participated in and the celebratory parties we enjoyed afterwards, about her winning an event at an athletic competition, and about our field trips and school excursions. I described her as always being positive and upbeat and as being the person to set the mood in class. As I spoke of these things, the husband listened intently with his eyes closed. With the husband seated next to his dearly departed wife in front of me, I chose to keep him company until dawn while shedding tears and fondly recalling the past out of a sense that the three of us were having one last conversation for old times’ sake.

When the funeral came to an end and various procedures were being taken care of, I was once again struck by the piercing pain of the loss of my friend. *What if I had not been a Life Planner and had been merely a friend*, I thought. I would not have been privy to much information on how she had become ill, how she thought of her kids, the struggles that she dealt with in fighting the cancer, the efforts of her husband, and the sadness of her children and would most likely have done nothing much more than receive the shocking news of her condition. There is no doubt that a general sentiment of pity would most likely have been felt in my soul.

However, as her life planner, I had no choice but to strictly observe the reality unfolding around her, as a result of which I bore direct witness to her sorrow and to the hardships experienced by her family.

Even for a client who is not a personal friend, the difficulties faced should be the same. I remember every conversation that I ever had with couples. These conversations focused on what kind of home these couples wanted to create and on how they wanted to raise their children, among other topics. I even understood what was going on in their minds when they enrolled in an insurance plan in order to protect their own happiness.

I became compelled to face, in every respect, my first-ever death of a client. Will I have to experience this level of indescribable, impotent sorrow and emotional pain over and over again? When I pondered this, I could feel that my heart was about to break.

*I’m not confident that I can continue to do this job. I’m not strong enough for such a painfully hard job.*

When I spoke of these concerns to the head of my sales office, he told me of the time that a senior colleague of his, whom he admired greatly, died in a

traffic accident when he was previously a Life Planner. Despite being so overwhelmed with grief that he forgot that he was a Life Planner, he was compelled to deliver a death benefit to his senior colleague's bereaved spouse. On hearing this difficult story, I cried along with the head of my sales office.

I came to believe that I could no longer continue to work as a Life Planner if I were forced to experience more tragedies of this sort. What made me reconsider were three letters that I received.

One was a letter written by her while she was in the hospital.

*I didn't think that I would be taking advantage of my insurance plan so soon. However, I intend to take my time and get better. I'm glad that you were my insurance agent. Sincerely ...*

Another was a letter of appreciation written with care by the husband. The remaining letter was written by my friend's mother, a woman I had never personally met. In that letter, she wrote the following: *Unfortunately, my daughter has passed away. I am grateful for everything you did for her. Please continue to look after my daughter's family.*

By reading these letters, I was made to realize something; I should not wallow in self-pity when others are relying on me in this fashion.

A contract for life insurance is nothing more than a mere portal. It is an expression, made as concretely as possible, of the love that the client has for those who are important to him or her. In the unlikely event that something happens to a client, this expression, along with insurance money, is responsibly delivered to the beneficiaries. Ties with the family members of a deceased client continue to be forged for a long time thereafter. I was made to realize that this is the mission of a Life Planner. These three letters taught me the value of what I do for a living and the weight of the responsibility I bear. This marked my real beginning as a Life Planner.

## **(2) What is important is not the entrance but rather the goal**

### **Facts as related by action reports**

As I described in the preceding part, it was the death of my friend and client soon after I got my start as a Life Planner that served as the catalyst for my efforts to delve more deeply into the essential qualities of a Life Planner. I subsequently began to engage in all manner of paperwork for the first time ever, such as by assisting in carrying out statutory procedures and producing documents, undertaking administrative tasks at hospitals and municipal governmental offices, and performing steps to request insurance money from the company on behalf of the family.

What made me most anxious in this context was whether my friend's insurance money would be properly paid out. My friend had undergone a medical checkup a week prior to her application and her illness was discovered in the afternoon of the day on which the application itself was received. What gave me cause for concern was the fact that the date of the contract application was the same as the day on which the illness was revealed.

While no discrepancies would be discovered if everything was done in proper chronological order, the admission of a client to hospital for a serious illness immediately after becoming enrolled in an insurance plan compels an insurance company to verify, among other pertinent matters, that the client had not been visiting a hospital [for the same condition] prior to the date of application.

As expected, a rigorous investigation was commenced. Upon finding out that my friend's doctor was also being questioned, I prayed that the insurance money would be paid out. At that time, I could do nothing more than pray. While I believed that there would be no problem in having the insurance money paid out, I was—truth be told—beside myself with fear that things would not work out. This sense of insecurity remained a constant thorn in my side day in and day out. If even a minor point in the declaration of health conditions made by my friend was not true, I do not believe that I could have been more composed than I was at the time. It was then that I became aware of the immense importance of the single sheet of paper on which a declaration is made.

The clincher in the investigation was my *activity results table*. This table, which I make sure to submit to the company every Monday, lists everything I do in the preceding week. It goes without saying that the activity results table that I had submitted at the time listed the date and time at which my friend made her application. This record was checked against the time at which she went to the hospital to ask for the results of her medical checkup, whereupon it was determined that the contract was concluded first. Thus, the insurance money was uneventfully paid out in full at the end of the day.

I believe that there are few people who, when they enroll in an insurance plan, seriously imagine beneficiaries receiving insurance money in the unlikely event of something happening to them, even if they might not be too happy with the idea of paying a monthly insurance premium. Such a scenario is simply beyond their imagination. Yet, such a day will invariably come. It is possible that such a day might even be tomorrow. In the unlikely event that such a day does come, Life Planners are tasked with responsibly making payments to surviving family members. In order to protect the members of your family, we will do everything possible to support them without

compromise. Indeed, this is the goal of life insurance.

In the case of Prudential Life, we are thoroughly committed to making payments as soon as possible, irrespective of whether the client is admitted to hospital, undergoes an operation, or dies. Our administrative staff in charge of making payments will truly deal with cases with rapid efficiency.

Let me tell you the story of something that happened once upon a time. A colleague's client, who was married and had a child, passed away. After consuming a New Year's dish on New Year's Day, he felt unwell and went to his room. Since he failed to return, the wife went to see what was wrong and discovered that he was already in a state of cardiac arrest. The husband died on the spot. A claim for insurance money was submitted to the company upon his death, whereupon the section in charge of processing claims and making payments contacted the client's life planner and indicated that it might be possible to supplement the amount of the claim with extra benefits. The client's insurance plan had an accidental death benefit rider that would provide an additional benefit in the event of an unforeseen accident.

Since the client had been suffering from a chronic heart condition and physically unwell, neither the Life Planner nor the surviving members of the client's family initially believed that this rider could be validly applied. However, the person in charge of processing the client's claim took a look at the death certificate, which indicated that "the deceased started to feel unwell while eating and died when the food (rice cakes in *ozōni*<sup>5</sup> soup) he was eating became stuck in his throat," and notified the Life Planner of the possibility that the death could be treated as an unforeseen accident.

I remember that I was surprised and felt moved when I first heard this story. Who could have believed that the company would voluntarily go out of its way to recommend a higher payment of benefits? It was a proposal that neither the Life Planner nor any surviving member of the client's family was expecting to hear. A doctor was questioned as requested by the person in charge of processing the claim and with the permission of the surviving family members. In the end, the benefit as set forth in the rider was also uneventfully paid out.

In this instance as well, the single sheet of paper constituting the medical certificate played a huge role. More than anything else, I cannot fail to express my respect for the philosophy of the company and the actions of the staff members with whom I associate, for their goal is to pay out 100 percent of insurance money provided for through life insurance plans that are a concrete expression of the love that clients feel for their families.

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<sup>5</sup> A soup primarily consisting of rice cakes consumed when celebrating the New Year's holiday.

## **The impact on life of a difference of just a few hours**

In the case of my friend in the story I outlined earlier, I would not have been able to accept my friend's application if she told me that she wanted to apply for a life insurance plan in the afternoon once her condition had been revealed through a medical checkup conducted in the morning of the same day.

A difference of just a few hours or a seemingly minor reversal in a sequence of steps can sometimes prevent someone from enrolling in a life insurance plan. It is also undeniably possible that this inability to enroll could have huge repercussions on the subsequent lives of the client and the client's family. If a client wishes to enroll, it is unquestionably the right course of action to have a contract concluded as soon as possible. For this reason, no life planner may allow any sign of willingness or interest on the part of a client to be overlooked.

To live is to accept the risks that come with not knowing what the future may hold. Such risks may not just be in the future but also right around the corner. Life is full of unforeseen contingencies. This is why remote chances affect both families and companies. Insurance is thus unmistakably necessary. I do not have clients become enrolled in life insurance plans in order to hear them tell me they would feel more at peace if I were their insurance agent. This sense of peace is nothing more than a mere gateway into the world of life insurance policies. To what extent can a client's future dreams and feelings of love for his or her family be optimally rendered into concrete form in collaboration with the client? To what extent can insurance money be responsibly paid out in the unlikely event of a contingency? Carrying out these functions is the responsibility of a Life Planner.

That a Life Planner is a position that entails direct encounters with *death* is something that I came to realize with the death of someone who was my friend and client. It is a job through which you will learn of the profound extent to which a client loves his or her family and of his or her dreams, as well as a job that will force you to share in the fear of death and misfortune. It was also brought home to me that, in order to pay out insurance money with a sense of pride when the *unlikely contingency* in question is encountered, you must imagine that day from the moment you first meet your client.

I am ill at ease with the phrase *selling insurance*. There is no sense of *selling* something when it comes to insurance. I retain the plan I design on my own and draw up with my clients with a sense of responsibility. I continue to protect a promise that corresponds to a far-off future while I attend to the lives of my clients. It is with such aims that I perform my work as a Life Planner day after day.

### **(3) The joy that you feel when someone else depends on you 100 percent**

#### **Making use of life insurance**

What do iPads, smartphones, and Facebook all have in common? These are all goods or services that I either have or am registered with and that I do not use at all. (I am embarrassed to admit this but I am quite famous among my friends and acquaintances for being a Luddite.) While it may seem strange for someone like me to say this (or perhaps in one sense what I am about to say might in fact be persuasive), any product—no matter what kinds of functions, advantages, or positive benefits it offers—is rendered meaningless if it is not used. There is no exception to this observation when it comes to life insurance.

I once received a phone call from a client who called for some information.

“I’m calling about my father. Two months ago, he collapsed from a subarachnoid hemorrhage and we have had to incur significant medical costs. I’ve been looking at my father’s insurance card, and I have no idea what any of the provisions means. Since I remember feeling impressed about the fact that I could use my life insurance plan in a number of different ways when I signed up for Prudential Life’s insurance policy, I thought of you and decided to try to call you. I know that this matter involves a policy with a different company but I was wondering if you could help me this time.”

I replied that I would naturally be happy to oblige and immediately went to visit the father, whom I had met once before, to pay my respects. His brain had sustained some damage, and he was more or less asleep at the time. I left the hospital and asked my client, “Have you submitted an application for a severe disability insurance benefit to the insurance company from which your father purchased a policy?” I asked this because, while the client called out of a concern that medical costs were very high, I believed that the father might have been entitled to receive insurance money if his severe disability was acknowledged.

My client replied, “Since you asked me this question before, I went ahead and submitted an application. It had been almost a month since I returned a form along with a medical certificate that was sent to me but I had yet to hear back from the insurance company. That’s when I called to figure out what was happening. I was told, ‘Sorry for the delay but we can’t acknowledge that your father has a severe disability based on his medical certificate. We will immediately pay the hospitalization benefit.’”

Upon hearing this, I wondered if something could not be done and made a promise to my client. “I don’t know if it will help but let’s try to see if we can’t get some results by working together on this matter.”

First, we had the insurance company from which the father purchased a policy send another copy of the medical certificate and then we obtained

another appointment with the attending physician. I went to the hospital together with my client and explained who I was and what my main purpose for coming was. I described examples of the ways in which life insurance can be functionally used: “For this purpose, we need to obtain a medical certificate from you. If the father’s medical condition hasn’t changed since you previously produced his medical certificate, would it be possible to change the wording used without modifying the substance of the outline that you set forth in his medical certificate? We apologize for causing you more trouble by having to carry out this particular procedure a second time.”

I interviewed the doctor and asked him a number of questions—when was the patient admitted, what examinations and operations were performed on the patient, and what was his current condition—and produced a two-page report based on the answers given to me. I then conveyed to the doctor what points needed to be clarified by him in writing. In addition to noting that the patient required nursing care for his current state, the doctor was asked to inscribe such points as the following in detail: “At what angle is the bed raised and how is the patient held when moving him from this position?” “What kind of liquid diet does the patient consume and how long in minutes does it take to feed him?” “How many centimeters can the patient move forward in one step while receiving nursing care?” Details regarding the state of nursing care as it relates to the use of the toilet and bathtub were also included.

Since everything was based on facts, the doctor agreed with the purpose of what we were trying to accomplish and rewrote the father’s medical certificate. After this was received and submitted to the insurance company, the father was recognized as suffering from a severe disability, whereupon insurance money totaling several tens of millions of yen was remitted two weeks later. My client was thrilled, “Thank you so much for helping me with this matter even though it involved a different insurance company from yours. I am truly grateful.”

### **To be the type of person that others think of when they need help**

In addition to this example, I will sometimes investigate social insurance schemes run by the national or local governments and provide information that can help clients obtain money they are entitled to receive by submitting an application. This is the big difference between the notion of *enrolling in an insurance plan* and the notion of *taking advantage of an insurance plan*. With my company, the same life planner will essentially be continuously in charge of a given client. This system is meaningful in order to have an insurance plan that a client has taken the trouble to enroll in used properly and correctly.

I aspire at all times to be the type of person who can inspire clients to feel a sense of security with respect to their situation (“No matter what happens, he’s the kind of guy who can probably help me out”), to be the type of person for

others whose name comes immediately to mind when they are in trouble, and to be the type of person who can cheer others up with a positive attitude just by meeting them face to face.

For this reason, regardless of whether sales numbers are bolstered or not, it is when I am 100 percent trusted by a client that I feel delightfully blessed to be a Life Planner. No doubt, there are those who think that, to the extent that they are salespeople, it is inconceivable that they can put forth any effort into something that will not improve their sales numbers. Of course, as I am also a sales agent, I too work to improve my sales numbers. On the other hand, however, this sort of joy is directly tied to motivation and provides me with a huge dynamic boost that keeps me working. In extreme terms, I want everyone I meet to be happy. While this may sound like mere lip service, it is truly heartfelt.

I continue to acquire new knowledge and build networks in order to always be able to respond to inquiries that are unrelated to insurance. I seek to have clients trust me and to respond to such trust with sincerity. This is the essence of my *raison d'être* as a Life Planner.

#### **(4) What it means to completely capture a client**

##### **A former top-level salesperson's watchword**

I went out to eat with a company president who was once a very active successful salesperson. I asked him, "So, as a top salesperson yourself, who would you consider to be the most amazing salesperson you've ever met to date?"

I figured that he would talk about someone with an outstanding performance record or someone who had possessed an incredible network of contacts. However, the response given differed a bit from what I was expecting to hear.

He prefaced his response by saying, "In a word..."

My dinner companion proceeded to respond, "It was someone who completely captured his clients." *Completely?* I thought. *Capture?* Not quite sure of what to make of this response, I asked him to elaborate.

"Let me try to explain by looking at your situation. It is when a client thinks to himself, 'I have no intention of obtaining information on life insurance from anyone else but Mr. Koyama. He's the only guy I need.' Now you won't be that kind of salesperson unless you are far and away a superior performer, possess an overwhelming pool of knowledge, have human power, learn constantly, and are capable of conveying the latest relevant information to others. It is only then that you can exclusively capture a client's heart. This is what I mean when I say that you need to completely capture a client."

My mind was buzzing from hearing his response because I understood him to mean that even the client needs to feel that I am special.

It goes without saying that it is nearly impossible to be committed 100

percent to all clients. Nevertheless, it was at this time that I first came to realize that I had to strive to elevate myself with this objective in mind. I was reminded that, in order to become the sort of life planner that aspires to *completely capture clients*, I had to possess a higher vision at all times, refine myself, and continuously engage in creative work to determine what values I could provide.

While I had hardly failed to be the type of person who did not, as a matter of course, think about his clients, the greater part of my head was occupied with such questions as the following. *How can I achieve good results? How can I increase my pool of knowledge? How can I obtain more experience? To what extent can I maintain myself at a relatively high position?* This was the evaluation standard to which I had been subjecting myself. Since I spoke to my acquaintance, however, I re-examined myself in terms of the kind of life planner I aspired to be and the stance I ought to take. I came to profoundly think about such matters. I also realized the importance of providing my clients with high-caliber support.

### **To prevail over others who are highly knowledgeable about insurance**

The term *differentiation* is often used in competitive society. Once upon a time, I too used to emphasize differentiation as a strategy. However, differentiation is largely predicated on making comparisons with other individuals and companies. In other words, in the context of comparisons made with others, you must always ascertain superiority. This has the effect of remaining focused on *others* despite the fact that you are fundamentally required to be focused on clients above all other considerations.

Of course, differentiation as a notion is not a negative one. For a salesperson, there may even be times when it is necessary. But if comparisons are to be made, it is more important I believe to focus on and elevate elements that describe the extent to which your work has improved and the extent to which you have grown over time rather than attempt to compare something with something else entirely. The ability to do this and find and cultivate a field in which you perform well or to gain experience and apply it to a specific field to build yourself up in that field will come to constitute a competitive advantage for yourself.

What I currently would like to regard as important in order to become the sort of life planner who can completely capture a client is *personalization* over *differentiation*. *Personalization* entails the showcasing of originality. You will learn to identify the advantages you offer and tout them to others with whom you interact. For example, “I am a salesperson who also organizes sales workshops.” “I am a salesperson who is good at talking about succession

issues.” “I am a salesperson who can provide detailed information on business cash flow.” Personalization is the hook that can help form a strong impression on the other person if you utilize discrete talking points rather than abstractions. You should note, however, that this is premised on having a comprehensive pool of fundamental knowledge at your fingertips. It will not work if you neglect basic components to focus only on a single area of specialty.

In this way, you will seek to prevail not with *tangible objects* but with *actions*. Rather than compete with *tangible objects* like products, I believe that personalization consists of competing by accumulating *actions* that are your forte, *actions* that serve as your articles of faith, and *actions* in which you have gained extensive experience.

In my case, the fact that I am a Life Planner linking individuals with one another is something that casts me in a good light. For example, when a young proprietor wishes to expand his business, I would refer him to a company that provides marketing support that is effective for getting the word out. If someone comes to me with questions about cash flow, I will introduce a management consultant who is particularly strong when it comes to financial matters. For someone in charge at a company that wishes to revise its personnel system, I might introduce a public consultant on social and labor insurance or personnel consultant. In this way, I want to help clients out as quickly as possible whenever they are in trouble or when they need help.

A business manager often works in solitude and is unable to talk about or share his or her own concerns with someone else. I sometimes set up opportunities for deepening communications among such people (such as meetings accompanied by a breakfast, lunch, or dinner). Building bridges among people for whom such connections could be beneficial for business and among people who might simply get along well with one another is something I would like to continue to strive to achieve. I expect that I would be greatly pleased if something were to take root and grow through such initiatives involving such people.

I believe that there are many people in possession of an extensive pool of knowledge on insurance. If I proceed like a normal person, I will be unceremoniously defeated by such people. Thus, I would like to take them on in a different field. My wish is to go in further pursuit of identifying and grasping the meaning of what is, besides knowledge, important to us from this perspective. This is to ensure that I am the only person that my clients seek to turn to for advice whenever they are in trouble.

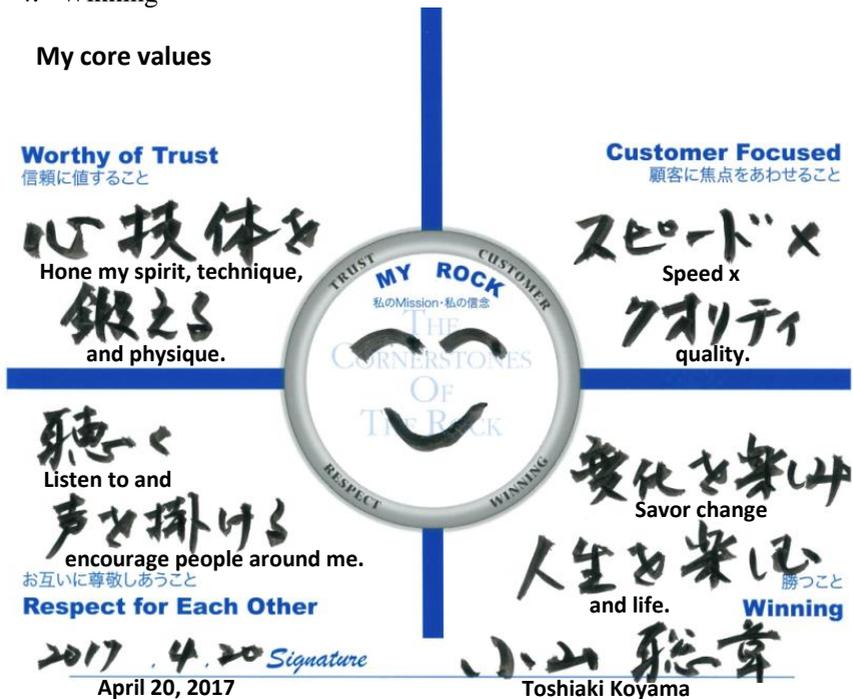
## (5) Prudential Life, a company that lifts me up

### Core Values consisting of four pillars

Ever since I decided to change jobs, there has been something that has made a huge impression on me and that has struck a definite chord with me. This is Prudential Life's set of Core Values, which constitutes both a sort of code of conduct and a collection of rules. These values consist of four pillars as follows:

1. Worthy of Trust
2. Customer Focused
3. Respect for Each Other
4. Winning

#### My core values



When I first found out about these Core Values, I received a mild shock. This is because these concepts were completely alien to me. *What is the meaning of this?* I reread each of these values repeatedly and pondered them with fervor.

First, *be worthy of trust*. To tell the truth, this was something that would have been inconceivable back in my Recruit days. The world back then was one in which a salesperson would be evaluated based on the quantifiable extent to which he or she made sales. It was simply inconceivable to go beyond that

to embrace something as important as *trust* despite the fact that this is the most important element not just in the area of sales but also in business itself.

Questions asked by a client should be answered quickly and accurately. Keep even small promises. In addition, this value might even include the way you dress and your comportment in public locations.

Next is the *focus on customers*. Of course, I had been aware of the notion of customer satisfaction before I heard of these core values. At the time, however, this meant that I was trying to figure out what kinds of service I needed to provide in order to achieve customer satisfaction (in other words, what kinds of rewards I could expect for providing service to clients). Thus, if I could identify the basis for customer satisfaction, I would become the focus of whatever outcome arose. In engaging in sales, I made assumptions of client needs and accordingly offered company products and attempted to convince the client that they were convenient for his or her purpose. With this approach, I lacked any perspective that helped me to determine what problems needed to be addressed by my clients and the solutions my clients desired to obtain.

At first, *respect for one another* was the value that I found to be the most difficult one to grasp. I would have had no difficulties if it were simply a matter of recognizing one another, getting to know one another, or supporting one another. Yet, I was perplexed by the use of the term *respect* in this context.

After pondering this issue for some time, I came to the conclusion that the scope of this value was broad. *Respect one another*. Of course, this value ought to apply when interacting with clients and in interpersonal relationships within the company as well. For example, in the case of Prudential Life, sales agents make up over eighty percent of the workforce. In such a sales-oriented company, the atmosphere is susceptible to becoming one in which sales agents are big shots whose voice carries greater weight the more they sell.

However, since we could not engage in our day-to-day sales activities without the support of the section that examines enrolment conditions after each application is submitted, the section that verifies monthly invoices and payments received, and the section that is in charge of paying benefits and providing customer service, we must not forget to be grateful to these other employees. It is important that we feel appreciative rather than take such sections for granted. If we deal with others with such a spirit, staff members too will interact with us in kind. Indeed, you might even occasionally receive a little extra help, such as advice concerning a certain file that would be to your advantage.

Whenever staff members contact a Life Planner, we can tell that, even if they are talking on the phone with a Life Planner, they prioritize the handling that is best for the client while focusing on the client in front of us. In this way, we could not do our job without appreciating and respecting staff members for the way in which they conduct themselves in this manner.

The last value—*win*—does not mean to prevail over others in a quantitative sense. Rather, I believe that it means to restrain yourself, or to prevail over the weak version of yourself, the one that tends at times to take the easy way out. Since I work completely at my own pace without being subject to any targets imposed by the company, the management of my actions, time, money, and motivation is fully within the scope of my own responsibility. While the upgrading of skills and the collection of information are also typically dictated by the company, I am unable to ascend to a higher level unless I take what I need to take for myself. To properly engage in these and other aspects of self-management is what I believe is meant by *win*.

These Core Values resonated profoundly in my heart at a time when I was thinking about changing jobs. While I was re-examining my life up to that point and the path I could take going forward, the existence of a company that embraced such values spoke directly to my heart.

### **The story behind the origin of our *living needs benefit rider***

Prudential Life offers a special contract known as a Living Needs Benefit<sup>6</sup>, or LNB. It allows a claim for insurance benefits of up to thirty million yen to be made by an insured person while he or she is still alive subject to approval by the company based on a medical certificate submitted by a physician in which the insured is declared to have no more than half a year of life remaining. While such a special contract is also offered by other companies these days, we were the first in Japan to introduce this option. Allow me to briefly outline the history of this option.

When the former president of Prudential Life in the United States went to visit a hospice in Canada, he spoke to a patient facing imminent death. “Is there something we might be able to do for you?” he asked.

The patient responded, “Let me die with dignity.”

Wondering if he could somehow find a way to pay money in advance, the former president returned from his visit to the hospice and immediately went to work to find a solution. What emerged was a special contract known as a *living needs benefit rider*. The patient in question used the insurance money that he received according to his *living needs* to pay healthcare costs, take a trip to visit family in Italy, purchase Christmas presents for his family, purchase a washing machine to allow him to take care of his immediate needs in anticipation of a worsening of his medical condition, and cover other expenses. The remaining amount was donated. When the former president last visited the patient, the grateful patient spoke once again to him, “I am now at peace.” The death with dignity sought by the patient was likely achieved, at least in part,

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<sup>6</sup> A rider that provides for the payment of the death benefit in whole or in part in the event that the insured is deemed to have no more than six months left to live.

thanks to this solution.

Thus, such efforts to help clients to the fullest through some form of life insurance without being bound by constraints is what our company stands for and what we as Life Planners do. Life insurance plans that our clients have taken the trouble to enroll in should be utilized wherever possible. The task of providing navigational assistance to our clients is also a significant responsibility of ours. This mentality has become widely entrenched within our company and I am deeply aware of the fact that the climate of our company sustains me and raises me up daily.

We should hope to revolutionize the life insurance industry in Japan and to be capable of earning enormous trust and satisfaction in this industry, which is beset by numerous issues that need to be addressed. I am proud to know that everyone in our company—from new employees to top management executives—is on board with this philosophy.

The exceptional teamwork on display in our company—the sort that sees everyone gathering together to provide advice when someone receives an inquiry late in the evening—also surprised me shortly after I changed jobs. Even now, I tell younger Life Planners to return to the company rather go straight home whenever they are out of the office and they are feeling down for whatever reason. If you are disappointed because a client turned you down and you go home with your shoulders hunched forward, your gloomy mood will continue to weigh you down until the next morning. If you were to instead return to the company and talk about it with someone, your mood will surely improve. Of course, you will also receive some valuable advice. By returning to the office, everything can be reset by immersing yourself in an office atmosphere that will have you come back to work the next day in a better frame of mind. I am intensely grateful for being blessed by the organization for which I work.

## **(6) Mr. Koyama was always someone that I observed with keen interest**

### **A telephone call at Haneda Airport immediately before I boarded the plane to fly back to my hometown**

Many people perform jobs that are useful for society and shine brightly on the front lines. When you see someone like that, you aspire to become charismatic and compelling in the same way.

Such people inspire and teach others and help others to elevate themselves. I regularly believe that I would like to hang out with such charismatically inspiring people in order to simply incorporate them into my life even where there is no direct connection between them and my own work. Mr. A, the owner of a consulting firm, is truly one such person. He is full of interesting

topics of conversation, always exudes a sense of being calm and composed in some way, and provides me, someone who is busy with work, with plenty of encouragement. He also volunteers and influences me through that part of his life as well.

Since he has not concluded any sort of agreement with or through me, he is not a client of mine. Nevertheless, I come up with many pretexts to meet him numerous times a year. (“I went to the United States the other day for training. I learned quite a few interesting things there and would like to share them with you.” “I really liked this book I read the other day so let me bring it for you.” “Want to go out for lunch?”) Of course, I understand that such information is probably not that useful to Mr. A. For this reason, there were times when I hesitated to do anything that would divert him from his busy schedule. However, I still meet him with the intention of someday returning the favor. Even though I am not yet capable of returning the favor, I fully intend to work hard to ascend a stage that will allow me to even return the favor with interest! He is so charismatic that he makes me want to exert myself to such an extent just to hang out with him.

At the end of my fifth year with Prudential Life, I went to Haneda Airport with my family to visit my family home in Kobe during the New Year’s holiday. It was then that my cell phone started ringing. When I looked to see who was calling me, I saw that it was Mr. A. “Mr. Koyama, what are you doing at the moment?” I answered, “I’m about to fly back to my hometown in Kobe.”

“Oh, that’s too bad.”

Curious, I asked him why he was giving me the pleasure of his call. He explained, “Well, I thought I could introduce someone to you.”

A certain company president was thinking of taking out an insurance policy with the end of the settlement term fast approaching, which is why Mr. A chose to call me.. “I wanted to introduce him to you but since he’s in a hurry and wanted to conclude matters today, I’ll try calling someone else up. Anyway, if something else comes up, I’ll contact you again.”

On hearing this, I immediately told Mr. A, “I’ll go. Right away. Could you give me the directions?”

I apologetically bowed to my wife, left my family at the airport, and went home by myself where I changed into a suit before heading out to meet the company president in question. We were cutting it close in terms of timing but we were able to successfully conclude a contract at the end of the day.

Sometime later, I went to pay Mr. A a visit. I wanted to thank him and ask him a question.

“I’d like to ask you something. Why did you refer me to the company president?”

I first met Mr. A five years earlier. It was the year in which I had just changed jobs and been hired by Prudential Life. While he indicated at the time that he did not need insurance and thus did not enter into a contract for a policy, I found myself fascinated by Mr. A, as I explained earlier, and would see him from time to time. However, he did not introduce anyone to me even once in that five-year span. I asked myself, “So why now?” Puzzled, I decided to ask him point blank. Mr. A replied as follows:

“The truth is that I’ve been observing you for a long time.”

When I asked him to elaborate, he continued, “All sorts of people come to see me—people from securities firms, banks, and of course, life insurance companies. They all want me to introduce someone to them. You were the same in the beginning, weren’t you? But let me ask you... Would you introduce someone important to you to someone who had just switched jobs?”

In this way, I suddenly found myself being questioned instead. “I wouldn’t. I definitely wouldn’t,” I replied.

“That’s right. When I first met you, I thought that this is a man who conducts himself properly and works hard. He also seems trustworthy. However, many people at insurance companies end up quitting and leaving their clients in the lurch. I cannot entrust acquaintances who are special to me to such individuals. When it comes to business owners and managers who assume a great deal of responsibility, I am even less able to easily introduce such people to you. It is for this reason that I’ve been observing you for a long time.”

### **Business owners and management executives had been paying attention to my eyes and expression**

*So Mr. A has been sizing me up all this time with his own eyes and came to the conclusion that I could be trusted.* On the one hand, I was terribly pleased. On the other hand, I was scared as well. In looking back, I see that the higher the rank of an individual in his or her company, the more inclined he or she was to look at my eyes and expression rather than at the proposal form in his or her own hands. The insight of such persons is exceptional. I once again recognize that they are not interested in a bunch of words concerning the product itself. Instead, they would be asking themselves such questions as “How trustworthy is he?” and “To what extent does he engage in earnest actions with a noble intent?”

It might seem like an exaggeration but I believe that many business owners and management executives want to see how we live and the nature of the mindset on which our lives are based. Mr. A and other business owners and management executives receive all sorts of visitors coming just from financial institutions alone. They also have excellent staff members under their command. I am compared to all of them to determine the magnitude of the

value that I represent. Without appeal or value, I will not be seeing such people ever again. There have been many occasions on which I have felt frustrated when someone has determined that I have not risen to the level where regular interactions are justified.

In particular, when the other party is a business owner or management executive, I seek to talk about matters that relate not only to sales but also to my own stance with respect to work and my own vision and intentions. *Why am I engaged in this occupation? In what ways do I want to stay connected to my clients? What are my plans for the future? What values have I discovered through this job?*

Insofar as I am a sales agent, it goes without saying that I pursue short-term results in a quantifiable sense. However, when I think in terms of the long run, I hope to value the encounters that become significant assets in my life even when it is hard to tie them to numerical results. I would like to work hard in order to have business owners and management executives identify values in me that are appreciated. On the other hand, I would also like to study all sorts of different subjects. I would like to interact for a long time with people—irrespective of whether they are my clients or not—who can help me grow. To this end, I must also continue to grow into the kind of person who is helpful to others. I want to remain someone who continues to be regarded highly by others.

## **(7) A market balance that is optimal for me**

### **It all started with a workshop for corporate insurance**

At the time, I had only ever engaged in sales activities for individual insurance policies. In my third year with the company, I began to think about corporate sales. While I had done all I could in terms of such quantifiable measures as the number of client appointments that I obtained, I realized that I could not hope for any further significant leaps if I stuck to the same approach. I therefore decided to start cultivating additional markets in pursuit of quality in order to improve my performance through an efficient approach that did not entail any increase in the number of sales hours worked.

Nevertheless, I was not introduced to many business owners and management executives initially. If I can speak honestly, I was feeling quite worried. My colleagues were securing corporate insurance accounts one after another and landing large contracts. With a belief that I too would one day be introduced to a potential corporate client, I devoted myself to increasing the number of individual accounts under my charge.

My big break came when I sold an individual insurance policy to someone who was serving as the head of a division at a printing company. After the

contract was concluded to his satisfaction, he turned to me and asked, “So does your company offer insurance plans for companies?” He indicated that the company he worked for had recently begun to undertake a review of their insurance needs and that the head of the finance division was not very knowledgeable about life insurance. He then wondered whether I might be able to provide some assistance. Believing that this was an opportunity to differentiate my company from our competitors, I spoke to the head of the finance division the first time that I met him: “I’d like to take this opportunity to lay out some corporate insurance options and the means by which they can be utilized. Could I ask for enough time to hold a workshop over the course of three different sessions?”

Despite having made this proposal, I was in fact lacking in any sort of track record with respect to corporate insurance and possessed little in the way of knowledge in this area. I returned to the office, hurriedly spoke to senior colleagues, and somehow managed to cobble together a script for a series of three workshop sessions. The workshop was met with positive reviews by the potential client, and I was even allowed to participate in a competition on the basis of this performance.

This particular competition involved the participation of four companies. From my experience, I was then under the impression that the differences between products in terms of their appeal were not very significant. For my presentation, I talked about the concept of Life Planners (“life planner-ship”) in terms of what we believed it entailed. I emphasized that the way in which life insurance is used after enrolment is important and that the provision of long-running support by a single life planner is essential for ensuring that life insurance is utilized in a meaningful manner. I stressed the importance of these points for the audience. This is what I meant by the concept of Life Planners. In the end, my proposal was accepted, and I was able to secure my first corporate insurance contract signing.

My first corporate insurance contract was something about which I had dreamed for a long time. The moment that this dream finally came true felt as if the road on which I had been walking had suddenly widened. It felt as if the scope of my work broadened in a single stroke. Your day-to-day work is something that tends to be carried out in a routine manner. Efforts to expand your outlook and intellectual curiosity in this context are an element that is essential for maintaining your level of motivation. I can remember feeling overjoyed in the certainty that I had evolved in this sense.

Since then, I have been steadily increasing the size of my corporate clientele. My current ratio of corporate clients to individual clients is six to four. When I deal with corporate contracts, I naturally interact with top executives. For this reason, I am privy to valuable discussions and cannot help

but be grateful each time for being able to work in such an advantageous environment. In addition, I feel as if my goal of quickly becoming someone who can be more helpful to such people is pushing me onto a higher stage.

### **An insurance plan that reflects the concern parents feel for their son**

At the same time, I have to say that I really like individual insurance plans. For me, they are essential in part because individual insurance plans allow you to come into direct contact with the warmth of the human spirit. That I can directly feel that I am helping my clients is also a positive point that is exclusively associated with individual insurance plans.

I once met a young couple who had just given birth to a child. We talked about how much money they can expect to pay for various expenses and when such expenses will likely be incurred. On the basis of the details discussed, I presented an optimal plan to address their needs. After I explained this plan, the wife turned to me and said, “I can enjoy peace of mind with a plan like this.”

In fact, the father was initially completely disinterested in the idea of taking out life insurance. Indeed, he was inclined to refuse to make an appointment when we first spoke on the telephone. When I finally managed to meet him for the first time, he took on a dismissive tone by asserting that he did not need any insurance because he was still young. For my second visit to their home, I also had the wife be present. By the time the wife indicated that she was favorably disposed to the idea of taking out life insurance, the husband had begun to show signs of gradually coming over to our view, for example by making such statements as: “I’ll give you credit. This feature is actually pretty good.” He then began to recognize the necessity of life insurance in the course of verifying his love for his wife and child.

However, when I presented the amount of his monthly premium, he scowled. “As expected, this is too expensive. I won’t go along with this.” He was satisfied with the details of the plan but balked at the cost. The wife then began to try to convince him. “It’s a really good plan so let’s enroll.”

She continued, “I admit that it’s not cheap. But listen. I’ve been implementing a number of different ideas lately. To save money, I applied film to the inside of the refrigerator in order to keep the cool air from escaping whenever someone opens the refrigerator door. To reduce our water bill, I put a plastic beverage bottle filled with water in the toilet tank<sup>7</sup>. I turn off the air-conditioner and electricity during the day. I’m going to continue to try to save money so let me take care of these matters.”

Upon hearing these dynamic words, the husband replied, “You’re right. I’m

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<sup>7</sup> A method of reducing the amount of water flushed each time by a toilet; works by dropping a plastic bottle filled with water into the tank.

thinking of quitting smoking, which means we could apply the savings from that to my premiums, couldn't we? Let's see what we can do together. The details of this plan would give us peace of mind, wouldn't they?"

And so, an application was made before the end of the day. I sat silently to the side while listening to the husband and wife discuss various matters. It was then that I thought that I should definitely do what I can to protect these two individuals.

I am currently in charge of approximately 2,500 contracts, of which 1,700 contracts are for individual households. No matter how high this number rises, I remember every single discussion and conversation between and with individual clients for which I was personally present. Whenever arrangements are finally concluded, I feel deeply responsible for fulfilling my responsibilities, no matter what happens thereafter, to clients who have decided to place their trust in my hands and in the hands of Prudential Life. I feel compelled to do, as much as possible, my absolute best for my clients, such as by listening to their concerns and providing them with advice and information. It is my strong wish to see my clients become happier through their interactions with me.

Let me tell you about another story. There was a child for whom an insurance plan had been taken out. Upon becoming an adult, his parents called me to see if they could have the contract legally modified so that the policy would henceforth be in his name. I then visited his home. It had been twelve years since I last saw him as a primary school student at the time the original contract was signed. In that time, he had grown into an exceptional young man.

Facing the young man sitting next to his parents, I spoke to him, "This insurance plan is something that your father and mother took out for your benefit. It is something that was taken out when you were a young boy so that you can feel reassured about your circumstances even long after you become an adult. It is why this insurance plan is imbued with the love of your parents for you. We're going to transfer this insurance plan, which your parents set up in the hope that will lead a bright and happy life, to you."

As the son signed the necessary forms, I could see his mother wiping away tears from her eyes as she sat next to him.

In this way, individual insurance plans are infused with the wishes of close family members as expressed through the concept of life insurance. The process of incorporating such wishes in order to enable family members to feel as secure as possible is an important part of individual insurance plans. Our biggest mission as Life Planners is to communicate the wishes of the contracting party to family members in the unlikely event that a contingency occurs and insurance money is accordingly paid out.

Corporate insurance plans allow an expansion of the breadth of skills and work in a company and are associated with plenty of opportunities to learn. Individual insurance plans exude warmth and retain qualities that appeal to me and allow me to feel that I am fulfilling a sense of duty. For me, receiving both types of contracts in a well-balanced manner is ideal.

## **(8) Passion x skills x sincerity**

### **Three important elements for sales**

The formula corresponding to this section consists of the three elements of sales that are most important to me for selling life insurance.

#### **■ Passion**

It is not techniques that are merely clever that affect how clients feel. People's hearts are moved by brashness and single-minded devotion. For example, have you not ever met a rookie sales agent whose skills and ability to speak were not yet fully developed yet was someone whom you felt an acute urge to support? And was he or she not effusive in his or her passion when he or she said, "I definitely want to help you!" or "I want to continue working hard at this job!"

In order to maintain your motivation at a high level even when things are not going your way, it is important to firmly hold onto your dreams and plans. And if you speak of such dreams and plans with passionate conviction, they will be conveyed to and resonate with clients.

#### **■ Skills**

It is natural that one possesses general skills, including skills for communicating with people and skills for selling products. If you aspire to reach a higher stage, however, more advanced skills will be needed.

In my case, I study such topics as business succession and inheritance each year in order to be able to answer queries concerning not just life insurance products but also social insurance schemes, financial planning, and taxation matters. This often entails participation in outside seminars, which requires substantial investments in terms of time and money. The more you raise your level of expertise in a given area, the more you can differentiate yourself from others. The more you refine your expertise, the higher the barriers to entry, such that there will be a thinning of rivals. The acquisition of skills in new areas is essential for branding yourself as someone whose existence is special for clients.

#### **■ Sincerity**

I believe that *sincerity* is the most important of these three elements. It determines how you can stand in the shoes of your clients and see every

possible aspect of each issue.

In any industry, it is an effortless task for any first-rate salesperson to freely use any style of oral presentation to convince a potential client that his or her company's products are good even when the products of a rival company are superior.

For my own work, however, if a potential client's current insurance plan with another company is a better insurance plan for the client, the honest communication of this truth to the client is the essence of *sincerity*. By taking an approach based on this stance, I believe that genuine interactions can begin.

Relationships between my clients and me can be expressed as a formula. Let us say that the sum of two people is always ten. A relationship between equals can be described as five to five. If I were to act in the pursuit of my own self-interest, my number would rise to six or seven while the client's number would decline to four or three. Next, multiply these two numbers together. The resulting product describes the extent to which there is a *relationship of trust*.

Me x Client = Extent to which there is a relationship of trust

$$5 \times 5 = 25$$

$$6 \times 4 = 24$$

$$7 \times 3 = 21$$

In this way, the more I pursue my own self-interest, the lower is the product = extent to which there is a relationship of trust. A particular episode involving a client caused me to learn about this formula.

### **A telephone call from the president of a bankrupt company**

In around the third year with the company, I convinced the president of an apparel manufacturer to enter into a corporate insurance contract. His company employed approximately thirty workers. It was a big contract for me at the time. About a year later, the president of this company called me to request a cancellation of the insurance plan. When I inquired, it turned out that the company's cash flow situation had deteriorated. After my mind went blank for a moment, I recovered and told the president that I would come visit him right away. I immediately rushed to meet him in person.

I must confess that I was only thinking of how I might be able to prevent the cancellation of the policy along the way. Arriving with a decidedly selfish agenda in mind, I proceeded to explain various things according to a script that I had gone over in my head while on route: "If you cancel now, you're going to lose money." "You can use the surrender money you have accumulated to cover your insurance premium."

Having convinced the president, I succeeded in forestalling the cancellation.

Relieved, I returned to my office and sat there by myself in the middle of the night while reviewing what happened with this company. In my mind's eye, I could see the troubled face of the president and each individual employee in the company and was keenly aware of the company's dire current circumstances and cash flow situation. What would I do if I were the president? By answering this question honestly to myself, I concluded that the cancelation of the policy was the optimal solution in this case.

It was just before midnight when I called the president of the company in question and went to visit him.

"I told you earlier that you shouldn't cancel your policy but let me take that back. After considering the state of your company, cancelation is the best option to take."

We then carried out the procedures for cancelation right then and there. Although I was not able to avoid the hit to my earnings, I keenly felt that I had done the right thing. Half a year later, however, that same company unfortunately went bankrupt when its business fortunes sagged even further. I heard from secondhand sources that the deeply indebted president went on to lose his home and family.

Around five years later, my cell phone rang one day out of the blue. It was a call from the former president.

"Mr. Koyama, how are you doing? Would you like to meet and catch up?"

It was a familiar voice that brought back memories. After we met up in person, he turned to me and said, "After what happened, I lost my company and my family and hit rock bottom. But then, I made up my mind to try launching a new company and succeeded in this endeavor."

He then enrolled in a new insurance plan through me. While I was happy with the contract itself, I was more impressed by the fact that the president managed to claw himself back up from such a low point in his life to take on a new challenge.

The president used to have policies with five different companies, including Prudential Life and others to which his friends belonged. I then wondered, *Why did he decide to contact me?* I later posed this question to the president and he replied with an explanation that made me very happy.

"Well, insurance is difficult, isn't it? I didn't know anything when it came to insurance back then and was completely at a loss as to what to do. I was at the mercy of what various sales agents were telling me. Later on, I studied a bit on my own and could understand what needs to be understood. I can tell you that the best course of action for me back then was to cancel my policies. But every sales agent I talked to convinced me to hold off on canceling my policies by giving me reasons why I shouldn't do it. In the meantime, I gradually lost the surrender money I was entitled to on each policy. The only one who

recommended that I cancel was you. So I told myself, ‘If ever there is another opportunity for me to take out an insurance policy, I’m definitely going to go with Mr. Koyama.’”

Yet, when I recall how selfish I was when I was on route to see him that time, I can almost feel a mixture of hot and cold flashes and sweat wash over my face. If I had persisted with a selfish approach—in other words, with a  $6 \times 4 = 24$  or  $7 \times 3 = 21$ —to this matter, I would not have earned his trust.

The president refers other business operators in his network to me and otherwise remains to this day a valued acquaintance.

When you engage in sales, there are often times when you might question your own judgment. It is important to understand what perspective you should assume when making judgments and the direction you should be facing when you carry out your own work. All my doubts on these points disappeared when the former president made me cognizant of the standards that apply to this case.

I learned a truly valuable lesson: the importance of judging things at all times from the client’s perspective.

## Chapter 2: Setbacks and failures that caused me to determine that my path was the path of a sales agent

### (1) The moment a wall becomes a door

#### I felt like a failure shortly after joining the company

When I look back on my own life since I became an adult, I see that there were numerous moments when my work style underwent a *transformation*. The first time such a moment occurred was soon after I graduated from university and started working for Recruit. This is because I felt like a failure shortly after joining the company. It was when I clawed my way out of this situation that I experienced a *transformation*.

I was appointed to a new business department involved in the reselling of communications lines for NTT<sup>8</sup>. Sales pitches were based on an assertion that clients could save money on inter-office telephones and reduce their communication costs.

I came in first in a cold-calling competition held immediately after I joined the company to get off to a brilliant start to my career there. Before long, however, a prolonged period of agony began. At Recruit, the year is divided into four equal periods (three months each) known as quarters. For each quarter, *quarterly targets* are set. You are supposed to strive to engage in sales to cultivate new clients in order to reach these targets. In my case, however, I might call someone but was unable to obtain an appointment. Even if I visited someone, no meeting ensued. I was mired in obscurity day after day.

All around me, colleagues who joined the company at the same time secured their first orders one after another. I simply could not figure out what was different between them and me. I was only one among twenty. Despite my hopes to be the first to secure an order in the wake of my win in the cold-calling competition, I was a cellar dweller and the farthest thing from a sales leader. In short, it felt for a while as if I was wandering helplessly in the wilderness.

In time, I could not even bear to look at people in the eye. Unable to set up appointments, there was nowhere for me to go. There was a week when I spent every day reading while riding the Yamanote Line<sup>9</sup> in an endless loop. *Perhaps I was not suited to this job*. When I seriously began to address this possibility, it suddenly came to me. *Will a solution appear to me by mindlessly going*

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<sup>8</sup> Nippon Telegraph and Telephone Corporation, or NTT is Japan's leading telecommunications company.

<sup>9</sup> A loop line for trains that take approximately one hour to complete around the center of Tokyo.

*around in circles like this? By riding the training in a loop like this for another week, will anything change?* The answer was “no.” I realized that if nothing was going to change on its own, then I had no choice but to be my own agent of change.

The territory to which I was assigned was not one like Ōtemachi or Shinjuku that was home to a concentration of large companies. It was an area that had been previously served by senior colleagues and that was home to many small to medium-sized companies on the outskirts of Tokyo. I had gradually come to blame externalities like the environment and others on my predicament. *My territory is poor. I can't secure any orders because my senior colleagues fail to give me helpful advice.* I finally came to the realization that nothing would change since, despite my situation being entirely of my own doing, I was doing nothing but passing the buck to others.

I proceeded to probe further and confront my issues. *Can I honestly say that I have seriously worked these past few months to the very limits of what I could possibly do? When told by a client that he would “think about it,” did I think I was working hard just because I drew up some estimates and produced a package of materials? Is it not possible that I have not gotten around to properly meeting the people I need to meet?* And thus, I understood that there was always room to incorporate new ideas into my approach to the extent that my current approach failed to yield any positive results.

More than anything else, I reflected once again on why I chose to join Recruit. At long last, I knew that I made this decision because I had big goals to chase. I did not have the luxury to be stuck pondering such concerns.

From that day onwards, I tried to adopt a top-down approach that entailed the targeting of executives who were ranked higher than the people I had previously been meeting. This had the effect of shortening the time I had been idly spending waiting for a definitive answer. If I was turned down, I relentlessly proceeded to focus on my next target. Since the scope of prospective targets had expanded to an overwhelming degree, it was hardly surprising that I was engaged in more business talks than before. Whereas I had previously spent any free time in the course of my day riding the Yamanote Line or relaxing in a café, I was now inspired by my commitment to change myself to immediately begin cold-calling prospective clients. I could see that I had begun to change in certain ways.

### **I secured a huge order by prevailing over a competitor**

One day, I was out to see clients when an appointment was canceled, leaving me with some time on my hand. While I might have previously killed time at a café or bookstore, I gave myself only thirty minutes that day to engage in cold-calling activities. It just so happened that a listed company that

I cold-called that day was in the process of comparing options offered by different companies. This was an opportunity that I could not pass by. However, the other company's proposal in this case was cheaper, such that we would have lost in a normal match-up of bids. I therefore wondered whether we could reasonably compete in other ways.

In a case like this involving a service that could reduce the costs of inter-office communications, a user calling another user in the same company would dial a number of digits and then enter the extension number of the other person. However, you might expect that many people find this to be a time-consuming process. If the steps involved in entering the extension number of the other person could be set up in a speed dial function, usability of the system is improved. Unfortunately, unless attention to this function is thoroughly brought to the entire workforce of a given client, it is hardly ever used, thus becoming meaningless to any client who has taken the trouble to adopt it.

Since this was a product that gave rise to a revenue stream through its use subsequent to installation rather than a service that would mean nothing more to us once it was adopted by a client, I decided to focus on this point. Failure to use this product negatively affected not just Recruit but also clients who wished to reduce their communications costs. In this connection, I had a female staff member in charge of customer support accompany me on a presentation I made to this client.

*I concede that our competitor is cheaper than we are. However, unless this product is used by everyone in the company, these cost savings will not be realized. The way you go about setting up this product after it has been introduced is very important. Allow me to work to educate your workforce together with my female assistant on how you can take full advantage of our product. We will produce posters and other such tools and hold lectures on how to use this product during your morning meetings. In the unlikely event that data collected after three months reveal that this product is not being used much, we will be happy to undertake another education campaign within your company at that time.*

After I completed this pitch, my female assistant specifically explained how our educational campaign would be organized. Our presentation was supplemented by educational tools created on a mock-up basis by my assistant. I succeeded in prevailing over our competitor despite being at a disadvantage in terms of our fee. In fact, this one large order set a new record and helped me to vault over all other salespersons in my division for that quarter.

At the time, a particular perk was offered to most clients whereby Recruit would assume the five million yen cost of initial construction work. The fact that this perk was not provided in this case was also a point of intense interest

among observers in the company. Instead, I let the prospective client understand that, since it would pay a certain amount less each month in communication costs, the five million yen cost of initial construction work could be recouped in a certain number of years and months. I followed up on this point by arguing that it was especially for this reason that it was important for the service to be used and that it was important to give us the chance to educate the client's workforce on the use of the service.

The notion of focusing more on the subsequent use of a product or service by a client than on the adoption thereof and the mentality that one should seek to satisfy clients based on the contents of a product or service rather than by offering perks and freebies remain essential elements of my current approach to sales.

Consequently, I was also selected MVP among salespersons that year. If I had not taken a moment during that difficult time to impulsively visit, on a cold-call basis, a building that I glanced up to look at, it would have been an order that never happened. I remember how profound it was to think that the step I took then out of a strong desire to change led to the result that occurred. This result bolstered my self-confidence in a huge way and made me realize such contracts were also within my grasp if I were to work honestly and hard.

### **A law of attraction for meeting good people**

So why did I choose to work for Recruit in the first place? I joined out of a desire to someday run my own business and to acquire the expertise required to make that desire a reality. To that end, I needed to accumulate a considerable amount of experience—inclusive of failures—and absorb whatever I could learn and acquire for myself. It was around this time that I began to recognize that it was acceptable for me to use Recruit business cards to meet people I wanted to meet and to take advantage of the possibility of using people, information, and other company resources to maximum effect. I was also made profoundly aware of the fact that nothing would change if I blamed everything on the environment and other people. Rather than expect that things around me might change for me, I could not hope to change if I failed to evolve and transform. If everything had been smooth sailing for me from the beginning, I do not believe that this awareness would ever have emerged.

When you take steps forward out of a desire to change, you need an enormous amount of courage to take the first step on this journey. However, once this first step has been taken, the second one will be slightly easier to take. As you proceed to the third and fourth steps and beyond, you will pick up the pace and your journey will become progressively easier to undertake. And when you proceed with motivation, you will inexplicably encounter good people and begin to see things you had never before seen in your life. I felt that there is an undeniable law of attraction for meeting good people: if you possess

dynamic energy, you will be able to meet others with similar energy.

When you resolve to do something and actually go out and do what it is you resolved to do, you can imagine that a different door is opening. Running into difficulties is often described in terms of running into a wall. Yet, whether you regard this as a *wall* or as a *door* is a matter of perception. When you are anxious and feeling troubled, you might see nothing but a wall. However, if you endeavor to deal with difficulties out of a belief that you can change, that wall will suddenly appear to you as a door. Any wall that has made you feel frightened and anxious will simply give way to unveil a different world if you allow yourself to take it on with boldness. This is the essence of what I feel with respect to this rule.

*Make your own opportunities and change yourself through these opportunities.*

This was Recruit's company motto back then and remains my own motto to this day.

## **(2) Prepare to live by renouncing the need for stability**

### **I wanted to test myself at Recruit**

*Mr. Koyama, why did you change jobs?*

Ever since I switched from working for Recruit to working for Prudential Life, I have been repeatedly asked this question by old acquaintances, current colleagues, and clients. Since this job change was for me the biggest phase of my life, I would like to touch upon it here in part because the catalyst for my job change is a huge factor behind what has made me what I am today.

After I joined Recruit fresh out of university, I twice seriously looked into the idea of switching jobs. Amazingly, my destination in both cases was Prudential Life.

In 1986, the year I, as a university student, was quite busy looking for a job, the bubble economy was at its peak. At my university, I belonged to the athletic association's kendo club and served as its second-in-command. Thankfully, I was rather free of hardships and was free to pursue my own activities. I received informal job offers from three different city banks and commercial firms. While thinking about which one I should accept, I was contacted by a friend from high school one day.

He had joined Recruit a year ahead of me since I had taken a year off to prepare for my university entrance exam. He invited me to try working at his company on a part-time basis. After several shifts, I came to develop a positive image of Recruit, a company with which I had not been very familiar previously. I came to understand that the company seemingly cultivated

numerous new businesses one after another. In my mind's eye, it appeared as if an employee would be delegated more and more responsibilities in accordance with a merit system. Many young employees were full of vigor and the entire workforce was brimming with dynamic energy. In the course of observing this environment, I began to feel a desire to work for Recruit and to see a job with Recruit as being ideal.

At the same time, I was reluctant to turn down the informal offers I had already received. Whenever I looked into my career options with banks and trading firms, however, a certain problem would consistently come to the fore. This is the recollection that I had failed my own university entrance exam. That I was ultimately unable to attend my preferred university and ended up at a university that I had not planned to attend negatively affected my self-esteem. I felt that, if I decided to join an enviably prestigious major bank or trading firm, I might not be able to prevail in an environment in which one's educational background was an important part of one's identity. Moreover, a part of me was strongly motivated to overturn the stain of having failed my university entrance exam and put myself back on a winning course in life.

I believe that the emergence of this motivation coincided nicely with my exposure to Recruit. *Where can I put my own abilities to good use? Where can I work with vigor? Where can I challenge myself on my own merits?* Upon taking these questions into careful account, I decided to work for Recruit.

This was also deeply connected to my future dream. At the time, I dreamed of starting and operating a new business someday by dynamically harnessing people, goods, and organizations. In the late 1980s, major companies and other such enterprises were interested in starting businesses that could constitute pillars for future management, such as by liberalizing financial instruments and communications, promoting progress in the area of biotechnology, and making forays into overseas markets. The term *in-house ventures*<sup>10</sup> and other such terminology became popular around that time. After reading the novel *Fumō Chitai* (written by Toyoko Yamasaki)<sup>11</sup>, I felt that I wanted to begin something new and to have the kind of job that can have an impact on society in the manner described in the novel.

I had a gut feeling that Recruit was a company that would allow me to obtain the know-how I would need to realize my dream. I also believed that

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<sup>10</sup> It refers to organizational entities that reside within large established companies. In general they're established based on a corporate strategy to motivate its employees to be innovative and to create an environment wherein such employees can pursue new ideas with the company's full support. Internal Corporate Ventures.

<sup>11</sup> A bestselling novel that depicts the story of an employee of a trading firm who deftly wheels and deals in postwar Japan.

Recruit would allow me to experience what it would be like to engage in work through which I could contribute to society and have an impact on society.

I ended up working for Recruit for a whole decade. As I explained in an earlier section, I experienced a rather significant setback shortly after joining the company, but I was able to obtain sales expertise, learn how to put together projects, and otherwise grow in all sorts of different ways in the ten years that I was with Recruit. My current approach to work is replete with many aspects that I had cultivated during my time with Recruit. Recruit gave me a wide range of experiences and environments, such as through my involvement in new projects and businesses and my time as sales manager with thirty or so members under my charge.

### **The path to transforming a zero into a hundred**

When I was twenty-eight years old, I was contacted by Prudential Life. It was after passing a recruitment exam that I first gave serious thought to the idea of changing jobs. I felt something akin to ambition in that I wanted to see how far I could harness my own sales abilities beyond the sphere of influence cast by Recruit. I was also drawn to the idea of working on a full-commission basis. However, I completely lacked any interest in life insurance back then. *What would it be like to sell something in which you have no interest?* I felt that I might soon tire of such work and that I might be better positioned to take on various challenging jobs with Recruit, where I expected to have the opportunity to engage in new projects through internal transfers and appointments. *If I stay with Recruit, I will be able to grow and evolve as a working member of society.* This was the conclusion I reached after much contemplation at the age of twenty-eight years.

Five years later, there was an opportunity for me to attend a cross-industrial meet-up held exclusively for management executives and business owners. While it was not the sort of event that a salaried employee like me would normally attend, I went as the invited guest of a management executive who was a client of mine. A social gathering was held after a workshop and the conversations I partook in at this event were a culture shock for me.

Up until then, I was rather proud of myself, having won numerous company awards, become manager before any of my 800 colleagues who joined the company at the same time<sup>12</sup>, and contributed in no small way to the

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<sup>12</sup> Japan's hiring practices particularly for new graduates are rather unique. A large number of such fresh graduates are hired simultaneously once a year. During the bubble economy, a large corporation such as Recruit hiring hundreds, or sometimes nearly a thousand, of newly graduated students at one time was not uncommon.

development of projects that have yielded ten billion yen in sales. I felt that I had done rather well for myself in contrast to others in my generation in the world at large. Yet the perspectives and caliber of conversations of the management executives and business owners in question that I met on that day were on a completely different level from my own accomplishments.

I perceived the biggest difference in their preparedness and resolution. They possessed an extraordinary amount of preparedness and resolution needed to run up to the absolute edge of their world while staying alive and bearing risks at all times. Some spoke of mortgaging their homes while others spoke of spearheading the cultivation of clients from early morning until late in the evening. A company president put everything on the line to hire someone he believed to be exceptional. One owner indicated that the path to survival was so cutthroat that his company was compelled to deliver products even a minute earlier than its competitors. The level of preparedness and resolution required to take on challenges with an outlook that is always extended five or ten years into the future elicited my respect and violently disrupted my spirit.

For example, I might be involved in a project right now with Recruit. However, if this project somehow fails, what exactly will happen to me?

In the case of a salaried employee without employees of his own, he would be subject at most to a transfer. The thought that he might lose his home is inconceivable. However, what if I were a business owner? Failure would result in the loss of my home and quite possibly even the disintegration of my family. In contrast, I am promised a secure position and protected by my company. This is one of the advantages to being a salaried employee. Yet, is it really fine to be protected within this cocoon of security and comfort? Do human beings not actually grow and evolve when they feel a sense of urgency or when they have their backs to the wall? These suspicions began to emerge in the back of my mind.

Many management executives and business owners used to be salaried employees. Almost every last one of them renounced his or her cushy life and boldly chose to take on a challenge. I was made very much aware of the fact that I did not possess this level of preparedness and resolution. I can meet people I wish to meet because of my Recruit-issued business cards. If I merely presented business cards with only my name printed on them, I expect that I would be in over my head in most cases. These business owners are willing to stake their lives on brands with no profile in society. They have chosen to take a path that involves taking a zero and turning it into a hundred, a decidedly more difficult task than turning a hundred into ten thousand.

I reflected once again on the environment in which I found myself. I was surrounded by good members and my pay was decent. There was nothing that I

could consider a point of dissatisfaction in my comfortable workplace. *However, in order to properly spend my valuable thirties, would it really be acceptable to let myself go soft in such lukewarm water? Will I end up completing my life as a frog in this well*<sup>13</sup>? It was just around the time that these questions were swirling around in my head that I received a second phone call from Prudential Life.

### **(3) It is when you want to change that you should avoid seeking advice**

#### **A client's first words to me were, "Don't do it."**

When I received my second phone call from Prudential Life, I declined by indicating that I had already turned them down the previous time. However, as this call happened to coincide with the emergence of doubts over my then current situation, I decided to listen to what they had to say. I then began to go back and forth in my own head over the issue of changing jobs. On the one hand, I wanted to approach life by resolving to renounce the need for stability. On the other hand, the thought of bearing risks was frightening. To be honest, I was full of fear.

I was also concerned about how I would explain my decision to my colleagues at Recruit as we had just been excitedly discussing our plans for the next year and for projects that we aspired to undertake ten years later.

However, as I had always dreamed of running my own business, I decided to switch jobs and go work for Prudential Life. Even though my new job did not equate to being a sole proprietor, it was no doubt closer to my dream than my old job had been in that I would be able to exercise full control over hours, money, and other variables on my own.

I finally strengthened my resolve to achieve real growth by throwing myself into circumstances that would result in utter failure if you were to proceed in a nonchalant manner and that are rife with risks from which there was no going back. A new motivation to master risk management consulting from various perspectives for clients in order to go beyond the mere selling of life insurance policies had emerged. This is the decision I arrived at approximately a month after I received the call from Prudential Life.

I had only one regret; I would be leaving behind members who I had been exhorting to work hard as a team. In the section to which I had belonged, there was a tradition whereby a so-called completion party was held on our floor at the end of each month and for which various members give a toast. I could not bring myself to show my face at the meeting held a month prior to my job

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<sup>13</sup> One who is inexperienced in the ways of the world; possesses a narrow way of thinking and a limited pool of knowledge and is not familiar with the wider world.

change. I spent time alone until the party came to an end by the river that flowed alongside company premises.

I subsequently went up to each member, bowed my head, and tried hard to convey my intent to work hard towards realizing my goals. Although saying farewell can be hard, the members in question all understood my decision and expressed their moral support as I embarked on my new start in life while I resolved to move forward in a way that would not cause me to be embarrassed in their presence.

At the same time, I was also feeling insecure about changing jobs and sought out the advice of someone just once. In the first place, I knew nothing at all about the life insurance industry. In addition, all of my acquaintances were already enrolled in an insurance plan. Many people around me in particular had already taken out a Prudential Life's policy, such that I wondered whether I would be able to cultivate new clients.

In this connection, I told a trusted client that I was thinking about changing jobs and joining a foreign-affiliated life insurance company. His first response was "Don't do it." He was definitely against the idea of changing jobs in my case. *Most people already have an insurance policy. There is no pressing need for you to switch jobs.* I faltered momentarily. *Perhaps what he was saying made eminent sense. Was my decision actually correct?* It goes without saying that I also had doubts about my income. *Was it acceptable to make such a bold decision while supporting a wife and child? Could one live on dreams alone?*

However, I decided to steer my thoughts back to the starting point. *Wait, so why did I want to change jobs?* The answer was clear. *For my own growth. And to realize my dream of operating a business. Did I not decide to make my way through a thorny path even if I had to bear certain risks towards this end?* The outline of a blurry frame was gradually beginning to be revealed with startling clarity.

If there is a goal that you have chosen on your own, you have no choice but to go for it no matter what others may say. I realized that to choose your actions means that you have also already selected and decided on your fate, or goal, at the same time. Ultimately, it is a simple matter of whether you will *do* or *not do*. As long as you possess an unwavering conviction, you should be able to achieve any ideal. It was the moment when I felt myself incorporating the notion that, if you really want to change, you will come up with the answer on your own despite any difficulties you may encounter, such that there is no need to seek the advice of others.

When everyone urges you to *do it*, I cannot help but wonder whether such words of encouragement come to an end, in one sense, at the moment they are spoken. Conversely, opposition might reveal that it might actually be worth doing.

If you fail after doing something in earnest, you only need to think about

the implications of failure when it happens. I came to believe that avoiding a challenge out of an aversion to risk is itself a risk.

### **You cannot maintain motivation with just a good level of pay**

I have already mentioned that I seriously thought about changing jobs twice in my life. In addition to these moments, however, I also occasionally received invitations from companies operated by clients and from colleagues and friends who started their own businesses. I would like to touch on what made me choose Prudential Life over all of these other options.

As with the job-search activities I undertook during my fourth year of university, it is undeniable that an environment where I could work most dynamically was something that I prioritized greatly.

What made Prudential Life stand out for me was the eloquence with which the values and meaning of the work of a Life Planner were emphasized to me from the outset. The very essence of the job that is carried out by a Life Planner resonated with me in terms of answers to various questions. *Why is life insurance needed, to what extent is life insurance important for enabling someone to live happily and with peace of mind, and to what extent is the job of a Life Planner who stresses the necessity of life insurance one that can be performed with pride?*

To be honest, the full-commission system offered by Prudential Life, which would allow my own performance to be directly reflected in my pay, was something that also appealed greatly to me. This was because I wanted to test myself. In fact, most of the other foreign-affiliated companies that reached out to me first presented pay proposals by indicating that I could expect to receive a certain amount of pay for doing a certain amount of work. However, I did not believe that such inducements alone would have sustained my own motivation for very long. If I could not answer key questions—*Why am I working? To what extent can I find value in my job?*—to my complete satisfaction, it would not be long before I hit a wall. I felt in my heart that what I needed to continue maintaining passion, a desire to improve myself, and an eagerness to take on challenges was to be found somewhere else. That I came to realize that this was to be found in the goal I set for myself—in other words, the desire to realize my dream—and that this was the field in which I could realize this dream, which was the decisive factor behind my eventual decision.

In addition, I underwent what might be seen as the destiny of company employees everywhere in personnel shuffles and changes in my area of responsibility in response to changes in internal sales strategies once every two or three years at Recruit. At such times, my favorite clients would sometimes joke with me. “Mr. Koyama. If you’re no longer our representative, maybe we

should cut our ties with Recruit.” To be removed from a file after I had worked hard to build up a working relationship of trust felt like an act of betrayal against my clients and was something that I quite frankly hated. My desire to maintain, wherever possible, indefinite relationships with my clients grew stronger with each passing year and was something that was also offered to me by Prudential Life. This is because I would not need to undergo job transfers and could remain in charge of client files without a need to have someone replace me in this role. While typical companies might inconvenience clients by changing persons in charge of files every time a personnel shuffle is undertaken, I could avoid this at Prudential Life and advocate on behalf of my clients and be someone they could rely on whenever they needed assistance. This desire became a settled conviction in my mind.

In this way, my never-ending challenge began as I bid farewell to my stable life as a salaried employee.

#### **(4) Quantity over quality in the beginning**

##### **I took three days off in total over the course of three years**

These days, I take a day or two off from work on the weekend to engage in a hobby and holidays several times a year to enjoy trips with my family. The first three years after I changed jobs, however, I took a single day off each year. I was constantly on the move to such an extent that I could hardly spare a single minute or second to relax.

At Prudential Life, the first two years of employment are treated as a training period. The full commission-based system of pay comes into effect after this twenty-four-month period comes to an end. Until then, you are expected to undergo training. With the intention of adding another year of training to this period, I decided from the outset to engage in a mad dash for the finish line. As they say, “Sitting on a rock for three years will bring enlightenment.”<sup>14</sup> Since I was planning to continue this job for the rest of my life, I wanted to lay down a solid foundation for the rest of my career at its inception. With this in mind, I regarded this three-year period as a critical contest in my mind.

At that time, I believed that quantity was of primary importance since it was my understanding that *quantity* was clearly more important than *quality* as a concept that is often referred to with respect to work.

I felt the same when I joined Recruit. There was a cold-calling competition that began on my third day with the company. For this competition, new employees are subject to a customary ritual whereby they cold-call companies

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<sup>14</sup> Success will come to those who persevere as sitting for three years on a (cold) stone (will make the stone warm).

within assigned territories and receive business cards from company representatives. Points are awarded according to the rank of the person from whom a business card is received. Points are tallied after three days and the winner is the one with the most points. I came out on top among twenty newcomers in the section to which I belonged. I reckoned that my decision to come out with guns blazing proved effective.

A person can decelerate later easily enough but will find it rather difficult to accelerate instead. I gradually came to realize that you might not be able to secure another point if you fail to begin a race with the fullest measure of your effort.

This can be seen in someone who practices fielding a thousand ground balls in baseball. The extent to which you can repeatedly engage in practice sessions by pushing yourself to the limit is the key. By training in such a fashion, your legs and hips will become strong, your ability to judge the play in action and your vision will be refined, and your sensitivity will be honed. In any set of circumstances, the process of generating a foundation is a matter of quantity. In any realm in which you are not yet able to distinguish your left from your right, the idea of suddenly pursuing quality is a pipe dream. I believe that the accumulation of successes and failures through the pursuit of quantity will give you the experience necessary to enhance quality.

Thus, in accordance with this pet theory of mine as cultivated during my time with Recruit, I was determined to simply run for all I was worth when I began my new job. In fact, however, a problem that defied any attempt at a quick and simple solution arose.

After completing a one-month long classroom course, new employees finally begin their first month in which they can engage in sales activities. Meeting as many people as possible during this time is exceedingly important. Accordingly, a new employee sets his or her own target in terms of how many contracts he or she can secure. Each day is a busy one with appointments to be attended each hour from eight-thirty in the morning to night. An employee can expect to arrive back at the office at around ten or eleven in the evening every day. And of course, an employee cannot simply go home immediately after returning to the office. Preparations for sales for the following day and beyond will also need to be carried out, such as by producing materials. You are usually finally ready to go home at around two o'clock in the morning. Of course, the trains have long since stopped running by this time. Since I did not live in the city, it would have cost me at least 20,000 yen to take a taxi (my eyeballs were popping out of my head when I first found out the cost of a taxi ride under these circumstances). While I also slept overnight on company premises from time to time to save money, I would wake up not feeling rested at all at those times. Even if I bit the bullet and took a taxi home, I hardly had

any time to sleep and was required to wake up early in the morning to go back to work. It was such that I felt that I could not realistically maintain this lifestyle for much longer.

In this connection, I decided to rent out a temporary dwelling located a stone's throw away from the company. Despite its great location, it suffered from a lack of a television set and an occasional infestation of cockroaches, as well as from being a dilapidated old apartment building with considerable drafts. I arrived home every night at two or three o'clock in the morning to a unit that took fifteen minutes to warm up after turning on the heat and left every morning at seven to produce materials in the office. I slept for about four hours a day.

I asked my wife, "Sorry but let me work hard without taking any holidays for just three years. Please endure for three years." Friday evenings, I brought home my extra clothing on the last train. On Saturdays and Sundays, I was busily engaged in securing appointments. Every Monday morning, I returned to Tokyo with a load of clothing to last the week. Over the course of three years, I continued this lifestyle and took a grand total of just three days off from work.

I am often asked by astonished people to explain just how I was able to maintain such a lifestyle for so long. However, not once did I feel exasperated by my lifestyle. I will admit that I felt sleepy every now and then. To meet all sorts of people, speak with them every day, and have them conclude contracts for life insurance policies was a stimulating way to live. Fortunately, I believe that my ability to conclude between 220 and 276 contracts a year at a pace that I initially set for myself helped me to maintain my level of motivation. In any case, I considered each day to be highly fulfilling and productive.

### **"Papa, don't leave. Let's play."**

In addition to obtaining savings on cab fares and gaining more time to sleep, this way of living yielded more significant benefits. One was an ability to concentrate only on work for almost twenty-four hours a day. Another was an ability to once again prepare and assume, to a great degree, a resolute stance.

While I had already assumed a resolute stance when I made the decision to change jobs, my refusal to beat a retreat through my idea to live in a temporary dwelling required additional resolve. As I indicated earlier, I had asked my family to wait just three years. "In three years, I'll make sure to return to a regular lifestyle that will allow me to commute normally from home. I'll set aside time for my family. In order to build up a foundation to fulfill these promises, I need three years of concentration." I had my back against the wall in that I would have to honor these promises as a matter of principle in three years. This made me once again aware of my own resolve.

Knowing nothing of my situation, my children (then five and two years old) would stand by the foyer of our home as I was getting ready to leave for work despite it being the weekend and implore, “Papa, don’t leave. Let’s play.” Faced with such wrenching words, I still had to leave for work and bid goodbye to everyone. To go this far while experiencing such hardships required that I rouse myself to action by vowing that I would hang tough no matter what happened and that I would see to it that my own goals would be met.

The lifestyle that I went through in the beginning certainly formed the basis of my current career. If I were told to go through all of that again, I would find it impossible to do so. I would never want to experience that ever again. It was only possible because it all happened in the beginning. The extent to which you can do things in the beginning to the limit of what you can tolerate will have a huge impact on your life later on.

This three-year period was a challenging time that required considerable resolve on my part. Some people asked me whether it was not too long to go three years at full tilt. Three years might indeed be too long. I tell them I set out to step up my game with each passing year. *The first year, I’m going to try this hard. The second year, I’m going to take it up a notch to this level. The third year, I’m going to aim a bit higher and get to this level.* (Incidentally, I mainly set up numerical targets for the first two years. For the third year, I focused more on the contents and quality of my work in cultivating new markets and seeking to attain other such targets.) By taking this approach, I never felt that things were difficult or that the road ahead was arduously long. Armed with targets in mind, I was able to concentrate on steering myself in only a forward direction.

I definitely do not consider myself someone who is mentally stronger than others. After all, just thinking about how I used to stay curled up in my cold room with no television and without removing my coat until the temperature rose sufficiently enough not to freeze almost brings tears to my eyes even now. What is important is to focus on quantity at first, to maintain your resolve, and to continue doing what needs to be done in order to form important habits. That is all there is to it.

## **(5) The courage to change your style**

### **Something my wife blurted out when she was at her wits end**

I have already written about the changes I underwent back when I was a new employee at Recruit. There were also a number of times when I changed my way of thinking after I went to work for Prudential Life. The first time this happened was in the middle of my second year with the company. By this time, I had managed to establish my own pace to a decent extent and was doing well enough that I was winning company awards. Nevertheless, I felt insecure and troubled. Without weekends off, I reckoned that I had reached my limit and could not possibly do anything more in terms of quantity. With a desire to advance to the next stage and a desire to aim even higher in a numerical sense, I became mired in feelings of frustration and impatience. Naturally, I could continue to engage in the same approach to work and expect to reach my goals. If I could not improve in terms of quantity, then I had no choice but to improve in terms of quality.

As these concerns were weighing down on me, my wife erupted out of sheer exasperation one day. While I may have asked her to bear with me for three years, it was no doubt quite stressful for her to raise two small children aged five and two years on her own without a husband by her side. Her daily concerns had to be resolved fully on her own. “How much longer are these conditions going to persist?” She proceeded to talk as if the floodgates had opened. She went on to indicate that she did not think things would get this bad and could no longer tolerate her situation.

Of course, I understood completely. However, I had been working hard while tolerating extremely difficult circumstances myself. I did all this to build up a foundation for securing the happiness of my family in three years’ time. In part because I was dealing with an occupational dilemma at the time and was feeling quite anxious about its resolution, I blurted out in a tit-for-tat manner, “Who do you think I’m working this hard for?”

“Don’t you dare say that it’s for the family. You’re just working hard for yourself.”

Boy, did she ever hit the mark on the head with that comment. When I had time later to think this matter over with a clearer head, I came to realize that my wife was correct. Despite claiming that my actions were being carried out for my family, I was focused solely on fulfilling goals that I had set for myself. I wanted to achieve record-breaking results as quickly as possible. I wanted to go on to the next stage as quickly as possible.

Although I did in fact want to make things easier for my family and eventually make time for my family, I had not actually thought about what I needed to do and from when such actions would need to be taken for these

purposes. I was always prioritizing my own goals and pride. I feared that any time I took away from work would result in lower performance results. The argument I had with my wife prompted me to recognize that a failure to change would destroy my family and to seriously consider how I should change my approach to work.

I also felt pangs of guilt when I played catch with my five-year-old eldest son, who so desperately wanted to play with his father. Thinking that this was a unique chance that I might not have again for a while, I took my son out to play catch for just fifteen minutes while waiting for dinner to be served when I happened to go home in the evening one Saturday at a time when I could not afford to take any time off work. Before I knew it, however, the sun had gone down and our surroundings became dark. Because we could no longer see the ball, we moved to a spot under the street light. Soon afterwards, it was supertime. When my son turned to tell me that he wanted to play when it was lighter outside next time, my heart ached. I felt a strong urge to make more time for my own son.

Thus, I decided to start cultivating a market of corporate clients in order to figure out how I could improve my performance while reducing my hours of work. While I had previously thought about selling to corporate clients, I had a hard time receiving referrals from the president of the company and was feeling quite anxious about this matter. In this connection, I did a number of things that I did not previously do. For example, I participated in workshops whenever there were interludes in sales that I could advantage of, studied topics that I should know in order to sell to corporate clients, and deepened ties with people that appeared to engage in jobs that involved personally interacting with business owners and management executives. I will discuss the cultivation of this market in greater detail in a later chapter.

### **Advice from a titan of the insurance industry**

I also encountered another big factor for change. At the end of my third year with the company, I attended a global conference of the Million Dollar Round Table (MDRT). The MDRT is an association constituted yearly of the top-earning life insurance and financial service professionals who have satisfied certain performance criteria from around the world. I gathered up my courage to attend a meeting of members of the Top of the Table (TOT), a tier of qualification for the MDRT that requires performance criteria six times greater than those applicable to the MDRT to be fulfilled. I was the only Japanese person sitting at that table. At the time, I participated as a member of the Court of the Table (COT) (a tier of qualification that requires performance criteria three times greater than those applicable to the MDRT to be fulfilled).

I was asked by one of the highly charismatic members of the TOT to

describe the kind of market in which I operate. When I replied that I only sell personal life insurance, they were extremely impressed to see that I had managed to join the COT under those conditions. This is because most people whose performance is exceptional enough to qualify them for membership in the TOT or COT deal with not just life insurance but also investment trusts, non-life insurance policies, and various other financial instruments. The questions continued.

“So how often do you take time off work?”

“One day.”

“I see, one day off a week?”

“Not quite...”

“No way. Are you telling me you only get a day off each month?”

“No, just one day off a year.”

It goes without saying that this set off quite a stir among those who heard my response. “You won’t last very long with that approach!” There was serious concern over my well-being.

I was then asked how many assistants I had. When I said zero, an American immediately started talking about himself. “Last year, I took 160 days off. I worked for 200 days. Every year in January, we sit down as a family and decide on where and when we will take our vacations. The rest of the year, I work. Even though I prioritize my family and my holidays, that doesn’t mean I can allow my numbers to fall. If anything, I have to make sure they go up. *Strategy* is all about figuring out how you can work in a way that can ensure that your numbers will go up. I currently have a staff of five assistants. One of them compiles lists of prospective clients. Another makes appointments. Another produces materials. Another drafts letters of appreciation and other types of communications. Everyone has a role to play. This is what it means to *manage*.”

He let me know that I could not do much more with my current approach if I wanted to aim higher. It would be better, he said, to effectively utilize assistants and use the time saved to spend time with my family, cultivate new markets, or formulate strategies for getting to the next stage.

Since I was going through a period of gloomy introspection at the time, these comments threw me for quite a loop. At the same time, I felt uplifted on receiving such incredible tips. I was bursting with excitement on the plane ride home and forgot to sleep, so dedicated was I to putting together a strategy for my future. I described my work in full in a notebook and checked off only those functions that I absolutely had to do myself. In other words, those functions that I did not check off could all be delegated to others. My job was to formulate strategies and meet with clients. By asking others to take care of everything else, I could make time for myself. Next, I pondered how I could

use this time that I would be making for myself. I worked out scheme after scheme and decided in short order to hire assistants.

From that time forth, I changed my approach to work by attending workshops and paying visits to business owners, management executives, and certified tax accountants.

In going slightly off topic, there is a bit of a sequel to this tale. I found out later that the man at the global gathering of members of the MDRT who had given me advice was none other than Tony Gordon, a veritable titan of the life insurance industry. Not realizing the stature of the man at the time, I simply allowed the advice I was receiving to have a profound impact on me and formed a desire to someday join the ranks of people like him. In 2006, I qualified to join the TOT and went to attend a meeting in the United States. There I met Mr. Gordon and was able to apprise him of what I had been able to accomplish. “It was thanks to your amazing advice back then that I was able to succeed to this extent.”

Going back to the topic at hand, it takes courage to revamp the approach to work that you might have spent all this time developing. Yet, I believe that as long as you have clearly outlined your goals, you will definitely generate results by taking a step forward. And if you continue to take on challenges for all you are worth, even failures can be harnessed for future growth and your ability to detect favorable opportunities will be enhanced. You should be able to seize proximate opportunities you might previously have overlooked and opportunities that you pretended not to notice out of a fear of failure.

## **(6) The three steps for taking on a new challenge**

*I want to increase my sales efficiency.* This is something that every salesperson probably thinks all the time. This is definitely not the same thing as simply wanting to care for clients and make money with minimal effort. *Using time meaningfully for strategic purposes.* *Spending time with family.* *Preventing a decline in earnings and indeed making more money.* These are what I consider ideal actions.

As I mentioned earlier, I lived apart from my family for three years after changing jobs. In order to go back to my original lifestyle in three years’ time, however, there was a need to change the approach to sales that I had been taking, one that entailed the simple pursuit of quantity. For this purpose, *streamlining* was essential.

In order to rationalize your daily work, take on new challenges, and broaden the field in which you work, I believe that you need to engage in streamlining by taking the following three steps.

## Step 1: Generate time

To take a step upwards after spending my first two years in the simple pursuit of greater quantity, I decided to aim at reaching an additional step in accordance with the theme of *streamlining*.

The first step in streamlining is the *generation of time*. You can commence actions that you need to undertake. You do not need to carry out these actions urgently but they are necessary and important for the future. The actions that you should do on your own consist first and foremost of the formulation and implementation of strategies. The idea is to generate time not in order to make things easy on yourself but in order to raise performance levels.

What is important for this purpose is *ascertainment*, which entails that you determine through a review of your current job functions which functions need to be carried out by you and which do not. You should also adopt a method whereby all functions that can be delegated to others are in fact delegated to others.

As another means of generating time, you can also drastically cut away functions in a clear-cut manner. Since time is limited to twenty-four hours in a day, it is impossible to do everything that you wish to do in that time. To change something, something must be discarded. Sometimes, bold decisions need to be taken.

The concept of *discarding* something can apply to various things in addition to those of an operational nature as described above. An example is *business negotiations*. Rather than engage indefinitely in the same negotiating session, you should quickly clarify matters, accept what cannot be secured, and move on. If you have the spare time to be held up by a single business negotiation, you should call it a day and be willing to move on to the next matter on your agenda.

There are also other things that can be discarded, including targets and simple habits and conventions. It might be a good idea to scrutinize the elements that are scattered all around you.

In my own case, I tried to skillfully manage appointment locations and times to enable me to efficiently use my own time. If I only carry out appointments in a way that accommodates my clients' circumstances, my level of efficiency would invariably suffer. I might say, "Would it be possible for you to come to my office?" or to a couple I might say, "I'd like to introduce you both to a wonderful restaurant in the city. After our appointment, why don't you go and enjoy a meal there?" in this way, you could try setting up appointments in a way that encourages clients to visit you instead. In addition, I have tried encouraging clients to take a day off work. "Have you taken any paid leaves lately? As what we have to discuss is very important, perhaps you could take a day off and enjoy the rest of the day with your spouse after we

finish up?” Since there is more flexibility in terms of time for sales, I had some clients visit me in the day or implemented ideas to push back appointment times that tended to be made for evening slots to daytime hours. I am always taking care to have appointments fit my own schedule in a way that does not cause offense to my clients. While it feels impudent to have clients visit me, it is surprising to see how many of them accommodate my own situation when we discuss matters after discarding set ideas.

## **Step 2: Make preparations to effectively use free time**

Even if it consists of just a few minutes, the time generated in step 1 should be efficiently used. While the goal is to ultimately move up to the next stage by taking on new challenges or cultivating new areas rather than stay on the current stage, it should be noted that you might sometimes need to carry out detailed actions as part of preliminary arrangements to be made in each case. You must be always prepared to carry out a particular action upon the triggering of a given set of circumstances. Examples include work that you can do while riding the train and work that you can do whenever you have ten minutes to spare. To illustrate, you could write up a list of new markets, check written materials, or extract relevant parts from seminar data. You would be surprised to find out how much can be done when riding trains or whenever you have ten minutes of free time. Make preparations to allow yourself to begin at any time and keep whatever you prepare in your bag or otherwise by your side to prevent yourself from squandering time at such moments as well.

## **Step 3: Engage in new things with the time that is generated**

If you manage to generate time, all you have left to do is to take the actions required to move up to the next stage. In my case, I decided to allocate the time generated by streamlining my duties to the cultivation of corporate markets. This was because the corporate market was an area I definitely wanted to enter in order to both broaden the scope of my work and test myself as an insurance professional.

First, I attended insurance workshops hosted by certified tax accountants and seminars on how to read financial statements.

Incidentally, I set my sights on an independent sales goal I liked to refer to as the 3W together with my branch office colleagues for the first three years after I changed my job. This goal was to be met by getting clients to sign up for three or more contracts each and every week. As this was when I was still in pursuit of this 3W goal, it was difficult for me to find the time to attend workshops. As I was afraid of destroying my routine, I really needed to find the courage to participate in these other activities. Yet, something must be discarded to move on to the next stage. As long as I was committed to entering

what was to me a new field of corporate insurance, I needed to meet people that I needed to meet, engage in studies, and otherwise set aside time for actions that I had never before undertaken.

In the past, workshops that I was interested in attending would often come up but had to be skipped when an appointment was made for the same time slot. However, since I had decided that I would attend these events, I forced myself to schedule these workshops and make appointments at other times.

By carrying out these three steps in this manner, I was able to enter the corporate market, which was to me a new field.

What is important is the will to go in the direction in which you want to go. If you deviate slightly from this, you will feel insecure and be unable to take a step forward unless you are somehow doing something. You will then tend to procrastinate in your work.

First, position yourself firmly. What position do you want to take and should you take in the context of your industry, company, and work? I believe that the aggressive culling of work that you are engaged in with this position in mind is the shortcut that you need to take in order to make time for yourself.

## Chapter 3: What kind of professional sales agent is acceptable to clients?

### (1) Ask To whom are you known? rather than Whom do you know?

#### Links with leading people in each field

I once posed a question to a leading Japanese management consultant. “Where do differences between consultants who ultimately survive in their field and those who do not arise?”

Despite attracting brilliant minds, the field of management consulting is one whose fortunes are currently in a serious state of flux. The person I asked was someone who managed to succeed on the frontlines of this industry despite these difficulties.

“You need various elements,” he prefaced before continuing. “You need to be physically fit like someone who is sports-oriented. I also believe that you really need to be capable of analyzing things and possess significant amounts of insight and knowledge. What is most important, however, is a high level of quality in one’s work—an exceedingly simple phrase but nevertheless true. In dealing with a client, to what extent is quality itself raised to keep the client happy? Does this not apply to your job as well, Mr. Koyama?”

Back then, I was simply working as hard as I could with an approach by which, in my opinion, my passion outstripped the quality of my work. I was driven by a strong desire to provide many people with good insurance plans. My frame of reference for defining *quality* was a bit fuzzy.

In this connection, I came to wonder what was meant by quality in my own line of work. It goes without saying that a professional ought to have extensive knowledge concerning life insurance and taxation laws. What else is meant by high quality?

My goal is to be the Life Planner that clients will turn to first whenever they find themselves in trouble. This applies to my individual clients and even more so to clients consisting of management executives and business owners. I can provide advice on matters other than life insurance and would like to be as helpful as possible. I would ideally ask a client to describe the problems affecting him or her, explain what is causing him or her to feel insecure, and identify his or her interests. To provide helpful information and introduce those who are needed by clients to clients are the biggest key points to note in this context. I came to recognize that the fortification of these points is reflected in the true value of the quality of your own work.

In dealing broadly with client inquiries, there are many things that you cannot do or handle on your own. In my case, I need the cooperation of certified tax accountants, attorneys, bankers, medical doctors, expert consultants, and other individuals active in different fields to deal with various types of inquiries. Since the day I realized this fact, I have been focused on creating networks and collaborating with people in different fields.

## **Known as an insurance sales agent who can also hold workshops on sales**

In order to provide clients with the highest level of support, such efforts would be meaningless unless you have ties with top-rated persons in each field. However, such top-rated persons only interact with other top-rated persons. In other words, you will need to raise your own level to a level that will enable you to interact with top-rated persons. This remains a huge wellspring of motivation for me.

As long as you lack skills, aspirations and passion will go a long way. These are also important. However, if you wish to build a network of top-rated persons, exceptional quality will be needed and an ironclad philosophy must be retained. The extent to which you can be a helpful person to others will be the key. You will hardly make an impression on others and will be hard-pressed to make connections if you have no hook (“I can do this” and “There is nobody better than me on this point in this field”). In particular, since someone like me is a long way from being considered a top-rated person, I am always striving to engage in a give-and-give-and-give approach to interacting with others as much as possible rather than a give-and-take approach.

For example, before meeting a management executive or business owner, I will try to brush up on his or her company. For this purpose, I will clarify the following points:

- What kinds of goods or services are provided?
- To what kinds of clients?
- Who are the competitors of this company?
- What are the competitive advantages offered by this company?

With respect to these points, I will study the company’s management conditions and shareholder composition with the use of a research company and check out the company’s website and industry journals to gather all sorts of information. On the basis of this information, I will formulate different hypotheses and assumptions and endeavor to close the gap between myself and the president of the company in the course of conversing with him or her. In other words, the challenge is to get the president of the company to form an initial impression of me whereby I am seen as a salesperson who is different from others.

I also apply the framework I mentioned earlier to myself. In particular, I am deeply aware of what I regard as my competitive advantage. It is what I convey to those with whom I wish to interact. For example, let us say that I am meeting a top management executive who wishes to focus more on training his sales staff to ameliorate his company’s lack of sales strength. In my case, I will sometimes say something like the following and end up serving as a workshop

instructor: “Through customer referrals alone, I secure 200 contracts for insurance policies a year. I can also share required know-how with your sales staff so that they can know what to watch out for and what they should grasp in the sales process to receive referrals.”

I have also introduced a business revitalization expert to a company president who was unsure of whether to sell his company, whose sales were floundering, and an accountant with expertise on mergers and acquisitions to the director of a healthcare corporation who was concerned about business succession issues. It is essential that you give the client something extra, enough to elicit such comments as “So this is an option that is available to me?” and “You will go that far for me?” A failure to set yourself apart from others will simply cause you to be seen as “one of them.”

What is also important is not *whom do you know* but rather *to whom are you known*. Some people love to name drop if they are a bit acquainted with a famous person and say, “I know \_\_\_\_\_,” or “I met \_\_\_\_\_ the other day.” The real question though is whether the famous person in question knows the speaker in turn. It is far more valuable for there to be just one person out there who recommends me to others when dealing with a particular issue or matter (“For that matter, I know someone named Koyama who might be able to help. You should meet him.”) than for me to know 100 such notable persons.

For this purpose, it is recommended that you first elevate your own brand profile by putting your selling points into words. In this age of severe competition, it is important that you express yourself in easy-to-understand words in order to encourage others to remember you and prevent yourself from fading into oblivion. You need to shift from a focus on increasing the number of people you know to increasing the number of people who know you.

If you can build relationships in this way and showcase yourself as a unique individual with something to offer others, you will not only increase the possibility of being able to precisely respond to and accommodate client inquiries but you will also be able to secure opportunities to be active and bring about a dramatic expansion in the scope of your work. You will also succeed in accelerating your own personal growth. By refining both personal connections and skills, more opportunities than you might have imagined will present themselves to you, which in turn will result in an expansion of the scope of such opportunities and further growth. In this way, a virtuous cycle will be induced.

Presently, I receive countless calls and emails from clients every day. About half of these consist of inquiries regarding life insurance. The other half spans an extensive range of different topics. (Examples include the following: “We’re thinking about buying a home. What kind of mortgage do you think is suitable?” “I’m having trouble with this particular issue and was wondering if you know an attorney who has expertise in dealing with something like this.”

“There’s a succession-related matter that is stumping us at the moment. Would you happen to know a certified tax accountant who could help us?”) This is an asset that makes me very happy. It means that people who are dealing with a problem or issue in their life think about me when they are looking for a solution! (“If we ask Mr. Koyama, I’m sure he’ll know something or can introduce us to someone who can help.”) For a Life Planner, this is the epitome of supreme bliss.

I want to become the kind of person that others refer to their acquaintances by describing me in such terms as the following: “He’s an insurance sales agent who can also hold workshops on sales,” “He’s an insurance sales agent who is very knowledgeable about cash-flow measures that can be taken,” and “He’s an insurance sales agent who can introduce a good certified tax accountant or attorney if you need one.”

## **(2) Do something that anyone can do to an extent that cannot be done by anyone else**

### **Role-playing sales scenarios from midnight**

“Success is the accumulation of unnatural actions.”

This was told to me by the general manager of our branch office at the time I joined the company.

Shortly after I joined Prudential Life, I was asked a question by a client that I could not answer. I reported this to the head of the sales office immediately after I returned to the office late in the evening. I intended to receive advice on how to properly deal with such a situation in the future. “I see.” contrary to expectations, the head of the sales office replied by summoning senior colleagues who were working late into the evening.

“Can everyone who can spare a moment gather around?”

Despite the late hour, a number of colleagues gathered around with casual ease while I stood there not quite sure what to make of this development.

“He was unable to answer this question posed to him by a client. How should he have answered?” asked the head of the sales office.

My senior colleagues gave a number of tips one after another.

“I would have answered like this.”

“You could have said something like this.”

As I was scrambling to write these tips down in my memo pad, someone in the crowd suggested that we engage in a roleplaying exercise in spite of the fact that it was midnight. *What kind of company is this?* I thought to myself. That these senior colleagues were so willing to freely lend me their support in the middle of the night like this had a great impact on me.

Suffice it to say but such actions are not normal since this is the sort of issue that would normally be quickly dealt with by issuing some succinct

advice. In this sense, my senior colleagues were truly engaging in unnatural actions. Nevertheless, everyone is aware that information is gathered by those who transmit information. Thus, while such support might appear to be futile, my senior colleagues diligently engaged in the provision of advice to someone else as a means of obtaining various benefits for themselves.

Allow me to digress momentarily. Before I joined this company, I was under the impression that foreign-affiliated companies had more of an apathetic culture in that employees working under a full-commission system would be less inclined to care about colleagues. Yet, the reality was the complete opposite of what I had expected. This can be attributed to the fact that the system of compensation is not based on relative evaluations (on a curve) and to the fact that personnel costs determined in advance are not allocated according to personnel evaluations. Those who achieve are applauded and are asked to share their successes in detail. If someone is down on his or her luck, advice can be naturally offered. That is the kind of environment that this company has fostered. I am truly proud of the culture of the company for which I work.

### **Reaching a self-imposed goal of setting up five new appointments in a week to handle**

Let me relate one more story about what it means to engage in unnatural actions.

For the first three years after I changed my job, I was determined to simply meet many people in an effort to work on performing well in terms of quantity. In order to attain my personal goal of securing at least three contract signings a week, I strove to maintain a pace of meeting five new prospective clients each week at the time.

At Prudential Life, the company does not set any quotas to be met by employees at all. Both the goal of securing three contract signings a week and the goal of setting up five new appointments a week were my own personal goals. However, I endeavored to fulfill, no matter the cost, my own promise to myself to carry through with what I decided on my own to do.

Of course, there were frequent times when I was at risk of failing to maintain this pace. One evening on a Sunday, the last day of my weekly cycle, I happened to open up my pocket planner upon wrapping up an appointment when I realized that I had only set up three new appointments for the following week. As I had decided that I would set up five new appointments, I could not go home. I entered a telephone booth and continued to call up people until I could set up appointments. Despite the intense heat of the summer evening, I kept the door of the phone booth closed since allowing the client to hear the loud ambient noises would have been considered rude. Nevertheless, this was a hellish experience. It felt as if I was engaging in a long telephone call while I

was submerged in a steamy hot bath. It was just my luck that I seemingly chose this moment to find it rather difficult to set up new appointments.

Around the time that I could hear the familiar refrain of the theme song to *Sazaesan*<sup>15</sup> wafting out of the window of a nearby home, I began to wither under an onslaught of tempting thoughts. *If I go home now, I can enjoy a bath with my kid and eat dinner in the warm bosom of my family. It wouldn't hurt to fall short of my target for setting up appointments just once. If I set up six appointments next week, everything will add up just right.* The devil tapped me on the shoulder and whispered, "Since these are not rules imposed on you by someone else, your failure to meet your own target isn't exactly going to inconvenience anyone else and is hardly something to beat yourself up over." To be honest, I felt my resolve weakening a number of times as I tried to drown out these voices in my head.

But I had second thoughts and rebuked myself by reminding myself that my goal was something that I had set for myself. I stood firm and continued calling to set up just one more appointment. Seven o'clock rolled around. Then eight o'clock.... Around the time that I finally set up a new appointment and returned home, my family had already eaten and my younger child had already gone to bed. Nothing could have made me feel more self-loathing in that moment. I made an unbreakable promise to myself then and there that I would always set up five new appointments for the following week by the end of each Friday.

It is difficult to describe the fulfillment of a goal in such a desperate manner as conduct that is normal. As stated in the preceding chapter, I deliberately lived apart from my family and commuted to work from a rented dwelling for the first three years after joining Prudential Life. In one sense, this too constituted abnormal conduct. However, I felt that a normal approach to carrying out routine functions for work would generate nothing but garden-variety results.

I believe that success is achieved when you engage in actions to an unnatural degree by carrying out actions that people ordinarily do not want to undertake and by doing something that anyone can do to an extent that cannot be replicated by anyone else.

There are a number of actions for which this belief remains relevant for me. One is the writing of letters by hand. I make it a habit to write letters of appreciation not by email but by pen for people I meet for the first time and people with whom an agreement has been concluded.

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<sup>15</sup> An animated television program that ran for almost half a century. As this national treasure was broadcast at 6:30 in the evening every Sunday, this passage is indicating that the story in question occurred around the time the theme song to this program would have been heard playing on a nearby television set on a Sunday evening.

Another is the habit of waking up every morning at five o'clock. My concentration is greater in the early morning and I am able to start my day in a good mood, thereby effectively killing two birds with one stone. When I first wake up, I confirm what actions I will carry out for the day ahead, write letters of appreciation to clients as mentioned above, and read. Sometimes, I will take practice swings with my *kendō*<sup>16</sup> stick.

In order to wake up early, I avoid spending my evenings in a lazy, wasteful fashion and prefer to promptly retire to bed instead. Even if I go out drinking after work, I no longer continue to drink socially at a different location after the main event comes to an end.

Sometimes, I will continue calling people by reducing the time I can spend with my family. The appointment I finally snag in such cases might result in a meeting with a wonderful person. This has happened to me many times. There may be encounters that you might miss if you were to quit. *This is it!* Working hard enough on a job to evoke such a response on your part will often please your clients greatly. In my case, such moments help not only to improve numerical outcomes but also to motivate me.

### **(3) What does a professional provide to his or her clients?**

#### **To become the kind of person who can rate another company's insurance plans highly**

Baseball players and soccer players, to take a couple of examples, who are known as professionals are people whose pay is commensurate with their performance. For jobs like ours, however, how do you define a professional?

In this context, I believe that the concept of compensation is irrelevant. Of course, I think that the ability to receive a high amount of compensation for doing good work is an important factor. Compensation is a sufficient aspect of motivation for work.

That said, however, I sense that the setting of targets and goals in terms of compensation for a professional is slightly wrong. With such an outlook, you will someday get tired of your work or you will stop when you are under the illusion that you have reached your goal at the moment that you attain your target or goal to a certain extent.

When I think of a professional, I think of *a person who engages in work to enable clients to obtain a high degree of satisfaction* irrespective of the level of compensation he or she receives.

If you really want to become a professional in a given field, it is imperative

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<sup>16</sup> A martial art that allows participants to compete with Japanese swordsmanship and thereby train both their bodies and minds.

that you first perceive your own work as being helpful to people and society and that you identify value accordingly in such work. In contrast, I expect that a person who focuses on himself or herself will be primarily concerned about status, reputation, and earnings. A professional, however, should always set his or her sights on the client. *How can I make my client happy?* The prioritization of this question in your own work is the first step to be taken by anyone who considers himself or herself a professional.

*To what extent can you see things from the client's perspective? To what extent do you regard the client as the axis around which you think and act?* This approach will foster client satisfaction. Engaging in work from this perspective will encourage clients to introduce other clients to you and induce next-step offers to be made, such that your status, reputation, and earnings will naturally be enhanced as a consequence of taking this approach.

In the case of a salesperson or sales agent, you might be inclined to want contracts to be signed and your own sales figures to rise. This desire is apt to come to the fore. However, it is important to stand in the shoes of the other party as much as possible. *If I were this client, which insurance plan would I obtain and which perspective would inform my decision?*

For example, would you be able to say to a client who is already enrolled in an excellent insurance policy underwritten by another company, “You should keep this policy without changing anything,” before clearly listing the reasons for your opinion? This is what is meant by standing in the shoes of the client.

I was once asked by a client to review his parents' insurance policies. His parents ran a number of restaurants in Hiroshima<sup>17</sup>. When I went to visit his family home in Hiroshima, the father had laid out various certificates in an array and explained, “Some of these we enrolled in without really knowing what we were getting into while we enrolled in others through an acquaintance of ours.” When I looked closely at these certificates, I realized that they all offered excellent insurance coverage for the insured parents. I then drew up a chart and summarized what I figured out before carefully explaining just how good the coverage was and how the parents should remain covered by the policies in question without changing a thing. Afterwards, I headed back to Tokyo. When I reported on what had transpired to the son who first came to me about this matter, he reacted with surprise.

“Mr. Koyama, you didn't actually go all the way to Hiroshima and return just like that, did you?”

“Well, your parents shouldn't change a thing so what could I do?”

Upon hearing my reply, my client was overjoyed. His parents were also

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<sup>17</sup> A city located 700 kilometers to the west of Tokyo. One can reach Hiroshima in four hours by bullet train.

thrilled and my client referred me to someone else a few days later. This was a result that also made me very happy. This whole tale reinforced the idea that relationships of trust with clients are built by standing in their shoes.

### **“You can do that much for me?”**

I indicated at the beginning of this section that a professional is *a person who engages in work to enable clients to obtain a high degree of satisfaction*. So when does someone become satisfied?

The answer to this question can be broadly divided into two parts. The first is *when the individual is made to realize a need of which he or she was not previously aware*. In the context of life insurance, it would be when the individual is made to realize something that overturns a preconception with respect to what insurance is all about. Such realizations can be astounding for the individual once he or she is made to understand that insurance can be used for certain other purposes, that options for different ways of using insurance exist, and that peace of mind can be obtained in certain ways thanks to insurance. This understanding can be imparted to the individual by using visual materials that can help the individual form an image of the concepts you are discussing and by talking about real-life case examples. In this way, a client who has come to understand his or her potential needs will be able to obtain satisfaction to a considerable degree.

A person can also become satisfied *when he or she receives a level of service that exceeds expectations*. An example of this case might occur when a matter is followed up to such an extent that the client could not possibly have hoped to be treated so well by a salesperson. In the case of life insurance, however, the client will no longer be alive at the time any service exceeding expectations is delivered. In other words, the client will be unable to feel a real sense of satisfaction as long as he or she is alive.

In this connection, you should work hard using case examples for easier visualization to convey *a sense that life insurance is more important after you sign up than at the time that you sign up for a policy* to the client in a way that allows the client to see himself or herself in the case examples you cite in order to help the client experience something that is as close to the feeling of satisfaction that a client can obtain as possible. With life insurance, many people are held captive to the notion that satisfaction comes from enrolling in a plan and leave things at that once they have taken out an insurance policy. In fact, however, life is full of milestones—wedding, childbirth, change of jobs, and more—each of which calls for a review of insurance policies in which the individual is enrolled.

The amount to be paid out may vary depending on how a medical doctor drafts a medical certificate. In the unlikely event that a catastrophe were to

befall a client, you can imagine that surviving family members would be overcome with grief and at a loss as to where to even begin when it comes to important procedures. It is at such times that a Life Planner ought to provide detailed support.

We help clients review their insurance needs at key turning points in their lives and will sometimes even directly get in touch with medical doctors to advise them on how to fill out medical certificates. In certain contingencies, we will also submit applications for public pensions and carry out procedures for changing the nominal holder of title to homes and automobiles on behalf of the bereaved.

When I explain these points to a prospective client, most express surprise at the fact that I go so far in providing services. They come to understand that insurance is not something that they simply sign up for and that, so long as they have signed up for an insurance plan, a sense of security must be enjoyed. They imagine what will transpire at the time of delivery—that is to say, at the time they pass away. When a prospective client arrives at this understanding, he or she will conclude a contract with an agent who he or she believes can be trusted, with whom he or she will feel secure, and to whom he or she wishes to delegate relevant matters in terms of what will transpire when the day of his or her death eventually comes to pass. In the case of life insurance, I believe that this is what will prove to be of value when *services exceeding expectations are received*.

A contract that is concluded when a client achieves satisfaction in this way is never something that is simply savored by a Life Planner. It is something that came about because a valued client trusted me and decided that he or she would relegate matters to me. The signature on a contract binds me to a promise whereby a client's entire future is in my hands. This trust must never be broken. This is made profoundly clear to me each time a client concludes a contract.

Up to this point, I have discussed the definition of a professional and the meaning of customer satisfaction. For myself, what makes me happiest in the context of my job is a client who is happy and grateful. The moment a client says something positive to me is when I am happiest. (“I’m glad to have met you” and “I’m able to feel peace of mind since you have been our sales agent, Mr. Koyama” are two such examples.) This constitutes a huge engine of motivation for undertaking work duties and living my own life at all times.

#### **(4) To what extent can you put yourself in the shoes of a client?**

##### **Carrying out simulations from the standpoint of a husband**

Allow me to elaborate a little more on the topic of customer satisfaction. I earlier indicated how important it was to stand in the shoes of a client. In the

case of an individual life insurance policy, for example, I believe that you will need to see things from two different angles. Where the contracting party is the head of a household, you should first ask yourself what kind of insurance policy would be best from his perspective. Then you should ask how things look from the perspective of his wife and children. The matter must be examined from both angles.

Prudential Life's insurance policies are all fully customizable in sharp contrast to conventional insurance policies, which typically consist of a number of packaged instruments from among which a prospective client will choose the best one with consideration also given to the monthly premiums that will be paid.

The process of designing a policy takes into account family composition, housing costs, living costs, educational costs, and more and will differ for each household. In addition, people differ completely from one another in various subjective terms, including their thoughts on and values with respect to life insurance and the amount of coverage that will give them peace of mind. For this reason, prospective clients will invariably be forced to make compromises when faced with a selection of semi-uniform products. Therefore, there should be as many patterns of insurance as there are families. It is for this reason that a Life Planner will analyze and sort out a client's current situation and design a coverage plan that meets the needs of each individual. To this end, I will need to put myself in the shoes of a client and formulate a plan after ascertaining the client's situation, thinking, and hopes in detail.

*As a husband and a father, in what way can I leave behind something for my family? In order to enable my family to live without anxiety after my death, what insurance plan would be optimal? By taking into account the composition of the family and other variables, I carry out various simulations from the standpoint of the client, who is both a husband and father. I then try to see things from the perspective of surviving family members and consider what might constitute an optimal insurance policy for them. What kind of insurance policy would my husband need to give us a measure of solace in our time of grief if he should ever pass away?*

This approach is definitely not something that is limited in its application to the selling of life insurance. To illustrate, think about the products you sell. No matter what kind of product you sell, the importance of presenting the best products as determined by standing in the shoes of your client from different angles should be clear to see.

## **Offering a suggestion to the president of a company engaging in the importing and selling of chocolate**

The notion of standing in the shoes of a client is not limited in its application to the contents of products that you are proposing. For example, what kind of information does your client want? What kind of network of personal connections does he want to build? It is important to stand in the shoes of a client from such perspectives. Provide useful information. Find acquaintances that your client should meet and introduce them to your client. By standing in the shoes of your client in these ways, you can elevate the stage on which you engage in sales activities.

Once upon a time, the president of a foodstuff manufacturer who had not yet signed a contract with me for a policy decided to operate a distribution outlet to import and sell chocolate. The chocolate to be handled was produced in Dubai by an official purveyor to the royal family. Made with the milk of camels, it was an unusual product to be sure. Upon hearing that he had set up booths at various department stores and was otherwise working hard to sell this product, I went to visit two locations where this product could be found. I even spoke directly with people selling this product on site. I visited the president several days later and greeted him by saying, “Congratulations. I hope you succeed in selling this product.”

I then added, “Could I give you my impressions as a layman?”

As the chocolate in question was an unusual product and had been featured in many magazines for women, I suggested that he might want to display these magazines. I also shared a number of other tips and ideas that I had concerning other aspects of the display and interactions with customers.

The president appeared to be genuinely surprised that I had gone out of my way to visit some locations where his product was being sold. He was also very attentive to my suggestions and listened to them carefully. After a while, the discussion picked up steam before the president commented, “There are few people like you who are willing to give me advice.”

The president subsequently concluded a contract for an insurance policy. While I am hardly suggesting that this resulted from our chocolate-related discussion, it is certainly possible that our discussion that day helped to trigger the president’s eventual decision.

To point out issues and problems facing the other person—let alone a client or prospective client—requires a fair degree of courage. In all likelihood, the easiest path to take would be to say something bland and inoffensive like “I’m sure your product will do well.” When I saw the chocolate in question at the location where it was being sold, I seriously began to think about what could be done to sell more units of this product. I believed that I could contribute by relating my impressions and relevant experience in connection with everything

from publicity, advertising, displays, and other aspects of the promotion of sales to the training of sales staff and the management of inventory. I wondered what I would do if I were the person in charge of this company. We also had female staff members of the company sample the chocolate and provide feedback on the product and advertising.

For a salesperson, it would not be at all unusual to obtain information indicating that a client is launching a new business and thereupon carry out a preliminary investigation on information incidental to such a fact. A salesperson who also studies imported chocolates in detail and engages in research on points that can be highlighted and ameliorated can be described as being somewhat sensible and clever. If, however, you were to take things a step further, you would be seriously involving yourself with committed efforts to ensure the success of the business by looking at things from the perspective of the president and employees of the company. I believe that this is what is meant by standing in the shoes of the client.

Of course, it would be impossible—in terms of both time and labor—to involve yourself deeply in the affairs of every client under your charge. I am not saying that I deal with clients in such a proper manner each time. However, I want to provide as much assistance as I can to any client who is truly having difficulties at the moment, who is trying to prevail with everything he or she has experienced, or who has otherwise come to a very important juncture in his or her life. In such cases, I strongly believe that “I was meant to be with this client at this particular point in time for a reason.”

I indicated earlier that Prudential Life has a set of Core Values. To reiterate, these Core Values are as follows:

1. Worthy of Trust
2. Customer Focused
3. Respect for Each Other
4. Winning.

Within the company, discussions on how we can incorporate these Core Values into our own conduct are sometimes held. I have also spent this past year thinking about how I should conduct myself in accordance with these Core Values. When I am in distress or unsure of what to do, I might refer to these Core Values for guidance.

The second Core Value (“Customer Focused”), as well as “Worthy of Trust” and “Respect for Each Other” are factors that are tied to customer satisfaction. The same can be said for “Winning.” If the insurance policy in which a prospective client is already enrolled is a good one, will you be able to set aside concerns over your own performance and provide a correct assessment

and advice for the sake of your client by saying something like “I believe that you should utilize your current insurance policy. There is no need to change everything in it.” To restrain yourself in this manner is, I believe, the essence of prevailing (“winning”) over yourself in the face of temptations to which you should not succumb.

Outside of work, I might have been a little too soft on myself and I even failed to continue going to the gym after a while. However, I strongly desire to continue to prevail over myself in the face of such temptations at all times in the course of dealing with my clients.

### **(5) *Excitement and trust* are what gives rise to referrals**

#### **What would be the mental state that would prompt someone to introduce a valued acquaintance?**

Sales at Prudential Life are primarily constituted through referrals and introductions. We are introduced by clients to others in an ongoing process that continually generates new appointments.

Before I changed my job, I enrolled in a life insurance plan underwritten by Prudential Life. I then introduced around thirty of my acquaintances to the Life Planner in charge of my file. I did this because the notion that I might go work for Prudential Life myself someday never entered my head. Every one of the persons I introduced signed up for an insurance agreement. Several years later when I became a Life Planner myself, I realized that almost everyone I knew—colleagues and friends alike—were already clients of Prudential Life. This was a bit frustrating to say the least.

When I indicated to the then head of my branch office that I had no sales leads of my own, he replied, “You’ll be all right if you can find just five people with whom you can speak.” His logic was that the number of sales leads would increase over time if, in the beginning, these five people could each introduce a number of their acquaintances to me.

However, it is not as if you can go up to someone you met for the first time and brusquely ask for an introduction. It is not often that you will be open to the idea of introducing a valued friend, relative, or acquaintance to someone you are meeting for the first time. To introduce someone to someone else is something that will reflect on your own integrity or could simply be considered troublesome. There is no reason why you might be obligated to accommodate such a request made by a salesperson you have never previously met in your life.

Then what would be the mental state that would prompt someone to introduce a valued acquaintance? For example, let us say that the cake that you

ate at a café you happened to enter turned out to be surprisingly delicious. Would you not feel the urge to share your knowledge of this café with others? Perhaps the face of a friend who really enjoys eating cake might come to mind. Alternatively, you might consider ordering a slice for takeout so you can share your culinary discovery with family members when you go home.

When a client feels like recommending something to someone he or she knows, elements of *excitement* and *trust* will be present. It is imperative that a client strongly believes that he or she was lucky to have had the discussion that we had and that it was good to have met me. Unless this belief resides in the client, you will not be able to get him or her to express a desire to have you teach what you know to an acquaintance.

I believe that there are two types of customer referrals that I receive. The first type consists of referrals corresponding to *excitement* that I receive when contracts are concluded.

I spoke of customer satisfaction in an earlier section. A person is satisfied when he or she is made aware of his or her potential needs and when he or she receives a level of service exceeding expectations. When you meet a client for the first time, you will make an explanatory presentation to introduce the concept of life insurance and Prudential Life's various insurance products. Most clients will react with amazement ("I wasn't aware that such schemes were available" or "I'm seeing the concept of insurance in a whole new light"). You will then proceed to promote an understanding of the necessity of insurance and the advantages of the insurance plan you will be recommending. In the course of this process, the client's initial sense of amazement will be converted into excitement. This sense of excitement will gradually evolve into a desire on the part of the client to share what he or she has learned with others, as in the case of the cake used in the above example.

In this way, just receiving a customer referral should not be the key focus of your efforts. Undertaking a process that results in the generation of *excitement* should be seen as an important checkpoint on the path to receiving a referral. In the event that a client signs a contract but does not introduce any acquaintances, such an outcome should be seen as indicative of a problem in the sales process.

In order to verify whether or not there are any problems in my own process, I routinely ask a client for his or her impressions when he or she signs a contract. "Why did you decide to enroll in an insurance plan at this time?"

If the client responds by saying something like "Well I didn't know that such a good insurance plan could be obtained" or "I was drawn to the fact that your plans can be customized," then I can conclude that my sales process was ineffective because it would mean that the client was only interested in the product itself.

If the client responds by saying something like “I enrolled because I feel secure knowing that you are my sales agent” or “I’m fortunate to have made your acquaintance,” then I can conclude that I succeeded in carrying out the necessary steps because it would mean that the contract was concluded not just because the insurance plan and company are acceptable to the client but also because I must have earned the client’s trust or because the client was interested in me as an individual.

This is when I would broach another question by asking, “By the way, do you remember what we were talking about in the beginning?”

I would once again ask about our discussion on the typical types of insurance products and schemes that are available and on the purposes of enrolling in a life insurance plan. Clients will generally let me know that they were surprised or that the discussion taught them a thing or two about insurance.

Next, I might ask, “My work entails discussing these matters with many people. Do you think you might be able to introduce someone you know to me?” Most clients are already willing to have me talk to someone they know. On days when a client explains why they introduced someone to me by saying something like “I think my acquaintance should definitely meet you” or “If you meet him, he’ll get a real lesson in how to engage in sales,” I will admit to striking a bit of a celebratory pose in my mind.

### **Building up trust through *KOYAMA news and updates***

I indicated that there are two types of customer referrals with the first type consisting of referrals generated by *excitement*. The other type consists of referrals generated by *trust* that I receive a number of years after a client enrolls in an insurance plan.

In the case of insurance, there are not too many opportunities to meet a client after the client enrolls in a plan. However, whenever the client gets married, has a child, is hospitalized, or otherwise experiences a change in his or her environment, it is important for the agent in charge of the client’s file to provide thoroughgoing support to enable the client to have peace of mind. Even at other times, I endeavor to maintain an active relationship with my clients by calling them from time to time, issuing *KOYAMA news and updates* and an email magazine several times a year, and sending them New Year’s postcards to let them know that I am doing well and working hard for them. By slowly building up *trust* in this way, I receive referrals from clients who want me to discuss insurance with someone they know even many years after they themselves enrolled in a plan. Both referrals generated by *excitement* and referrals generated by *trust* reflect your daily approach to sales and are vital.

There is an adage that goes Appeal to emotions with logic. It is said that life insurance is one of the most difficult-to-sell products around. This is because the

needs being addressed are highly potential in nature. If we are talking about hospitalization, you can grasp the concept as something that is relatively closer to home. It is something that you can definitely see happening to you someday. Since the majority of people agree that a lack of coverage in such a situation would be bad, the need for healthcare insurance can be said to be actualized. In contrast, however, few people imagine on a daily basis what will transpire upon their own death in part due to an unwillingness to undertake such an exercise.

You will make no further progress in any discussion with a prospective client unless you first make him or her recognize the potential needs in question. The process to be undertaken for this purpose, however, is extremely important and delicate. You simply cannot come straight out and say something insensitive to someone like “If you were to die, your family would suffer.” Instead, you should relate typical examples and real-life stories that you are personally familiar with and gradually encourage the client to think about his or her situation and what might have transpired if the situation in these stories happened to him or her, such as by asking, “Imagine that this situation applied to you. What do you think the outcome might have been in your case?” By taking this approach, most clients will naturally place themselves in your stories and indicate that they are not adequately prepared to deal with the situations as they are presented. In this way, excitement can be induced by getting the client to ascertain his or her needs as identified through the use of examples and making a presentation to make him or her understand that services exceeding expectations can be obtained.

Rather than engage in sales by designing an insurance plan that conforms to a monthly budget and other such considerations, you should create an optimal insurance plan where the client genuinely wants to enroll in by getting the client to clearly comprehend the necessity of life insurance and recognize his or her needs. This is my approach.

Using only quantitative data or logic (“If you pay this much in premiums monthly, this is the kind of coverage you can receive” or “At the end of the term, you can expect a return of premium totaling this amount”) would be a failure to appeal to emotions. Without making such an appeal, you will not be able to truly connect with your client. Also, I believe that any contract that is constituted while failing to make such an appeal will lack essential meaning.

Rather than telling a prospective client that it is about time to sign a contract, I want to enter into a long-term partnership with him or her by helping him or her understand the importance and wonderful merits of life insurance. While the industry is still rife with problems, it is for that very reason that I believe the industry can be described as one in which an insurer can differentiate itself from others simply by properly carrying out routine functions in a routine manner in good faith.

## **(6) Shifting the goalposts a little**

### **The assistance you give after a product is sold has true value**

I do not believe that salespersons consist entirely of people selling easy-to-sell products. There are likely many salespersons burdened with the task of selling products in a competitive market, products that lack product appeal, and products that may have product appeal but that are priced higher than similar products sold by other companies. While I have been lucky enough since my Recruit days to be tasked with selling outstanding products, I have come across situations in which I have been at a distinct disadvantage in such terms as cost numerous times to date.

As I already mentioned earlier in Chapter 2, I managed to secure a large order when I was still a rookie employee at Recruit and despite being at a clear disadvantage in terms of cost. I achieved this feat by bringing along a staff member and highlighting the fact that we were fully committed to following up on the adoption of the service in question by the client. As I mentioned in Chapter 1, I was able to prevail over the competition when I secured my first corporate contract with Prudential Life by emphasizing the importance of what a Life Planner can provide a client with after the client enrolls in an insurance plan.

What I gradually came to learn through such cases is that, if I cannot see a way to prevail by taking a straight shot, I should feel free to slightly move the goalposts. Rather than simply say, “This product is great” or “Please buy this product,” you should deploy sales tactics that are designed to induce the client to realistically imagine what he or she can expect in terms of added value if the product is purchased.

In my case, I highlighted what we could do to assist the client after adoption since the products we offered happened to generate value only after they are used or were such that the period after adoption was more important than the conclusion of the contract itself.

I arrived at this way of thinking thanks to my failures back when I began my adult life as a working member of society. I learned that if I could not fight and win by taking a forthright approach, then I would have to put forth my own essence and showcase my own value in order to compete with others on different terms. I identified and fortified what gave me a competitive advantage and what I wanted to give me a competitive advantage and thought about what modes of expression I could harness to convey these points to other parties.

I also came to viscerally understand and learn that, unless I can make my client happy, it is impossible to fully enjoy my job. Based on the fusion of these two seemingly distinct ideas, I naturally developed the notion that I should stand in the shoes of my clients and continue providing support even after contracts have been concluded. If everything had been smooth sailing at

the time I joined the company, I might have continued to engage in sales just like a machine to this day by ignoring what happens after each sale and simply focusing on selling as much as I could.

Since before I was hired as a new graduate, I had believed that I could not compete on the basis of my educational background. That I chose to work for Recruit despite receiving informal offers of employment by banks can be attributed in part to this way of thinking. Since many of my colleagues at Recruit were also brilliant, I was desperate to find a means of survival to avoid getting lost in the crowd. It is possible that this frame of mind instilled in me the habit of always scoping out and picking my battles. When I look back and reflect on everything that has happened to me, I cannot help but think that they all happened for a reason. In other words, let us say that you are currently dealing with difficult circumstances. These circumstances are nothing more than a step in some form to someday getting to the next stage.

### **A contract I obtained after refusing to engage in a barter trade transaction**

I believe that everyone competes for different goals and that such differences are fine. However, I also believe that there are methods of competing that should be avoided at all costs. Examples include offering excessive discounts, paying a margin to receive referrals, and engaging in barter trades. With each of these methods, there will invariably come a time when you will no longer be able to continue using the method in question. Rather than taking such easy paths, you should seek the true essence of things and carve out a valid opening.

Once, I was introduced by a client to the client's friend, an individual in his second year of working as a realtor for a real estate agency. When I made him a presentation during our second meeting, he indicated that he was highly impressed by the insurance options that I proposed to him. However, he wanted some time to think about the matter and no contract was signed that day. At our third appointment, I asked him, "So, what's on your mind?"

"It's a good policy and I'm thinking of signing up but I'd like a little more time to think about it."

I have made it a personal policy to avoid pushing a prospective client and to give him or her a little space at times like this. This is because human beings who are being chased tend to run away. While I might be tempted to use any method at my disposal to sell if I were selling a physical product that could become sold out, my job is one that entails a relationship of many years with each and every client. For this reason, I have never come straight out and asked someone, "Please enroll."

At this time too, I simply said, "I understand," and wrapped up the

appointment after doing nothing but setting up an appointment for the following week. At the next appointment, I asked him once again what he thought of my proposed policy. I probed, "Is it that you like the contents of the coverage but are unsure of the premiums?" However, I received only an imprecise murmur of a response.

I then said, "If you're fretting because you were introduced to me by your friend, it would be perfectly fine to do this a different time. When you're good and ready to proceed, just give me a call."

He then finally decided to speak. "Mr. Koyama, could you listen to what I have to say?"

He began to talk about a real estate property that he was in charge of selling. In other words, he was suggesting a barter trade and wanted me to look into the possibility of purchasing investment real estate in return for him signing an insurance contract. I finally understood that he had found it hard to broach this topic and realized why he had persisted in talking around something rather than coming straight to the point.

I turned down his offer. "I don't have any intention to invest in real estate at the moment and have a pretty good understanding of what real estate investments involve. I'm afraid I can't accept."

I continued, "It's fine if you choose not to enroll in an insurance plan. It's possible that another agent at another company might purchase real estate from you, in which case you should enroll with him or her. Thank you for giving me your time. However, forgive me for being rude but would it be possible for me, as someone with perhaps more experience in the working world than you, to give you some advice?"

He acquiesced without resistance.

"You should definitely stop engaging in such barter trading. First, you can't keep this up for very long. The day will come when you will longer be able to sell. You should try competing with a straightforward approach."

My prospective client responded with silence for a few moments before dejectedly bidding farewell.

Around three days later, I received an unexpected phone call from him. "Mr. Koyama, I must apologize for the other day. I've thought it over and would like to enroll in your plan as soon as possible!" Taken by surprise, I reminded him that I would not be purchasing any real estate.

"That's not it. I really want to enroll in your insurance plan. Let me visit you in person."

He then came to visit me at my office. When I opened the door to the reception room, he was accompanied by someone else. When we exchanged business cards, I found out that the other party was the president of my prospective client's company. "I want to apologize for the other day when my

subordinate here tried to engage in some barter trading with you. He reported everything to me. I also spoke to him to make him clearly understand how wrong it is for him to engage in such a sales method and have conveyed this point to the rest of my workforce. My subordinate here has also indicated what a fine upstanding individual you are and so I've come in hopes of enrolling in an insurance plan with you as well."

I was flummoxed by this development. *Have I finally become the target of a top sales agent?* In a fluster, I said, "I'm sorry but I need to reiterate that I won't purchase any real estate." Of course, what actually transpired did not involve any such purchase on my part.

In the end, my prospective client signed an insurance contract before leaving. Several days later, the president came to enroll in both individual and corporate insurance plans.

When I look back on this case, I realize that the contract was signed *because* I refused to engage in the proposed barter trade. The same principle applies to sales based on the use of freebies and referrals received through the payment of margin amounts. Once such a precedent is made, it will become very hard to quit and you will find yourself gradually becoming dependent on whatever inappropriate method you may be using. Indeed, there will, without fail, come a day when you will be unable to continue. For this reason, I have no intention whatsoever of ever submitting to a proposal involving such a method.

"I'd like to enroll in your insurance plan because I like its contents and because I recognize the importance of insurance." A prospective client who says something like this to me is a client I would like to see sign an insurance contract and with whom I would like to interact for many years. Thus, I want to compete forthrightly without averting my eyes from seeing what is essentially important.

## Chapter 4: How to realize your dreams

### (1) Target setting is a motivating force to get you excited about working

#### Performance and quality

I reckon there are many people who believe that the selling of life insurance corresponds to very stringent quotas. You may be surprised to learn, however, that no quotas whatsoever are imposed by Prudential Life. This actually makes my job more difficult since it takes quite a bit of guts to maintain your own motivation, manage your own performance numbers, and otherwise manage your own affairs. Without a set of targets or goals, you will be more likely to treat your daily work as being routine. You will therefore need to set your own targets and take action accordingly.

In my case, I write down my specific targets by year and month onto a single sheet of paper. In fact, the personnel-evaluation system in place at Recruit, to which I used to belong, helps me to set my own targets.

At Recruit, personnel evaluations are conducted twice a year. Each employee evaluates himself or herself and has individual targets worked out with his or her superior in advance. After half a year, an employee will sit down with his or her superior and review the extent to which he or she managed to attain his or her own targets. For this framework, the results of this process help determine bonuses and promotions, which is the point of comparative evaluations.

*Targets* in this case correspond to two different kinds of benchmarks: *performance* and *quality*.

*Performance* is a quantitative measure of performance. As I indicated earlier, the year at Recruit is divided into four quarters. You would set numerical targets like “This quarter, my target is 300,000 yen. To this end, I will sell 100,000 yen a month.” Gross numbers and attainment rates are clarified. Other targets that can be numerically grasped are thrown into this mix, such as X number of new orders and Y number of companies cultivated in a new market.

On the other hand, there is *quality*. Examples include “I will study with a focus on a certain industrial sector and organize an industrial workshop for other members based on what I learn” and “I will engage in marketing for a new type of product development.” These targets cannot be defined with numbers. Nevertheless, they still constitute elements that are essential for raising the caliber of work and are set accordingly as targets.

Evaluating from these two directions sends a message. If your numbers are rising but the quality of your work is not good, you will hit a ceiling. If you are

only focused on quality, your work will be meaningless without the numbers to back it up.

Thanks to this evaluation system, I was able to learn to engage in conduct that also incorporates non-numerical elements in my field of view at all times at an early stage for a salesperson. I came to cultivate at a young age the stance that posits that your worth will not rise unless the quality of your work also rises. This method of setting targets itself came to constitute significant capital for myself.

As I indicated at the outset, no targets whatsoever are imposed by the company at Prudential Life. Accordingly, I start my New Year's Day each year by formulating my targets for the upcoming year. First, I set targets for the entire year. Then I draft a step-up sheet (see left table) by which my targets for the entire year are divided in terms of time into quarters and months. The benchmarks consist of two types modeled after the benchmarks that were used at Recruit during my time there: *performance* and *quality*. With respect to *quality*, a deadline is set for each item and tweaks and re-checks are undertaken monthly. Allow me to diverge from this topic for a moment to say that I have been adding targets for family and play to my targets for work. (I intend to touch on the work-life balance in greater detail later.)

Dreams	1) Operate small private school for young businesspersons (develop human resources)	Why work?	1) For the happiness of those I meet; contribute to society (work, education, community).
	2) Classes for primary and junior high school students (for children who will lead Japan in the future)		2) To support owners and business executives endeavoring to helm companies capable of lasting a hundred years or more.
	3) Travel around the world carrying a kendō protector (Switzerland, Australia, New Zealand)		3) Own growth and to live a spiritually fulfilling life.

Targets	1) Work: High level of expertise; it is a matter of to whom you are known rather than a matter of whom you know.
	2) Family: One family vacation a year (2017: Italy; 2018: Peru)
	3) Hobbies and pursuits: To pass the 7th dan exam of <i>kendō</i> (scheduled for 2021); to win in an individual category at the Fujisawa City Competition. To host a magic show as a volunteer at welfare facilities. Golf with my wife.
	4) Volunteering: Donate 1% of yearly salary (FIDA, Make-A-Wish Foundation, Doctors Without Borders)

2017 Goals	Yearly target AC: 50 million yen (individuals: 20 million yen; corporate: 30 million yen)	2015 AC: 53.80 million yen; number of contracts: 187
	Quarterly target AC: 8 million yen + corporate; monthly target AC: 3 million yen Current AC: (tens of thousands); (contracts)	2016 AC: 36.80 million yen; number of contracts: 121 OI (Opening Interview) count: 25

		Item	Specific action	By when	
Strategy	1) Corporations	(i) 10 new companies	List 20 companies that can be approached and from which referrals can be potentially obtained	End of May	
		(ii) Give & Give	Materials on tax reforms and subsidies; prepare business reports (contracted corporations)	End of June	
		(iii) Business-succession and inheritance	Introduce Prudential Trust Company; joint VC	End of July	
		(iv) S, H, G companies: business-succession plan		End of preceding month	
	2) Jointly with professionals	(i) Open up three companies	Existing contracts, introduce and list, judicial scriveners with an expertise in civil trusts	J, T, B companies	End of September
		(ii) Host sales workshops			May, July
		(iii) AK Association, tax accountants and attorneys	Introduce a succession workshop with the succession team		May, June
		(iv) Visit key professionals once every three months			
	3) Policy Service	(i) Follow-up by telephone in the month in which a contract is concluded	Based on lists (corporate, individual)		Completed; next time in December
		(ii) OPAI (Option to Purchase Additional Insurance)	Monthly follow-up		End of preceding month
		(iii) First-year, fifth-year, and tenth-year letters	Monthly		Monthly
		(iv) Pre-settlement follow-up	Visit before end of preceding month; contact in the month in which the contract in question is concluded		
4) Study and skills training	(i) Trusts, general incorporated associations	Judicial scrivener, seminars, books			
	(ii) Business succession and inheritance	Participate in training sessions hosted by the Succession Adviser Conference; civil-trust workshops		Monthly	
	(iii) Management, accounting	Bookkeeping		First half of 2017	
	(iv) Read books	Minimum of five books a month		Monthly	
5) Follow up key persons	(i) Business owners and management executives	Mr./Ms. T, S, O, K			
	(ii) Power lunches (once a week)	Take appointments for the following week	4/12, 4/17, 4/24, 5/1, 5/10, 5/14, 5/19, 6/5, 6/12, 6/16, 7/8, 7/17	Once a week	
	(iii) Exchange meetings				
	(iv) Host seminar on succession measures				

	Quarter	Monthly	Weekly	Daily
Work	<input type="checkbox"/> AC min. 5 million yen	<input type="checkbox"/> AC 2 million yen	<input type="checkbox"/> Planning check	<input type="checkbox"/> Wake up at 5:00 every morning
	<input type="checkbox"/> Contact key persons	<input type="checkbox"/> Instruct at outside sales workshops: twice	<input type="checkbox"/> New 20I	<input type="checkbox"/> Verify plans, assign priority levels to actions
	<input type="checkbox"/> Prepare to cultivate oo	<input type="checkbox"/> Visit for corporate settlement measures (end of preceding month)	<input type="checkbox"/> Power lunch (once)	<input type="checkbox"/> Three appointments daily (two for Mondays and Thursdays)
	<input type="checkbox"/>	<input type="checkbox"/> Yearly payments; telephone follow-up in contract month	<input type="checkbox"/> Meal with key persons (once)	<input type="checkbox"/> Meet with assistants
	<input type="checkbox"/> Prepare KOYAMA News	<input type="checkbox"/> Obtain five new corporate referrals	<input type="checkbox"/> Study financial statements and tax matters	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/> Visit three new corporations	<input type="checkbox"/> Policy service telephone calls (10)	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/> OPAI follow-up	<input type="checkbox"/> Verify schedule for the following week	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/> Draft EMSS text	<input type="checkbox"/> Reveal and assign priority levels to important issues	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private	<input type="checkbox"/> Prepare family trip	<input type="checkbox"/> Massage	<input type="checkbox"/> Meals with family (three times a week)	<input type="checkbox"/> Take 300 practice strokes
	<input type="checkbox"/> Oyaji-no-kai	<input type="checkbox"/> Meals with friends	<input type="checkbox"/> Practice kendō twice a week	<input type="checkbox"/> Read (30x2)
	<input type="checkbox"/> PTA OB meeting	<input type="checkbox"/> Magic workshop	<input type="checkbox"/> End-of-week progress check	<input type="checkbox"/> Supper by 21:00
	<input type="checkbox"/> Kendō refereeing course	<input type="checkbox"/> Round of golf with wife	<input type="checkbox"/> Look for books	<input type="checkbox"/> Core stretching
	<input type="checkbox"/>	<input type="checkbox"/> Call parents	<input type="checkbox"/> Core training lessons (once a week)	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Obtain physical education instructor qualifications (intermediate grade)	<input type="checkbox"/> Meet with workshop instructors	<input type="checkbox"/> Prepare Meister workshop	<input type="checkbox"/>
	<input type="checkbox"/> Climb Mount Fuji	<input type="checkbox"/> Practice kendō kata (forms)	<input type="checkbox"/> Kendō journal (each time)	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Expand personal hobbies and pursuits

<Topics, others>

### **Simply carry out all steps exactly as they are set out in writing**

When you work in a hurried manner every day, you might find yourself with your hands full dealing with emergencies and important matters, such as by having to take appointments, visit clients, and producing plans. When you are weighed under by such daily sales activities, you will tend to continue putting important matters that are not emergencies on the back burner. I am the same in this respect. Indeed, I am actually sloppier than most everyone else in this sense, such that I am the type of person who is likely to procrastinate if I fail to set targets for myself. Despite wanting to learn more about succession and meet with tax accountants, I tend to be so busy with work that I sometimes realize that I have not done anything to further these other goals.

To the extent that a job can be routine, however, it may be difficult to enjoy your work. It may be rather difficult to perceive any actual growth on your own part. You will be unable to enjoy engaging in sales activities if you do not impose any non-numerical goals on yourself. You want to work at all times with a sense of excitement. Targets constitute goals for that purpose. Thus, target setting is the most important action that I perform.

Target setting offers benefits in addition to improving sales outcomes.

First, it will help you improve your work efficiency and take on different challenges. This is because work efficiency itself improves by making it clear what you need to do and by when such actions need to be performed. When your work efficiency improves, you will have more time on your hands, which you can use to take on different challenges. Truly, this is the essence of killing two birds with one stone and is a big benefit.

Second, you will be able to determine the extent to which a particular issue or problem has been addressed. Concerns and problems arise in the course of engaging in sales but having such concerns is itself not a bad thing. What is important is whether you are still dealing with a problem that you had a year ago, half a year ago, or a month ago. By verifying such a matter, you can undertake a review to determine whether there might be something you can start to do or whether there might be another way to proceed.

I believe that there might be a surprisingly large number of people who feel somewhat uneasy about the future. I myself am insecure about various things. Since nothing will change by simply proclaiming your insecurity to others, however, you must overcome these issues in some form or another. Only specific actions can resolve such abstract insecurities. One approach is to write down whatever is bothering you. Then think about specific measures to deal with what you have written, determine the deadlines by which these measures should be implemented, and then simply carry out all steps exactly as they are set out in writing. This is exceptionally simple.

In this way, putting targets to paper helps you clarify what needs to be done and ascertain what you truly must do on your own. I also carry my Step Up Sheet, which I introduced earlier, on my own person at all times and will sometimes take a look at it to remind myself of its contents.

I suggest that those who only retain targets in their own minds and those who formulate broadly outlined targets but who are often unable to attain these targets try utilizing this method once. I am sure that the day will come when they will then truly know what it is to enjoy their work.

## **(2) Just a single hit as visualized in Ichiro<sup>18</sup>'s mind**

### **Envisage where you see yourself ten years from now**

Until this point, I have talked about the method by which I set targets. I would now like to touch upon my mindset when I formulate targets.

What is important is to determine what a given target is for in the first place. This is something that needs to be clarified before you can go about setting sales targets by month, quarter, or year. If I can be allowed to exaggerate, near-term numbers amount to nothing more than tiny props for attaining the big goals in life. In setting and attaining targets, what is most important is whether you are properly taking your own will into account.

In my case, my ultimate goal was to lead a spiritually enriched life. For this purpose, I want to promote my own growth through work.

Since I chose my job for this reason, I gradually go into greater and greater depth as I seek to figure out how I should act daily in my current work to help me attain my ultimate goal.

In ten years' time, I would like to engage in this kind of quality work in this market together with these kinds of colleagues. To this end, how should I build up a personal network now? What kind of skills should I have? For these purposes, what should happen over the next year and the next month? These sorts of targets, phrased in this manner, become defined.

Younger colleagues often turn to me for advice. "I'm finding it hard to obtain appointments. What should I do?" "I have nowhere to go to engage in sales activities." "I keep falling short of my sales targets." In such cases, you should first ask yourself some pertinent questions. *Why are you working at this company? For what purposes are you working? Moreover, what kind of life do you want to lead?* Does a given individual, like each company in existence,

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<sup>18</sup> A Japanese player active in Major League Baseball. Holder of the record for the most number of hits in a single MLB season and the record for the most career hits in top-tier professional baseball worldwide.

possess his or her own philosophy, goals, strategies, and tactics?

When I ask a junior colleague plagued by anxiety such questions, there are many who cannot answer promptly. In each such case, I advise the individual to first think about such questions before he or she proceeds to formulate detailed sales targets. Unless you fundamentally possess a will, resolve, and determination, you will always remain lost and unfocused and your weak self will be exposed for all to see. You will no longer be capable of clearly understanding the significance of doing what you are doing at this very moment or maintaining your motivation. Visually where you see yourself in ten years' time and reveal what you should be doing now towards that end. Break down what you must do by year and month. Essentially, as long as you have the will, you should probably be able to convert your drive to attain your targets into a massive source of energy.

### **I want to continue to surpass my present self at all times**

Another perspective that is important to me in the context of targets is *whether my present self has grown in contrast to my past self*. I have targets in order to satisfy this standard.

I can still remember the words of major league ballplayer Ichiro, who managed to record at least 200 hits a season in nine consecutive years upon wrapping up the 2009 season. When asked to indicate his next goal in an interview, I fully expected that he would say something like, "I aim to record at least 200 hits a season in ten consecutive years." Instead, he responded, "I want to have one good hit."

What Ichiro was visualizing was not what could earn him accolades from others by recording 200 hits in a tenth consecutive season but rather just a single hit. Is this not a goal that suggests that he is only interested in pursuing an ideal defined by himself, that he seeks to elevate his own caliber per se, and that he wishes to surpass his own self to date? His standard is purely his own self.

In another article based on a different interview, Ichiro was quoted as saying, "I don't want to think about what others think of me. I want to lead a life I can be happy with without being led astray." As a member of the general public, which Ichiro is not, I share his sentiments on this point. Rather than comparing myself to others, I want to continue to surpass my own present self at all times. The standard is thus myself.

At Prudential Life, I can see my own ranking within the company. There was a time when I was obsessed by this as a new sales agent. To the extent that I am a sales agent, it is a natural impulse for me to focus on numbers more than anything else. With it directly correlating to my level of income, I was significantly motivated to figure out how I could raise my ranking as much as I could. However, it is only to be expected that you cannot use just numbers to

motivate yourself indefinitely. In the end, what is important is not *numbers*, which permit you to compare yourself with others, but rather *growth*, which does not allow for comparisons with others.

Human beings are interesting animals in that we are typically incapable of surpassing our own targets or goals by wide margins. If a target is set to a low level, then even people who might normally be capable of reaching extremely lofty targets will only try to produce results that are barely sufficient to satisfy the target in question.

Let me illustrate with an example. A number of world-class high jumpers gathered and underwent an experiment. These high jumpers are normally capable of clearing 2.30 meters. This experiment was conducted to see how high they could jump if they were asked to jump as high as they could without a bar present. The results revealed that no high jumper could jump higher than about 1.80 meters. Without the bar present, each high jumper could only jump to about 80 percent of his or her personal best height. This experiment proved that no athlete, no matter how gifted, can demonstrate his or her own strengths to the fullest without a clear target in his or her sight.

And it is because a top athlete routinely pictures himself or herself standing on the podium and taking a victory lap that he or she can endure tough training day after day and can produce and break records. It has been proven that good results cannot be achieved in an experiment where no podium or victory lap is on the line.

Thus, you can understand just how important it is to visualize success with targets in mind, as well as understand that you will only be able to give barely enough effort to succeed if your targets can be easily met.

Along these lines, I am hardly someone who is normally skilled at attaining targets. In an environment in which I am not subject to supervision by someone else, I am in fact a weak individual. Unless I decide that I will definitely do this or that, I am likely to procrastinate. It is precisely for this reason that I always make sure to write down my targets on a piece of paper that I can access at any time and work hard every day to absolutely ensure that I meet each one of my targets. I am keenly aware that I am finished as soon as I think that a half-hearted effort is good enough.

Back when I was still a fresh rookie at Recruit, a senior colleague gave me words of advice: “The one who defines the limits to which you are subject is yourself.”

I continue to keep these words at the forefront of my mind when I engage in conduct today.

### (3) There are no advantages to putting things off to the future

#### **Nailing down an agreement after returning right away from Kusatsu**

I mentioned earlier that I set, together with my branch office colleagues, a target for myself of three or more contract signings a week at the time I changed jobs, which we referred to as the 3W target. For more than 200 weeks across a four-year period, I met this target every week without interruption.

As I mentioned in Chapter 2, I believe that quantity is more important than quality in the beginning in the context of sales. This is because things will become easier for you later if you set a pace for yourself from the outset and because it is much more difficult to increase your pace later. While a pace of three contract signings a week is initially difficult to accommodate, it will naturally become easier if you can establish a rhythm of sorts, such as by smoothly obtaining referrals from clients.

However, there were only two occasions during those four years when I came close to failing to meet my 3W target. These occasions occurred at the start of my second year with the company at a point when I was just beginning to set my own pace.

Once in a while, a prospective client who has decided to submit an application for a policy would cancel an appointment because of a sudden illness or other emergency, thereby pushing back the date for the signing of the contract itself. The fact is that I had decided to adopt a 5W target rather than a 3W target for myself, whereby I would seek to obtain five contract signings a week. I did this because, while I believed that I could obtain three contract signings a week, I wanted a margin of error to offset such appointment cancellations when they arose.

However, in a week when I came close to failing to meet my own target, I believe that I let down my guard upon hearing my client tell me that he will “definitely apply”. This client was a surgeon residing in *Kusatsu* [a famous hot-springs resort town in Japan] and our appointment was set for a Sunday. I had only secured two contract signings that week and had no margin of error built up to offset any cancellation. Nevertheless, I realized that a contract signing with this client and his family would allow me to secure three contract signings for the week and had let down my guard. This was when I made a connection between *Sunday* and *Kusatsu* and got the bright idea of surprising my family. I was living in an apartment by myself apart from my family and, what is more, I had absolutely no time to see my family back then. Thus inspired, I suggested to my family that we drive up to *Kusatsu* together and enjoy a hot-spring bath after I wrap up my appointment. It goes without saying that everyone was pretty thrilled.

We left early and drove by car for about three hours towards *Kusatsu*. With around twenty minutes remaining before I arrived at my client’s home, my cell

phone began to ring. It was a call from the doctor whom I was about to meet. “Mr. Koyama, where are you right now?”

“I’m almost there,” I replied.

“Right... Listen, I’m very, very sorry but I would like to cancel our appointment today.” He went on to explain that he was summoned to perform an emergency operation.

For myself, however, I was not prepared to give up so easily with my 3W target on the line. “I understand. I’m fully prepared to wait two or three hours. No problem...”

“Unfortunately, it’s an operation that can easily take hours to complete.”

“In that case, I’m fully prepared to do this tonight if that’s better for you.”

“I can’t even promise you that. I’m really sorry.”

Given the way this conversation was going, I decided to back down in the end. Despite feeling disappointed in what had transpired, I thought that I had done what I could and that, even though my streak would be coming to an end, I could start a new one the following week. I cheered myself up in this way and decided that, since I had come this far to bring my family to this place, I would thoroughly enjoy the time with them before going home.

However, my wife, who was sitting next to me and had overheard my telephone conversation with my client, urged me to push a little more as I had gone to this much trouble for this one file. Since changing jobs, I had spent virtually no time at all with my family and had delegated the job of raising our kids completely to my wife. No doubt, my wife was under a significant amount of stress. That she nevertheless said those words to me in that manner was quite unexpected and gave me quite a jolt. While I felt apologetic towards my family, I decided to avail myself of my wife’s words and make one more effort. In order to secure a new appointment, I pondered all the possibilities that came to mind and began to make some calls.

In the end, my wife put forth a suggestion that led me to make an appointment with a former colleague of mine at my previous place of employment. I hastily turned right around, drove in a direction away from Kusatsu, and managed to successfully conclude a contract. Thanks to this tip, I was then able to maintain my 3W target-meeting streak. I was full of gratitude for the understanding advice given to me by my wife, who normally avoids saying anything at all about my work.

Nonetheless, I was also filled with feelings of regret, repentance, and self-reproach for having broken a promise to my family. We were supposed to enjoy a hot spring bath in Kusatsu before savoring a delicious meal. I strongly felt that this way of working was not appropriate. Something akin to an unguarded moment or conceit within my mind caused me to hastily work at the eleventh hour and let my family down. I learned that there is no such thing as a sure bet.

## **Keeping a decision made on the spot in mind**

From that day on, I made sure to secure three contract signings a week by Friday of each week and allowed myself to add additional files on the weekend. And because I vowed to give myself a margin of error, I was able to prevail when I was once again faced with the possibility of failing to maintain my 3W target-meeting streak (when, as with the first time, an appointment was suddenly canceled). Even though I no longer set myself a target of securing a certain number of contract signings per week, I will fully prepare materials in advance and contact clients who need to be contacted right then and there. In these and other ways, I always seek to vigilantly deal with matters as soon as they arise thanks to the lesson of regret that I learned back then. At any rate, efforts to accelerate tasks in all things are important. There are no advantages to putting things off to the future.

For example, let us say that I have managed to secure three contract signings by Friday of this week. What is more, if I have another promising appointment that could yield another contract signing for the weekend and put that off until next week, I will be able to spend my days next week with a little more breathing room. However, even if I expect that next week will feature a tough schedule, this approach should be avoided at all costs. Why do I say this?

Let me explain by telling you a true story. A plan that I had presented to a client during our second appointment was favorably received. While a client would normally submit an application at this point, he asked to be given a little more time to think about his options when we got to the procedures stage. I asked him what might be giving him cause for concern. If money was a sticking point, I could make some adjustments on the spot. If certain details were a problem, I could answer any questions he might have on the spot. "It's not that. I'm just indecisive," he said. Thus, we finished up by setting up an appointment for the following week before I left.

The following week, I received a phone call from my client's wife a little while prior to the appointment. "My husband wasn't feeling well so he went to the hospital and was told that he had an irregular heartbeat. He was admitted for tests today."

Upon hearing this, I felt a pang of regret for not pushing my client a little more to sign his contract the previous week since this latest development would hinder his ability to enroll in an insurance plan. When I speak of regret, I am not talking about my sales performance or other such considerations. I am talking about regret for causing a client to regret his or her decision. If a client fails to enroll in a plan, there is nothing that we can do if a contingency should arise. When a client is beset by health problems, it is already too late to enroll. At the very least, I would not want a client to feel regret for not having enrolled

earlier when he could have done so. Thus, I always try to get the client to be decisive without delay whenever he or she is inclined to enroll.

#### **(4) To be rejected is not the same thing as being denied**

##### **When you are so scared that you feel as if you cannot move your feet**

I spoke of the importance of accelerating actions earlier but this is often easier said than done in practice. The same can be said for me. No matter how much we might understand that doing things as soon as possible is better in any situation, we are often incapable of translating this understanding into real action when it counts.

We most commonly see this situation arise in cases in which fear is a bottleneck. Perhaps you fear failure or rejection. To the extent that you are a salesperson, fear is a constant part of your job. I have no doubt that every one of you who has engaged in sales activities has experienced this feeling.

Likewise, I too used to be extraordinarily fearful of rejection in the past. When I tried to secure an appointment with someone who was introduced to me, the other party would sometimes yell, “I don’t need insurance!” and hang up the phone. Whenever this happened, I feared that the next call might also end in a rejection. At other times, I might have felt really good about a presentation I had just given and expected that the client would definitely enroll in the plan I proposed to him or her. If this client then turned me down by taking a pass instead, I would be shocked to no small extent. The fear that you will get hurt grows and your legs freeze in place from fear of rejection. This can affect anyone.

I believe that this is because, if you are rejected by someone else, a negative mindset emerges whereby you will attribute the rejection to a failure on your part to do everything necessary. What, however, is the truth? For example, perhaps your client has a relative with whom he or she is close. Since this relative works for an insurance company, your client is not inclined to enroll in an insurance plan offered by another company. If someone forcefully exclaims that he or she does not need insurance, he or she may not be turning you down in a particularly nice way but the truth may be that he or she definitely wishes to enroll in a plan when the time is right. In fact, I once visited a company shortly after its establishment. While no contract was signed at the time, I later received a call from the president.

In general, it seems that people tend to equate rejection with a negation of themselves. However, there are also cases in which the reality is that the timing is simply bad or that the rejection is due to some other factor.

A senior colleague spoke to me when I was fretting over this matter shortly after I joined Prudential Life. “Do you lack pride in the work you do?”

This prompted me to question myself. I concluded that I do my work with pride.

It is because I truly believe that life insurance is necessary that I seek to communicate that to my clients with confidence. When I answered thusly, my senior colleague said something that I still remember to this day. “So then if you are turned down, it isn’t exactly something to be feared, is it? You just go and do what you do fairly and squarely and with confidence.”

It is good enough if I can be confident and have pride in what I communicate to my clients. This is because a certain percentage of sales cases will invariably result in rejection for reasons going beyond your own control. You should simply accept that the relationship was not meant to be and pivot immediately to whatever should come next. Is not such an attitude so much better than brooding over what you cannot change? I felt like I had a load taken off my mind when a colleague with whom I was on good terms told me, “If you’ve got time to get hung up over small pebbles, then you would be better off making moves to take the path you ought to take since you’re doing what you’re doing for bigger aspirations, aren’t you?”

### **If you are going to fail, it would be best to do so as soon as possible**

Note, however, that cases of rejection naturally include cases in which you were out of your depth. Figuring this out is also important. Business owners in particular have the ability to see through other people. In some cases, the cause will reside in the service you provide. In other cases, you might be judged to possess a character that is inadequate for interacting with the other party.

That said, figuring this out is extremely difficult. Is a rejection due to the product itself or the cost? Was there never a real need for the product in question? Or was it you? If a proposal is rejected, I will generally not pursue the matter any further. However, if the other party is a business owner or management executive who is charismatic and who is someone with whom you might want to interact in the future, I will sometimes visit that person to provide him or her with helpful information or tips. If I am unable to secure an appointment to see that person on such occasions, I conclude that I was judged by that person to be not worthy of meeting.

In any case, if I refine my sales abilities by using rejections as a springboard, I can use such experiences to help motivate me. For this reason, *rejections* do not consist exclusively of negative aspects. I am made to realize even more how much I need to refine my human power to get others to want to interact with me and to want to delegate their important matters to me.

If you can get rid of fear, you should be able to act with much greater speed than before. Since there is no advantage to deferring actions that need to be taken, prompt implementation is ideal in any context.

I routinely endeavor as much as possible to maintain points of contact and interact face-to-face with people I believe are exceptional in both my own line of work and other lines of work. I strive to immediately adopt and embrace what I learn through such interactions. Even among salespersons and sales agents, everyone has his or her own style. Since each person is unique, there are infinite patterns of activity. In my own case, there remain aspects with respect to which I am uncertain of my own approach and I wonder whether there might not be a better way of doing things. There are still actions that I carry out with a sense of unease or without sufficient confidence. For this reason, talking with various people is exceedingly valuable. I voraciously engage in conversations with all sorts of people and challenge myself through such conversations. At such times, speed is of the essence.

When I resolve to do something, I immediately act to carry out my resolution. It is a waste of time to dither over whether or not you should perform a particular action. Instead of telling yourself that you will do something next week or next year, do it now. Because I know that even a failure can be harnessed for positive ends later, I continue to take on challenges without fear. If I am going to fail, I might as well do so sooner rather than later. This is because you can use the experience for what comes next and because, more than anything else, you will be able to increase the pace of your own work.

## **(5) An abundance of failures is what gives rise to successful people**

### **An investment in faxed direct mail messages came to nothing**

At Prudential Life, a bonus that is commensurate with performance is paid to agents. While I feel like treating myself to something special with the extra money, I consider the money to be something that should be used to continue to follow up on clients who have signed contracts for policies with me. It is nothing more than something akin to an advance that is received for this purpose. In order to keep my clients feeling reassured for decades to come, money is needed. I would also like to increase these funds for my future clients, whose numbers will surely increase. In thinking that I should invest in something meaningful, I decided to send direct mail messages to various company presidents. With direct mail messages, I could engage in efficient sales activities directed at unlimited numbers of targets with little effort. I had been dealing with individual clients up to that point in time and my decision back then happened to coincide with a desire to cultivate a market of corporate clients.

First, I purchased an expensive list of 2,500 companies satisfying the following criteria: (i) based in Tokyo and Kanagawa with workforces of between thirty and 100 employees; (ii) accounts settled in March; and (iii)

operating in the black for three consecutive years. I then sent direct mail messages concerning settlement measures by fax to business owners and management executives appearing on this list.

I spent a total of 700,000 yen to cover the cost of acquiring this list and sending direct mail messages by fax. However, even a response rate of one percent would yield twenty-five inquiries. If I could secure contract signings from three or four companies alone, that should be sufficient to recover my investment. If things went well, I could earn many times that amount. In this way, I was overly optimistic.

The day after I had sent my direct mail messages, I set up zero appointments and ended up waiting patiently in front of the fax machine for any kind of response. It is embarrassing to admit this now but I did this because I thought that it would be problematic if a fax were to arrive and be grabbed by someone else while I was out of the office engaging in sales. I ultimately received about thirty faxes. I was initially delighted to receive so many before I looked closely and realized that twenty-eight of the faxes contained complaints (“We don’t need this kind of information” or “Never send us something like this again”). This was quite disappointing to say the least. Only two out of the thirty fax replies that I received featured a checkmark in the box to be checked by those who wanted to hear more from me.

Well, I thought that at least there were two company presidents who were willing to meet and talk with me. If I were to secure two contract signings, then that might be sufficient. I pulled myself together and quickly scheduled appointments with the two companies in question.

Since I had not yet secured a contract signing with any corporate client up to that point in time, I visited the first company filled with positive expectations. However, the first words out of the president’s mouth when we met each other in the waiting room was, “Wait, what was this meeting about again?” I then thanked him for responding to my questionnaire before I began to talk about insurance. “Well, if this is about insurance, we’re enrolled in plenty of plans so I think we’ll take a pass. Instead, it’s my understanding that if we complete the questionnaire, we can receive a free book. I’m a busy guy so could you just leave a copy there and go?” said the president curtly before departing from the room. Left with no other options, I left a copy of the book in question and a letter indicating that I would be happy to pay another visit in the future. However, no additional appointments were ever arranged with the company.

There was one more company to go. It was truly my last stand. If this were to fail, then every last yen that I invested in this idea would have been for naught. After the president arrived to greet me in the waiting room, the first

part of our meeting unfolded much like how my meeting with the other company went earlier. It was then that things took an unexpected turn. He said, “I’m busy and don’t have much time so could we get this done in ten minutes?”

Before coming to this company, I had gone over numerous ways in which I thought a meeting might proceed. *Maybe I’ll start with an overview of individual insurance plans. Or should I talk about corporate insurance options, which I studied hard in preparation for this moment? Or should I talk about his industry, for which I’ve done the requisite homework.* I visualized all sorts of possible scenarios and felt that I was fully prepared for anything but I had not anticipated being forced to give a brief ten-minute talk effectively enough to engage the president’s interest.

Because of this unexpected development and to the anxiety caused by the imposition of a tight time limit, my mind momentarily went blank. On the spur of the moment, I started to introduce the company for which I worked by talking about Prudential Life. For someone who could not have been very interested in what I had to say, this must have been a boring topic of discourse. Even as I was speaking aloud, I understood in my head that this was not what I should be talking about to engage the president’s interest but there was no turning back. Five minutes passed and my nervousness reached a new plateau. I then began to talk about insurance but sadly, the remaining five minutes elapsed and I ran out of time. “I’m sorry but we’ll call you if necessary,” explained the president before leaving the room. With this company too, I was unable to arrange another appointment.

The money I invested came to nothing. *What exactly was I doing over the past few days?* I was shocked at how badly something that I was so optimistic about turned out in the end. I am not just talking about the money. As a new way of doing things, faxed direct mail messages were supposed to deliver a brilliant success story. The damage wrought by the failure of this blueprint to come through for me was considerable.

### **The skill it takes to complete a business meeting in ten minutes**

Nevertheless, I learned two things from this failure. The first was that no deals can be constituted with ease. In looking back, this seems like an obvious point. For this job, you are introduced to someone important and with whom a link is formed. Only when you are trusted will you be able to secure a contract signing. It is never so easy that you can simply send a single fax and manage to secure numerous corporate contract signings. Moreover, since business owners and upper management executives are exceptionally skilled at getting a fix on people, there is no way that such an approach can work effectively on them. This failure brought home to me the importance of receiving referrals and working hard.

The second thing I learned was the biggest takeaway that I garnered from this direct mail fiasco. Specifically, I learned that I had to refine my ability to give a successful ten-minute presentation that could be considered good enough to allow me to proceed onto the next step. The busier a business owner or upper management executive, the more I need to engage his or her interest in a short period of time. This was a step that was essential for someone like me who wished to crack the corporate market. At my first appointment, I should have gotten the client to think about insurance and obtained a follow-up appointment. To this end, what kind of presentation could I successfully give in ten minutes? I conducted simulations from every conceivable angle, role-played, and trained myself for this purpose.

These two huge lessons were well worth the 700 thousand yen investment I made in that they were incorporated effectively into later sales activities. My intense desire to recover at least my pride from having lost 700 thousand yen also raised my level of motivation.

### **Walk-in sales targeted at doctors**

Let me tell you about something else that happened. I wanted to cultivate a clientele consisting of medical doctors but was finding it hard to obtain referrals. Thus, in part for my own educational purposes, I decided to engage in walk-in sales. I acquired a list from an association of medical doctors and produced materials based on information I received from someone who was knowledgeable about selling to doctors. Armed with these materials, I dropped in on clinics operated by practicing doctors in certain areas during the lunch hour and after examinations have been conducted in order to engage in walk-in sales.

To summarize, I visited around thirty clinics and received exactly zero contract signings. Seen in terms of the final result, this was a dismal failure. However, these attempts at engaging in walk-in sales yielded several lessons. I learned about the different ways in which doctors are busy and the types of work cycles to which they are subject. I came to understand what interested them and what made their lives more difficult. In the course of undertaking thirty visits, I made many observations.

For around the first ten days of each month, doctors are invariably busy submitting receipts<sup>19</sup> for health insurance claims. Unaware of this fact, I was even yelled at for having the gall to visit at such a time. By talking with doctors, I came to learn the hours and dates that would be conducive to getting doctors to sit down and have a conversation with me. I deeply regret having engaged in walk-in sales without a proper understanding of such matters.

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<sup>19</sup> The medical fee statements that medical institutions such as hospitals use to submit claims to medical insurers (such as municipalities and health insurance associations) for medical treatment rendered to patients.

In addition, because doctors live and work in a bubble that tends to be closed off from the rest of the world for possessing high levels of expertise, they find it hard to get their hands on all sorts of information. As they are sole proprietors, they do not receive retirement money, which means that they can feel insecure about the future in a monetary sense. Many are faced with the problem of trying to figure out how to attract patients to their clinics in a tough environment characterized by the presence of numerous competitors.

Nowadays, doctors are introduced to me as prospective clients and a circle of referrals among people in the same line of work is expanding, such that I count many doctors among my clients. I pass along information I receive from a healthcare consultant with whom I associate and will even arrange meetings between this consultant and doctors and offer advice on how to train office staff and create official websites. I truly feel that these developments emerged because of what I learned from engaging in walk-in sales that yielded zero contract signings. Rather than simply offer insurance plans, I thus learned that I should talk about certain topics and subject matters to get doctors to listen to what I have to say with interest and that I can provide certain types of information that might be helpful to doctors.

When you perform a job, you will invariably fail from time to time no matter how careful you are. What is important is that you learn from your failures and that you harness the experience in a positive manner going forward. As the saying goes, *all is grist that comes to his mill*. You can always get something even from failures.

While success leads to self-confidence and experience, it is failure that provides lessons and realizations. Thus, failure is not something you should fear. You should take on challenges as soon as you can. The earlier you can do so, the longer the experience gained in doing so can prove to be of benefit to your cause.

## **(6) Without motivation (*ki*), opportunities (*ki*) will be missed**

### **Yūko Arimori's passion and refusal to give up**

Among my junior colleagues at Recruit was marathon runner Yūko Arimori (silver medalist at the Barcelona Olympics and bronze medalist at the Atlanta Olympics). Though, having said that, I had no contact whatsoever with her while I was still with the company. Nevertheless, after I joined Prudential Life, I just happened to serve as a panelist together with Ms. Arimori at a seminar. Her talk at the time reminded me of the magnificence of refusing to give up one's dream.

Despite her incredible achievements at the Olympics, Ms. Arimori was a

complete unknown back in school and hardly made a dent on the record books. When she entered high school, she was even rejected by the esteemed track-and-field club at her school. In an effort to be noticed by the teacher in charge of the track-and-field club, however, she tried to attract attention on the field every day. She would even lie in wait for the teacher to plead her case every morning. However, her school was an integrated junior and senior high school with a system for accepting club members by selecting student athletes who demonstrated aptitude from the time they were in their junior high school years. For this reason, she continued to be rejected. “We don’t accept students who graduated from other junior high schools. We don’t need runners who are no better than amateurs.”

Nevertheless, Ms. Arimori implored. “Could you please just give me one chance to discuss my case in a serious manner?” She then spoke ardently of her passion for track and field. This finally had the effect of getting through to the teacher, who in turn responded by telling her to do as she pleased. Believing that this statement gave her *carte blanche* to join the club, Ms. Arimori immediately began to participate in the training sessions. She belonged to the track-and-field club from that moment until she graduated from university but kept a low profile throughout in terms of competitive results.

After graduating from university, Ms. Arimori expected that she would find a job. Despite having plans to quit track and field and become a teacher, Ms. Arimori won a race with her second best personal time at a track meet at which official times were recorded, which she just so happened to enter. She was apparently not prepared to turn her back on track and field after all. Unfortunately, corporate teams known for being strong track-and-field performers had already finished filling up their rosters, which meant that there was nowhere for her to go. It was then that she received a call from a friend. “Hey, I just heard that Recruit is going to concentrate on building a strong track-and-field team. There’s a competition going on in Osaka at the moment. The coach of the team is there so if you’re interested, you should go and meet him.”

Ms. Arimori immediately boarded a bullet train and made her way from Okayama to Osaka to meet coach Yoshio Koide<sup>20</sup> without an appointment. As a result, her dream came true and she was allowed to join Recruit’s track-and-field team by way of an approach that almost seems as if she forced her way into this position. Coach Koide later remarked, “She loved track and field. I have never met someone who continued to state her desire to participate in the sport to that extent.” By single-mindedly committing herself so thoroughly to

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<sup>20</sup> A coach who has trained many top marathon runners, some of whom have won Olympic gold medals.

her passion, her hopes were eventually realized.

You should by now be familiar with Ms. Arimori's subsequent performance at the Olympics. Having been stymied at every turn and placed in situations that seemed to call for her to quit, she would not have achieved glory for herself had she submitted to such pressures earlier. She was allowed to join the track-and-field club in high school only after she convinced the teacher in charge to bend the rules for her. When she heard about what Recruit was trying to do, she seized the meager chance to join the team by boarding a bullet train. I take off my hat in recognition of her ability to take action, as well as her strong will, unwillingness to quit, and passion.

Allow me to digress a bit at this point. When Ms. Arimori won a bronze medal at her second Olympic games, she gave a sound bite that even won a buzzword-of-the-year contest: "I want to give a round of applause to myself."

It appeared that after her first Olympic appearance, Ms. Arimori had gone through a slump due to a leg injury and friction with people around her and had been in such anguish that she even wanted to die at one point. Nevertheless, she did not want things to end on such a bitter note. She underwent a successful operation that was performed on her heel and once again set her sights on the Olympics, where she won a bronze medal.

She led off by saying, "The color of my medal may be bronze but..." before continuing with tears in her eyes, "this is the first time that I want to give a round of applause to myself." This statement became famous. This is similar to what Ichiro said in response to recording at least 200 hits a season in nine consecutive years: "I want to have one good hit."

These statements are similar in that the speakers are not comparing themselves to others. Their standard is themselves. Rather than assess their performance against the performance of others, they are assessing it against a level that they set for themselves ahead of time. These statements emerge because they managed to surpass their own bar and because they gave fully of themselves. This is why Ms. Arimori did not feel that the color of her medal was of any importance to her.

The same message was communicated by Masao Kimura, former managing director of Yoshimoto Kogyo<sup>21</sup> and someone to whom I listened previously. He gave me three pieces of advice for always remaining amiable to others: (1) do not look back to the past with nostalgic longing, (2) do not compare yourself to others, and (3) strive always to give everything your best effort. It is

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<sup>21</sup> A company that manages professional entertainers, produces television and radio programming, and puts on stage performances.

yourself with whom you should compare and yourself that should constitute the standard that should be applied. What you need to surpass is your present self.

### **Continuing to pursue your dream whether you are asleep or awake**

Let us return to the topic of Ms. Arimori's refusal to give up on her dream.

Without her drive, a typical individual will likely miss encounters and opportunities. If you live each day with a measure of apathy, these things will pass you by like smoke without even attracting your attention.

The door of opportunity might stay open for just a moment. What kind of person refuses to pass up such moments? Was Ms. Arimori, as someone who fits this profile, not in constant pursuit of her dream whether she was asleep or awake? If the desire to become something, to meet someone, or to take on a certain challenge never decamps for even a moment from your mind, you will have developed feelers that are on high alert at all times and your sensitivity to opportunities will have been greatly enhanced. If you lead an unmotivated life, these opportunities will pass you by unnoticed by you, never to return again. Without motivation, opportunities will be missed.

The gap between those who retain dreams and goals and those who do not starts small and gradually widens over time to ultimately become a huge gulf. If you are clear as to what you want to do and what you aspire to accomplish, your actions too will change to enable you to seize the day.

One of my favorite phrases is as follows: "If you change your way of thinking, you can change your actions. If you change your actions, you can change your habits. If you change your habits, you can change your character. If you change your character, you can change your individuality. If you can change your individuality, you can change your life."

In other words, the way you think is the key to changing yourself and your life. It is important to want to reel in opportunities without missing any moments when the door might open for a brief instant.

## Chapter 5: Making the most of your off-work time to refine your human power

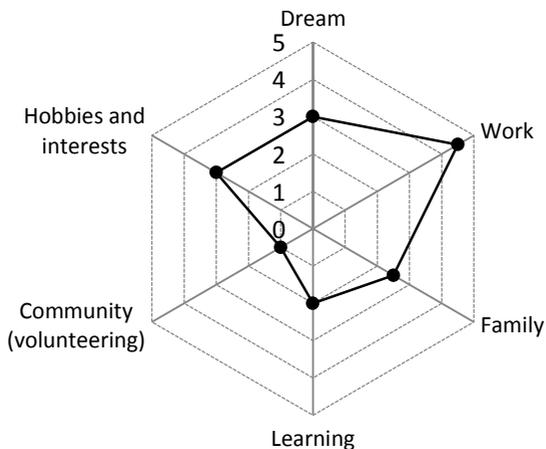
### (1) One's personal work-life balance

#### A breathtakingly warped radar chart

I spend each day seeking to become the type of Life Planner that I envisioned in my mind shortly after I joined Prudential Life. I feel like I am getting closer and closer to realizing this vision, albeit at a gradual pace. Nevertheless, there are still many ways in which I fall short by a significant degree. What do I need to do in order to reach the next stage? I would like to broaden my horizons, meet many more people, and learn more lessons. I hope to study various topics and grow by interacting with major players. In what way should I change to be able to have points of contact with people known generally as executives? What should I do to enhance my own value? While agonizing over these issues, I went to business owner B, whom I could trust, and asked him what he thought of my questions.

“By creating all sorts of personal connections, I can broaden my pool of knowledge beyond the field of insurance and raise my level of caliber. However, in order to build such links with major players, I feel as if I will first need to boost my *human power*. How should I go about doing that?”

Radar chart at that time



Mr. B replied, “Well, let me ask you a question. What kind of people do you think *they* want to interact with?”

“That’s a good question. I would say people who are very successful in a given field or who might be able to provide meaningful information...”

“That’s pretty important but...” Mr. B then drew a diagram on a piece of paper with a pen.

At the ends of lines spreading out from the center in a radial pattern were written the following six terms: *Dream, Work, Family, Learning, Community (volunteering), and Hobbies and interests*. Five scale lines were added to this diagram. Urged to assess myself, I sat down and gave myself points for each term. *I have a dream but since I haven’t begun to engage in specific actions towards realizing this dream, I’ll give myself a 3. As for work, I’m putting in a good effort so I’ll give myself a 4 or 5. As for family, I guess I’m at around a 2. Since there’s much to improve with respect to Learning, I’ll give myself another 2. Community (volunteering)? What exactly does this mean? Since I don’t even know, I’ll put down a 1. I play golf once in a while so I’ll put down a 3 for hobbies and interests.*

The radar chart I created while I muttered to myself under my breath was breathtakingly warped. Protruding only in the direction of work, the rest collapsed neatly towards the center.

Mr. B turned to me and said, “Let me ask you once again.

“What kind of person do you want to interact with?” There was no need to voice a response. One would be far more excited to hang out with a captivating individual with a balanced life than a work-obsessed individual like myself. When I first changed jobs, I vowed to become a captivating person, one who would not become a Life Planner who was only capable of selling insurance. Yet, lo and behold, I had become what I had no desire to become—a work-obsessed individual.

This revelation inspired me to become a far more balanced person.

### **Enriching yourself in terms of your interests, as well as your work**

*For what purpose do you work?*

For myself, I work for my own growth and to lead a spiritually rich life. If this is the case, then I should aspire to reach these ideals from this point forth. From speaking with attendees from other countries at global conferences of the Million Dollar Round Table, I came to understand that you should enjoy the present rather than wait for your retirement and that it is important that you work to enrich your life now. Yet, I was rushing headlong on a path that would have me become known as someone who “worked hard but retired and had nothing left” or someone who “has no place of his own at home and who

doesn't know what to do with his free time.”

Since then, I have tried to gradually change my way of thinking. For example, I used to read mostly business-related books. These days, however, I try reading books from a broader range of genres, including literary books and history books as well as educational books that have recently sparked my interest. I have also gone to see paintings, attended nights at the opera, and actively tried activities that have been recommended to me by others. I have engaged to a penetrating extent in activities that have interested me.

Even golf, which I had previously played from time to time more or less only when invited to do so, became an activity that I decided to undertake with greater seriousness on the grounds that I might as well devote myself more thoroughly to the sport if I were going to be playing it anyway. As proof of my seriousness, I can tell you that I obtained lessons from a pro twice a week and even went to golf ranges late in the evening after finishing my workday. To my instructor, I said, “I'm going to train myself seriously so please instruct me in such a way that I can achieve a score in the seventies in about a year.” I did this because I believed that it was important to first set a goal for myself. I realized later that this request was a bit audacious since it took me about three years to actually reach my goal. Naturally, I took videos of myself when I practiced in order to check out my own form. Ultimately, I succeeded in entering a tournament for amateurs.

About two years ago, I resumed—for the first time in twenty-three years, the sport of kendō<sup>22</sup>, which I had been practicing for about ten years between the time I was in junior high school and the time I attended university. I even served as vice-captain of my university team and was strenuously active enough that I participated in national competitions each year from my first year of university. After I started working, time passed even as I told myself numerous times that I would like to resume the sport if I ever found the time for it. Upon receiving an invitation to participate by my son's teacher, I now undergo training every weekend. It feels good to move my body and use my voice. I love engaging in endless discussions on kendō with friends while enjoying alcoholic beverages after a training session. Half a year after resuming the sport, I overcame a major hurdle to pass the fifth *dan*<sup>23</sup> promotional examination and have now set my sights on reaching the sixth *dan*. Of course, there are also tournaments. Unfortunately, all this has caused my progress in golf to stagnate but I am overwhelmed by how much fun I am

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<sup>22</sup> A martial art that allows participants to compete with Japanese swordsmanship and thereby train both their bodies and minds.

<sup>23</sup> There are ten *dan*- (grades) in kendō. A practitioner will typically require at least ten years of training to reach fifth *dan* once he or she has obtained the first *dan*.

having with kendō.

I mentioned earlier that I worked for *personal growth* and *to lead a spiritually enriched life*. To that end, I now realize that it is wrong to be so single-mindedly devoted to just your work. Nevertheless, this does not mean that I believe that you should work to a reasonable degree and focus more on family and hobbies. It is only when you engage in good work that everything else falls into place.

When they hear the oft-heard term “work-life balance,” most people likely think that it means that you should lessen your workload to make it possible to better enjoy your family and fun activities. However, to me this term does not entail a placement of reduced weight on work. In fact, such a balance is only possible when a solid foundation of work is present. This is because I believe that your life goals come into focus when you can feel a sense of having achieved your goals and a sense of growth through work.

Work satisfaction as you have sought to achieve thus far is a fundamental condition. However, you should do this while improving efficiency and keeping other areas of endeavors in your field of view. By deriving personal growth from your work and from other sources as well and deepening your links with others, as well as the meaning of life from hobbies, interests, and studies, you will naturally become more spiritually enriched. This is what I consider to be the optimal balance anyone can possibly achieve.

## **(2) Gratitude to one’s community**

### **Suddenly finding myself the chairperson of my son’s junior high school’s PTA**

Since I found out that I was a working individual with a very poor work-life balance as revealed by my radar chart, I focused on finding greater fulfillment through my hobbies and interests. I began by working on my golf game before I resumed my kendō training. If I were to assess myself now, my hobbies and interests would extend all the way to 5 to surpass my assessment of 4 for my work.

The problem is with my assessment of 1 for *community*, which I rated lower than I did for any other term on my radar chart at the time that I first assessed myself. Until then, I had hardly expressed any interest whatsoever in my community. Since I was so busy that I was often unable to even attend my children’s sports festivals, I cannot be certain that I knew where their school was located. Faced suddenly with the notion that I might have to care about my community, I simply had no idea as to how I should go about improving myself on this point.

The opportunity, however, suddenly presented itself. I was asked to serve as

the head of the PTA for my second eldest son's junior high school. At first, I thought this request was a case of mistaken identity. When I inquired, I discovered that the mother of another student who had listened to me make a statement when I paid a rare visit to a class held at the school for the sake of parents the year before was a member of the committee that selects PTA board members and nominated me for the position.

I was under the impression that school matters were under the purview of mothers and that the head of the PTA was a position to be filled by someone who engages in local activities and who can devote sufficient time to such affairs. For whatever reason, I was singled out for this position. Of course, I turned her down. I had no time and was a complete novice when it came to matters concerning the school and the local community. Nonetheless, I continued to be asked repeatedly to reconsider. I rejected these requests numerous times before I finally acquiesced.

That I accepted despite my belief in the fact that the position would place me in a completely different world was attributed to two significant reasons. One, I wanted to give back, in however small a way, something to the school that had been taking care of my two eldest sons up to that point in time. It is also possible that the phrase—*a balanced life*—was floating around in a corner of my mind.

The other reason is that I wanted to show the kids what it means to set an example by taking the initiative. I tell my kids every day to have the courage to raise their own hands.

“When you want to get better at something or when you want to become something, it is never good to keep doing the same things you are presently doing if you have any hope of coming close to realizing your desires. Since nothing will change if you fail to take on new challenges, you should take on new challenges without fear of failure. Even if you fail, the experience will definitely help you to develop in the future and will not be for naught.

For example, let's say that candidates are sought for a particular position. The worse thing would be to tell yourself that it would be too much of a bother or that someone else will step up and fill the position. If you want to change yourself, have the courage to raise your hand. By doing so, there will be many things you can obtain and there will always be people to provide you with support.”

If someone like me, who is always preaching this sort of message, were to turn down a nomination like this, then my words would completely be lacking in persuasiveness. I also thought that I wanted to show my sons what I was capable of doing. Much to my chagrin, however, my second eldest son seemed embarrassed (“Give me a break!”) when I notified my family that I had decided to accept the position of head of the PTA

## **Striving to improve the efficiency with which I work and improving my focus**

Lacking any clue even as to what activities were being undertaken by the various committees and clubs of the PTA, I was quite flustered in the beginning. I was also required to figure out how to cultivate the right atmosphere for the operating committee in order to enable it to engage in operations for a year and to come up with ideas that should be implemented for the organization of activities to be participated in by and of interest to many parents and guardians.

Thanks to the support of the members of the operating committee, I gradually settled into my position and enjoyed getting involved in activities and functions as much as I could. Just to realize that there were so many positive people doing what they could for the children with the limited time that had to spare was a huge eye-opener. I was also able to gain a better understanding of how the school itself operated and to perceive the earnestness and warmth with which teachers dealt with students. I also deepened my interactions with local fathers through my participation in a PTA club known as the *Oyaji-no-Kai* (“Geezer Club”), a group that engages in night patrols and assists with school events.

Before long, we submitted requests for school washroom repairs to the board of education and set up lectures for children, parents, and guardians. As a bonus for working hard for a year together with teachers, parents, guardians, and other members of the local community, we were even ultimately selected as an excellent PTA school for the city in that year.

In this way, what began as an appointment to the PTA about which I was initially very apprehensive turned out through my active participation into something that offered considerable nourishment. It is true that involvement required me to take time out of my schedule. You typically lose a full day once or twice a month. Sometimes, you need to devote just a morning or an evening to an event. Yet, in order to spare such time, you have to strive to improve the efficiency with which you work and improve your focus.

I realized that I harnessed different states of mind for work and for the PTA. I felt that my involvement with the PTA also helped me to learn how to effectively switch between these states of mind. Since I had previously been a work-obsessed individual who was incapable of taking a proper break, this was an unexpected by-product.

The scope of my hobbies and interests was steadily expanding and I came to enjoy reading books on education and rearing children, which I never would have previously read. After all this time, I began to believe that raising children might be fun after all. I had left the task of raising our kids to my wife. By getting involved with the school, however, I naturally began to talk more about

school matters with my family and engaged in more conversations with my sons. I believe that my sons somehow changed a bit in terms of their demeanor and awareness.

On my radar chart now, both *family* and *community* correspond to a higher rating of 4. If this opportunity to reconsider my way of living and my life design had never arisen, there never would have been a chance to ponder how I should achieve balance in my life and I would definitely have rejected outright the offer to become head of the PTA.

### **(3) Raising kids is to raise yourself**

#### **A Yakult<sup>24</sup> experience from my primary school days**

While I can hardly speak with authority on this point because I had been pretty hands-off when it came to raising our kids, I believe that the way in which parents interact with their kids when they are still children will have a lasting and considerable impact on the lives of their kids even after their kids leave the nest. I have come to feel that I grew up in accordance with the examples set by my parents and that I am where I am today on account of how they raised me.

My father was a salesperson for a Japanese saké producer and worked hard without taking holidays. The company handled foods and also produced the ingredients that are placed in *onigiri* rice balls. I remember him and my mother making rice balls before the break of dawn and him then distributing these rice balls to white-collar employees on their way to the office as a means of advertising their existence as *new products*.

That I became interested in volunteering might be attributed in no small part to the influence of my father. He was a man who was passionate about such activities, though I do not know the extent of it in detail. He served as a probation officer for many years and remains involved with his local community. He also served as president of his local neighborhood association and collected door-to-door donations in his neighborhood when the local town council building was being rebuilt.

My mother is also a hard worker and has engaged in various part-time jobs. She once delivered for Yakult for many years. She would wake up at four o'clock in the morning to deliver Yakult to several hundred households by scooter. Having seen my mother do this every morning, I decided one time when I was in grade four that I would like to help her out. I asked her if I could

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<sup>24</sup> The most popular brand of lactic fermented milk drinks in Japan; is even delivered to every household.

and proceeded to delivery Yakult to forty households every morning. I woke up at five o'clock in the morning and rode around on my bicycle. When I returned home after finishing up my deliveries at six o'clock, my father would be waiting with an open fire in the winter. This remains a very warm memory that I have retained after all these years.

The fact is, however, that the job was more difficult than pleasant. While it had seemed sort of fun in the beginning, I was surprised to see how demanding it was in reality. Of course, it was also difficult to memorize what needed to be distributed to each household and in what quantities. The amount to be delivered to forty households was quite heavy for a primary school student and the unexpected harshness of rainy days was felt in my bones.

I was forced to wear a raincoat even on humid summer days. Early morning rains in winter brought about slippery icy roads that caused me to fall down from time to time. I would pick up the Yakult items that became dirty with mud after they fell out of my basket and brought them home with tears in my eyes. After wiping everything down, I would go back out to complete my deliveries. Since this was something that I personally requested for myself, however, I continued to perform this demanding job every morning without rest for two years until we moved.

This *Yakult experience* was the first time that a spirit of hunger was implanted in me. The experience and grit that I cultivated back then no doubt had a huge impact on me in my later life and I would be hard-pressed to claim any other experience as having exerted a greater influence. I may have only earned 100 yen for each month of work but I learned a painfully lucid lesson on how hard it is to earn honest money for labor. Despite being a child, I also learned to be grateful to my parents for the hard work they undertook daily to sustain us.

### **The courage given to me by my young soccer-playing son**

Several years ago, my eldest son came to me just after starting his fifth year of primary school to ask for some spending money. We were not a family that handed out allowance money to our kids. When I asked my son why he wanted spending money, he replied, "Because everyone else is getting some."

"Don't I always say that there's nothing worse than to justify a position by saying that everyone else is doing it? That's not a valid reason."

In response, my son went on to argue that he would like to buy some snacks on the way home from soccer practice and that he would like to purchase notebooks and pencils. When I asked him how much he wants, he dropped this response on me, "A thousand yen. Because everyone else receives that much."

Once again, I admonished my son and reminded him that it's not a valid argument to say that everyone else is doing it. I asked him how much I needed to work to earn a thousand yen in money. After my son frankly responded that

he did not know, I simply told him to find out and handed him my newspaper. He somehow managed to find the classified section for jobs. Since he could not quite intuitively figure out the answer to my question even when ads indicated how much prospective workers could earn per day, I pursued the matter further.

“There’s a help wanted ad for part-time workers posted at your favorite McDonald’s restaurant. You should go and check it out.”

After returning from a quick trip to the nearby McDonald’s restaurant, my son reported, “It said that the hourly wage for university students and older is 900 yen.”

I asked him, “So what kinds of work were the part-time employees at the restaurant performing?”

“Some of them were making hamburgers inside the kitchen while others were dealing with customers or cleaning tables and floors.”

“So a university-aged worker has to work for one hour on his or her feet to finally earn 900 yen. Remind me how much you wanted from me?”

“Um, 500 yen is fine.”

After suppressing a laugh at hearing this moderated response, I asked my son, “Tell me what you propose to do to earn this 500 yen.”

“I’ll wash the bathtub and fill it with hot water every day.”

I hoped that my son had learned to some extent that receiving money for doing nothing was too indulgent. In the end, he was able to earn an allowance of 500 yen a month as long as he performed certain chores every day.

While I have come this far without having played much of a role in rearing our children, I would like to have our children look to me as a model to be emulated and to teach them important lessons for life and for being a man. Just as a great person is unlikely to be born to perfectly ordinary parents, I hardly intend to exhort my kids to study hard or become persons of a high station. I just want them to become kids who can come to and implement their own conclusions after thinking about matters on their own. It is my strong desire to see this come true.

All three of my sons play soccer and none of them is especially deft or remarkable on the pitch. However, they wake up early every day and practice juggling with their feet in the park behind our home in hopes of improving. While they were only able to juggle the ball two or three times in the beginning, they gradually improved so that they could juggle the ball ten, fifty, and a hundred times without dropping the ball. They are certainly happy now to be able to juggle a ball 500 times in a row.

One day, one of my sons won a major competition that I attended while believing that he was really putting in a good effort. Just when it appeared that his team was going to lose one goal to nothing, my son directed a header into

the net to tie up the game and allow his team to come out and win game with an overtime goal. I was jumping up and down out of sheer exhilaration and was probably more excited than the kids themselves were. It appeared that all the hard work that was undertaken by my sons early every morning had paid off with the result that was achieved in this tournament. I felt that I had to work harder myself! Sometimes, I am inspired and encouraged by my sons. Every day, I am keenly aware of the fact that the act of raising kids provides spiritual enrichment to parents and allows us to grow.

#### **(4) *Education is my life's work***

##### ***The Meister Program and sales workshops***

I have previously mentioned that my company believes that we should all say something to those who appear troubled and generously applaud those who put in a good effort. In building on this original foundation, Prudential Life has implemented a program known as the Meister Program, which provides support for the education of junior colleagues. Under this program, a number of junior partners are assigned to and study under a self-nominated senior partner. A junior partner selects a senior partner from whom he or she wishes to learn and applies to become the senior partner's pupil. A senior partner also has the right to select junior partners. In principle, the period of development through this program is one year. In general, those who are qualified as executive Life Planners are entitled to become senior partners. Life Planners who complete a two-year training period are entitled to become junior partners.

Having volunteered to be a senior partner under this program, I currently have five junior partners under my wing. I hold a one-hour meeting every Thursday morning and a half-day workshop about once every three months.

As long as I am going to participate in this program, I intend to take my duties seriously. Thus, I would hope that my junior partners also participate in this program with a serious attitude. This is why I hold interviews when I select junior partners. To those who accept and shake my hands, I ask them to make sure that they speak with their spouses and obtain their understanding as to what sacrifices this program will entail for the next year. In this way, I ensure that those who become my junior partners possess an enthusiastic desire to change themselves. Since they are so committed that they are prepared to quit if they are unable to change over the next year, I find that I am also obligated to be the very epitome of seriousness. By exposing myself to their enthusiasm, I am sometimes reminded of a state of mind that I had nearly forgotten.

Since I want to share everything that I possess and know with my junior partners, I devote a significant amount of energy for each workshop I organize.

The process of making preliminary preparations is actually a great learning experience for me. I make preparations by attempting to determine what kinds of content will be useful to my junior partners. By teaching others, my ability to communicate is further refined. To hear others tell me that my hard work helped them to learn something relevant is a source of joy and my heart is filled with pride whenever my lessons play a part in boosting the performance of my junior partners. I am given greater joy from such results than from my own success.

Because I was able to learn so much from others back when my career was just beginning, I feel that it is now my turn to give something back in recognition of what I gained. I believe that the Meister Program is a wonderful program that allows me to retain and properly harness this feeling of gratitude.

I am also often requested to host sales workshops these days. More and more clients, owners, and executives with whom I am acquainted ask me to organize workshops for their employees. About once or twice a month, I visit companies and discuss how I am able to obtain two hundred contract signings a year through customer referrals alone, my failures, and what I have learned along the way.

Education is like my theme for life. I am interested in teaching and cultivating others to such an extent that I had a part-time job as an instructor at a cram school and had wanted to become a schoolteacher back when I was a student. Since I also enjoy learning, I feel at home when I place myself in a learning environment. For this reason, I hope to be able to continue to pursue educational opportunities as my life's work.

### **A small private school for young businesspersons**

I have a dream. I want to found a school for young businesspersons someday. To be clear, I am not talking about erecting a nice building for a school. Rather, I have a small private school (“temple school<sup>25</sup>”) in mind. I would like to have exceptional persons in different fields collaborate as instructors to offer a place where young people can reexamine their future lives, careers, and approach to daily life. This sort of institution will be run more on a volunteer basis than as a business.

I imagine outstanding people active in a variety of fields lending me their support to allow young people from different lines of work to study topics in line with their own interests. I have already discussed this plan with numerous people and am pleased that they have either offered to help or recommended

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<sup>25</sup> Private educational institutions where children of common people learned writing and reading during the Edo era.

others who would be willing to help if asked. In this way, the circle is gradually expanding. Though this is not a demonstration of the power of words, I am keenly aware of the importance of putting your dreams into words and sharing them accordingly with others.

Having lived for as long as I have, I believe that I have been blessed by what others have given me. I feel that the way to give back is to gradually share with young people what I have learned and experienced.

I realized that, even though I may have set forth job-related goals for the future six or seven years ago, I still did not have anything akin to targets for life that I can aspire to reach once these goals are met. After giving this some thought, I got to the point where I wondered to myself whether there was something I could do for others rather than just take from others. Luckily, I have been actively attending seminars and workshops since joining Prudential Life. Some of the topics I recall from such seminars and workshops were such that they suggested ways in which you could change your life. I then came to gradually desire to contribute as much as I possibly could myself. I finally came to understand that my own life might be rendered more meaningful by partaking in such activities.

By working hard, you can provide yourself with economic flexibility, buy what you want to buy, eat what you want to eat, and travel to locations you wish to visit. It is possible that you can be happy once you can live the life you want to lead without impediments. That is one dream. However, I cannot help but think that any acknowledgement of a life well led in the moments before your death will be due to spiritual rather than economic factors. In order to lead such a life, I want to continue to value my dream and work to making it come true. To that end, I would like to devote myself daily to becoming the kind of person who can interact with the leading lights of society.

Thus, my radar chart, which had been warped and withered with respect to all items other than work several years ago, has filled out quite nicely.

To engage in various different directions, you will naturally be pressed for time. To this extent, the magnitude of what you gain is inestimable. Efforts to refine your human power in this way will be reflected in your work and allow you to elevate the caliber of the work you perform. If the caliber of your work is raised, your own field will expand and your human power will increase. This will in turn have the effect of steadily broadening the way in which you approach and think about things. I realize this now and I intend to spend time that is more balanced and enriched and will not begrudge the effort that will be expended for this purpose.

## **(5) The *rent* you owe for living in this world**

### **Volunteers who deliver meals to the elderly**

Thanks to my pursuit of balance for myself as a human being, I came to ponder how I might be able to help people. What has grabbed my attention lately on this point is volunteering.

Until I changed jobs, I had no interest whatsoever in volunteering. I had believed that volunteering was something that was done by people who have so much money they need not ever work or people who might work a reasonable amount but who find their *raison d'être* in other areas of their lives. However, Prudential Life is also a company that is actively involved in volunteering programs. This led me to get involved in volunteering as well when I started working for the company. I was in the middle of a two-year training period back then. To be honest, I had neither the interest nor the flexibility to participate in volunteering and even felt that it was a waste of my time. In the beginning, I participated with reluctance.

You were required to participate in an activity, of which there were two types, whenever your turn came up about once every two months. The first type involved a visit to a large hospital near our branch office, where volunteers would offer the use of a wheelchair to physically impaired patients on their arrival and help them make their way to the reception desk or carry their belongings. Until I started volunteering for this activity, I had never pushed let alone touched a wheelchair in my life. When I actually tried to use one, I discovered that they are quite difficult to handle. While the hospital, given its functions, was essentially built without steps, there were places here and there where a wheelchair could get stuck. A little ingenuity was needed to navigate around such locations. I was made aware that the barrier-free movement in Japan still had a lot of work to do.

For the second type of activity, we would deliver meals to physically impaired elderly persons living near our branch office without relatives. We asked a nearby school to pack meals in lunchboxes in advance, brought these meals to the beneficiaries of this activity, and helped feed them. After the meals were consumed, we brought back the empty lunchboxes. Those we helped would sometimes share stories of the past with us. On these occasions when I spent time with another person, I temporarily forgot all about my work and basked in the warmth of the moment. While I normally did not give thought to the existence of people in such circumstances, this activity made me realize that I might find myself in the same position as well someday. As images of my own parents were also evoked, I also told myself that I should be a better son to my father and mother.

Although these activities were implemented on the initiative of our branch office, Prudential Life operates a number of programs that provide support to

volunteer groups at a company-wide level. Many volunteering issues are also discussed at global conferences of the MDRT. As more and more opportunities to touch on such issues emerge, I find myself becoming increasingly inspired.

### **A treasure I received from children in Vietnam**

While we are on the topic of volunteering, allow me to talk about financial support. One time, I was introduced to a non-profit organization providing support to developing countries. I heard about a proposal to extend support to a small village in Vietnam and was persuaded to donate money to the cause.

The village in question was the village of Katu, located over an hour by car away from the city of Danang in the center of Vietnam. Despite its impoverishment, the village is known for producing traditional Katu textiles. Wishing to commercialize these textiles by incorporating them into tapestries and bags and earning a living from selling such products, the village sought our cooperation in building a factory where work could be performed by the women in this village. Believing this to be a wonderful idea, I immediately decided to help.

At that time, Prudential Life happened to be in discussions to provide support for the activities of this non-profit organization. It was decided that a project to build a primary school near the factory would be supported. Thanks to this connection, I took an opportunity to visit this village and the primary school that we supported together with other members of the company.

The primary school is attended by sixty lower-grade students in the first to third grades. It is a small school composed of only three classrooms and the schoolyard. Until it was built, however, the children had spent over an hour each way to attend a remote school.

As a light rain fell, the children lined both sides of the schoolyard to await our arrival. After they welcomed us by giving us warm applause, I greeted them on behalf of our delegation. I was first struck by the lively eyes of the children. I had never seen such beautiful eyes. Their smiles conveyed a deep sense of gratitude. In my speech, I asked if everyone has a dream. At that moment, everyone raised his or her hands with incredible enthusiasm. I was amazed since I honestly thought that I might not get a reaction here given that the kids were in lower grades and given that they were being raised in a poor village. When I randomly pointed at two kids to hear what they had to say, one replied, "I want to become a doctor and help people suffering from illnesses." The other replied, "I want to become a teacher. I'm going to study hard and teach children when I grow up."

Both of these children spoke clearly of their dreams. I was sincerely surprised to see and was touched by the extent to which their eyes came alive, their voices carried, and their faces showed expressions of joy. It was then and

there that I came to believe that they really will become a doctor and a teacher. I was nothing but moved to see these children studying with hope in such a location despite living in an environment in which even food shortages were a risk to be faced from time to time.

I then entered a classroom and got to witness a lesson being given. Students were writing down what the teacher wrote on the blackboard in their notebooks. Their writing was so neat that one could be forgiven for thinking that it resembled a printer's text. In addition, unless a page was filled with writing with no blank spaces, none of the students felt that he or she could proceed to the next page. When I inquired as to this practice, I was told that kids used to write on the ground with wooden sticks and that they had never seen notebooks before. Thus, everyone was carefully using the notebooks and pencils that our company had sent them a year earlier.

On seeing this, I wondered who was happier: the children of Japan, who attend school as a matter of course and can obtain as many notebooks and pencils as they need, or the children of Vietnam, who study energetically at schools while valuing their meager possessions in spite of their material impoverishment.

At the end of the visit, we received letters of gratitude from everyone as a parting gift. Pieces of string were threaded through these letters, which were hung around our necks. I have kept mine still as something to be treasured and have carefully put it up for display in my office.

### **“Thank you for letting me help you.”**

After I left the school, I headed for Katu, which I had been supporting on a personal level. Donations at that time enabled the construction of a factory for weaving Katu textiles. Weaving used to take place on rain-exposed grounds. The person in charge overcame her nervousness and made a sincere statement of appreciation. “The construction of this building has made our work much easier to perform. Thanks to your help, our lives are gradually improving. Thank you very much.” Such a sincere statement had a purifying effect on my soul.

I was able to get a glimpse into their lives. While their homes seemed to consist of nothing much more than a roof over a dirt floor, I could clearly sense that everyone in the village lived in harmony while supporting one another on a daily basis. Come to think of it, when I gave a ball to the children at the school and they used it to play games and race one another, I recall that the villagers gathered to cheer on the kids, thereby creating a clamorous scene of sheer excitement. In modern Japan, people interact far less with their neighbors than they once did and even problems of communications can be seen within families to a greater extent than in the past. Once again, I wondered whether one might be happier being poor but interacting with others with constant smiles and a spirit of mutual aid or being materially rich but interacting with

others in relationships marked by fewer conversations and greater superficiality.

While it is true that we received expressions of gratitude, it is perhaps more accurate to say that I learned many things and obtained both happiness and sources of inspiration. If anything, I was the one who was made to feel enriched by the visit. At the end of the day, I was the one who felt nothing but gratitude to my hosts.

I had previously thought of volunteering as a difficult endeavor to undertake. It seemed to me to be an activity that you had to carry out with guns blazing and that could not be done with a casual attitude. In fact, however, it came to be accessible enough to me to be something that allowed me to make a small difference as long as I felt even a little desire to help others. Once you actually get involved, you find that there is a lot to learn and that it gives you opportunities to reassess your own life. While I find it quite hard to find the time to proactively do something, I would like to remain involved in whatever small way I can. I find myself thankful that I can help rather than presumptuous that I can do something for others. This is because I see volunteering as the *rent* that I pay to live in the here and now.

**Closing words** – Sales is a profession that enriches the spirit.

I have no doubt that some people engaged in sales activities are concerned that they cannot sell or that the job is not for them. Perhaps you have felt at times that you have come to a plateau in your approach to sales, that you are not sure if you can keep working in sales over the long run, that it is tough to continue to maintain your level of performance, or that you are stranded and unsure of how much you need to continue doing what you do to reach your ultimate goal given that targets may be met but are often reset whenever a new term begins. I have been beset by such questions as posed to myself numerous times in the past.

If the company presents you with a numerical target, you will need to reach it and you must wage a battle with the pressure that comes from having to reach it. Even where a company, like mine, sets no targets whatsoever, you must still set your own targets and govern yourself in such a way that your targets can be met. This too will require that you compete against yourself.

Ours is a tough occupation in that there are no clients who desire to purchase your products right from the outset. You have to find potential clients and make them aware of a need for your products before a sale can be made. Occasionally, you have to go through the pain of being turned down. In writing this book, I too have come to feel that the job of sales is a tough one to undertake.

Incidentally, selling goods or services offers many opportunities to meet people from different walks of life. It is a line of work in which you can expect to encounter and have links with an exceptionally large number of people.

In my case, I have ties not just to clients that I target for sales, but also tax accountants, attorneys, and medical doctors I have come to know through my work, acquaintances I have met through my volunteering activities, and many others across a broad spectrum of people. The knowledge and information I can obtain from conversing with such people are also diverse. Opportunities to learn and become inspired can also be found in abundance through work. I have even come to interact with some people I have gotten to know through work on a personal rather than professional basis. When I am asked questions by a client that have nothing at all to do with life insurance, I am pleased to think that I have built a relationship that goes beyond the framework of my job.

Nothing makes me feel better than when a client says, “I feel bad for asking you irrelevant questions, but I thought this might be something you might know the answer to...”

When seen in these terms, would you not agree that the job of selling goods or services is not at all onerous but is rather a fantastic one for all the connections among people that you can explore at will? Connections made

through sales can provide you with lots of opportunities and allow you to continue to grow. For me, the job of selling goods and services is one that gives me opportunities to meet people and learn new things and one for which a sense of excitement is sure to be maintained for a long time to come.

Have you ever asked yourself why you work? In my case, I did not ponder this question with any degree of introspection when I worked for Recruit and when I first started to work for Prudential Life. I was motivated to improve my sales performance, increase my earnings, and achieve upward progress in terms of career advancement. These considerations also helped to bolster my status. While this was an important factor, I came to realize one day that I needed to focus on more long-term considerations since a failure to do so would eventually cause me to get stuck in a rut.

How do you want to be leading your life five or ten years down the line? What should you do to make this dream or vision a reality? I know that I am repeating myself here but your *dream* or *vision* is the most important element for the performance of your work. While someone engaged in sales will be dealing with many sources of stress, it would not be an exaggeration to suggest that your mindset and targets in terms of why you work and what you want to become are everything. It is also important to determine how your thoughts on these matters are helpful to society and whether you have grown through your own work. If these are points of concern, then you might want to first conduct a review with a focus on these points to ensure that you have satisfied these standards. As long as these benchmarks are defined and as long as you do not waver in your adherence to them, you will always be able to resolve your issues and you will be capable of relating to your clients on a mental or spiritual level. I keenly believe that one succeeds at selling goods or services not through talent or technique but through vision and spirit.

In contrast to the time when I was motivated by sales performance figures and earnings, I am proud to say that my status as a Life Planner is what sustains me now. I feel happy when clients depend on me and appreciate what I do for them. At the very moment that I deliver the thoughts and wishes of a policyholder to his or her family in the unfortunate event that an insurance claim is required to be made, I am profoundly aware of the weight and value of the work that only a Life Planner can undertake. This might sound a bit presumptuous but I believe that a single phone call made by me can help an individual and make this world a better place. I work every day knowing that there are still people I have not yet met who are awaiting my arrival in their lives.

I have worked as an adult for twenty-four years. I am now in my fourteenth year as a Life Planner. I have learned so much from so many people and I am

here thanks to the support given to me by my clients, colleagues, and friends. I have recently given much thought to how I might be able to repay my gratitude. I would like to grow even more and do what I can to repay the kindness of those who have provided me with significant amounts of information and advice over the years. I would like to strive to wholeheartedly repay my clients for their trust. I would like to pass along the know-how I have learned from senior colleagues and my own knowledge onto junior colleagues. I aim to spend more time having fun with a smile on my face with my family. While there is still much work to be done to repay everyone, I will seek to put what I have outlined here into practice without ever forgetting that I owe a debt of gratitude to so many people.

It is often said that the compensation one receives for work performed is more work. By completing a job, you will be assigned another big job. I believe this statement to be true. However, I believe that the compensation one receives for work performed is both *personal growth* and a *spiritual life* and the extent to which these result in helping society. I will continue to engage in sales today with a sense of excitement over whom I might meet next.





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### [Career summary]

2003: Certified as an Executive Life Planner.

1997: Joined Prudential Life.

1987: Joined Recruit.

### [Family]

Wife and three children. Resides in Fujisawa, Kanagawa Prefecture. Blood type O.

### [Hometown]

Born December 1963. Hails from Kobe.

### [Hobbies and interests]

Kendō, which the author resumed for the first time in twenty-three years since graduating from university (6<sup>th</sup> dan). Occasionally plays golf. Has recently begun to show some interest in magic.

### [Personal mottos]

*Create your own opportunities and change yourself through these same opportunities.*

*Start small while keeping an eye on the big picture.*

### [Influences]

- 1) Carrying out early morning deliveries for Yakult when the author was a primary school student: Learned the value of earning money by working diligently every day even when it might be raining or snowing.
- 2) Engaging in hard kendō training from junior high school to university: Participated in the All-Japan Student Championship in four consecutive years beginning in his first year of university. No matter how difficult life can get, the author believes that nothing can ever be more grueling than the training he had to endure back then.
- 3) Breakfast meeting of members of the Top of the Table at a conference of the MDRT in 2006 (Palm Springs, USA): The author's perspective on life and on his approach to work underwent a dramatic transformation at this meeting.

[Awards]

Achieved 3W in fifty consecutive weeks four times (202 weeks). [Note: 3W refers to the act of securing three policy applications a week on an ongoing basis.]

Won the President's Cup nineteen years in a row since joining the company.  
Won the Kiyo Sakaguchi Golden Heart Memorial Award in 2004 (only one recipient in the entire company).

Won the Clients' Choice Life Planner Award for fourteen consecutive years between 2003 and 2016.

Won the Long-Term Retention Rate Award of Excellence (sixty-one months).

[MDRT]

A member for eighteen consecutive years since 1999.

A member of the Top of the Table (TOT) in 2006 and 2016. [Note: The TOT is a tier of qualification that requires performance criteria six times greater than those applicable to the MDRT to be fulfilled. Only about thirty out of approximately 300,000 life insurance solicitors in Japan are qualified to be members of the TOT.]

Has qualified to be a member of the Court of the Table (COT) thirteen times to date. [Note: The COT is a tier of qualification that requires performance criteria three times greater than those applicable to the MDRT to be fulfilled.]

Served as chairperson of the MDRT Prudential Chapter in 2012 and 2013.



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