



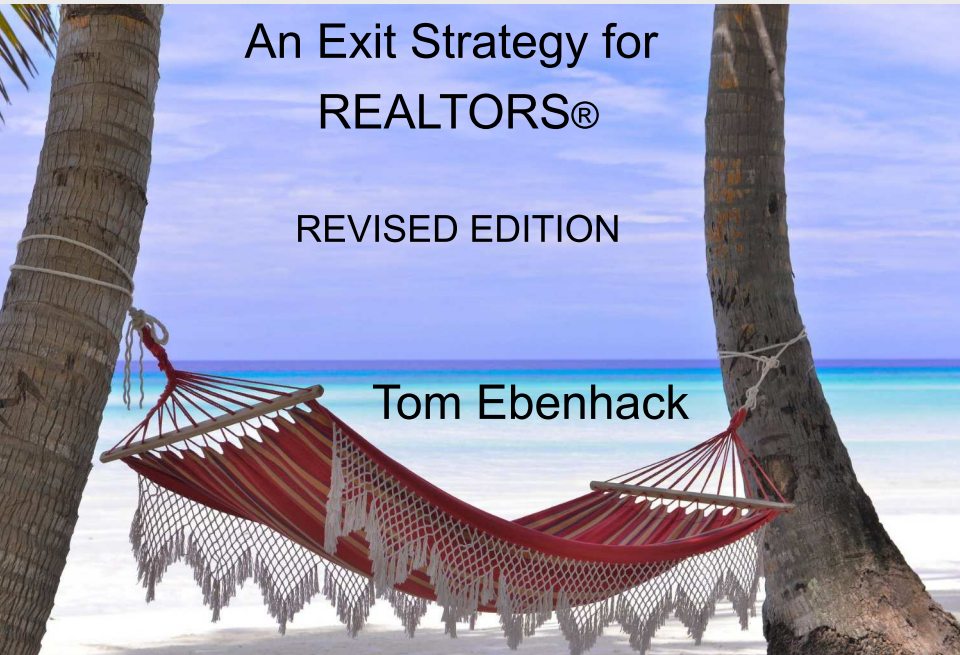
Stepping Up!TM

Turn Your Dreams ...
... Into Reality!

An Exit Strategy for
REALTORS®

REVISED EDITION

Tom Ebenhack



REVIEWS

The Author can't give his own testimonial, can he? But it's my book, so why not? In a previous life, I was a pilot with American Airlines. I retired from that career in 2006 and became a Realtor®. I love working, but I don't intend to do so forever at my current pace. However, I don't plan on quitting cold turkey this time, like I had to with the airlines. I would like to slowly cut back in the years ahead. I couldn't do that with American, it was all or nothing! Since we began *Stepping Up!*® I've always said, "I would be my last client!" Meaning, after we built this system into a successful program, I'd take that step to be a referring agent too. That's how much I trust this system and all our Teams – it'll work for me too! I'm actually working through my personal exit strategy even now by downsizing my involvement with my team so I can spend more time helping other agents across Tucson and North America realize their dreams! It's a great system!

— **Tom Ebenhack**
(Realtor®, SFR, SRS, e-Pro, C-RETS, SRES)

As I considered changing my Real Estate career from full time to a "Referring Agent", I looked at many different options over 5 years. I decided that the *Stepping Up!* approach was by far the best to keep my name and marketing in front of my clients (and at no expense to me I might add!), and to assure that my clients would be taken care of in the same professional method that they had been used to. And now I am treated as the Team's A+ client!

— **Sherie Broekema**
(Realtor®, Assoc Broker, CRS, SREI)

Stepping Up is a perfect solution for any agent that has built a client data base and wants to transition that business to committed professionals to carry their business forward. It works because Stepping Up! agents have developed great systems for client care and connection. They have modeled keeping an agent's data base alive, engaged and earning income, and above all resulting in a satisfied client that will remain a client for life.

— **Debbie Goodman Butler**
(Executive VP, Long Realty)

Last year I decided to join the Stepping Up! program. It's been a fun year for me and I enjoy being a part of this team. I'm delighted with the professionalism and

structure of the Stepping Up! system and all who work enthusiastically to place our clients' interest first. I'm delighted that our clients will continue to be well served. Plus, I can be involved as much or as little as I choose! Love real estate but want to work less? Join the Stepping Up! system and relax! I'm having fun!

— **Barbara Murray**
(Realtor®, GRI, ABR, ePro)

Last year I decided to join the Stepping Up! program. It's been a fun year for me and I enjoy being a part of the TEAM. I still enjoy talking with clients, being a part of their lives, and yet I don't have to tend to the details, NO paperwork! And I still receive a check!

— **Jerry Hancock**
(Realtor®, SRES)

My exit strategy is ... to slow down and let Lori pick up more of the work! I need to have some time to be able to go and visit my grandkids and do some other traveling. It's a transition rather than a steep cliff. I still like to engage with my clients, and stay a part of the team, but let a lot of the grunt work transition over to teammates. When you care about your relationships, you want to hand them over to someone who will do at least as good a job as you have. It's important to pick a team who you have confidence in.

— **Jim Fairchild**
(Realtor®, ABR, ePro)

I have been listening to Heather Shallenberger talk about this Stepping Up program for several years and it sounded like something I definitely would like to work with as I start winding down after 30 years in the business. I especially like the part about being as involved (or not) as I want to be, not having to do the time-consuming paperwork/inspections and just giving me a lot more time to pursue other things. We just finished a transaction which we worked on together and it could not have gone any better than it did – even with a lot of complications.

— **Stephanie Vermette**
(Realtor®)

I joined Stepping Up! as a Team Lead because I loved the idea of being able to help agents retain income that they deserve after years of dedication to their clients. It has been such a rewarding experience to watch the referral agents truly living without worrying about their businesses that they worked so hard to create. I love to hear about the trips they are taking, the time they are spending on hobbies, time with

family, etc, all while knowing they are still earning income. I have been in real estate for 21 years and there is no doubt that I will take full advantage of being a referral agent myself one day.

— **Heather Shallenberger**
(Realtor®, CRS, GRI)

When I first sat down with Tom Ebenhack to learn about Stepping Up! I thought how ingenious. There are so many successful agents on the verge of retirement and what a unique opportunity for those agents to capitalize on all the years of hard work! I feel a responsibility to share these possibilities with the Realtors in our community so they can make an educated decision as they move toward retirement! Partnering with Tucson REAL Producers is a great fit!

— **Delilah Royce**
(Publisher, Real Producers Magazine)



Turn Your Dreams into Reality!

An Exit Strategy for REALTORS®

REVISED EDITION

*There are plenty of schools that teach us
how to get into real estate,
but no one teaches us how to get out!*

Tom Ebenhack

Stepping Up!, Revised Edition (a complete rewrite),
Copyright © 2020, Stepping Up! LLC,
Tom Ebenhack.
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To My Wife, Janie

I've been so blessed by you throughout my life. My High School Sweetheart, my best friend, and the love of my life!

Acknowledgments

Mastery takes time and a team! As I write this book, I want to thank all the great Realtors® associated with our Stepping Up!® Teams who have focused their hearts on helping other agents achieve this desire.

Sherie Broekema has especially been a blessing to us. Not only was Sherie our first and founding referring agent, but her wisdom and business sense has guided us along the path over the years. She still gives excellent advice and counsel whenever asked!

Theresa Barnabei has been a tremendous encouragement in the writing and editing of this book. She's coached me through each and every chapter and made magic happen with her editing skills! A left-brained guy like me needs some great right-brain input to make it an enjoyable read. Thanks, Theresa!

Peggy Nelson has always kept me out of trouble with my grammar, and she did so once again here. Thanks for your reviewing and editing!

And Delilah Royce of Tucson Real Producers Magazine has been a great help with getting the word out about what we're doing! Thanks for the great encouragement!

Thanks to Heather Shallenberger of Long Realty in Tucson. Heather has encouraged us over the years and has been a big support of our vision. Heather has been in the Stepping Up!® program the longest and persevered through many iterations as we've developed and refined our presentations and built a viable strategy for our referring agents.

And we can't say enough about Lori Mares of Long Realty in Tucson. Lori has been an inspiration to us and helped to further focus and build this business model. She's also helped teach many classes on the subject and really knows her stuff, both as a Realtor® and as a Stepping Up!® Team Lead.

Nancy Hennessey has also been a great encouragement with a first-year boost of 35% to her business just by joining us. A true real estate pro! Nancy has a sharp mind and a knack for addressing concerns before they happen. Plus, she has a special place in her heart for other agents.

The R|A Home Team of Leah Reeder and Adrian Alejandro cover the Sierra Vista market and has been a real blessing to us. Adrian and his wife, Ali, have helped us tremendously with our branding and internet presence. Great people with a great business!

Stacey Bell of Long Realty Green Valley has brought her amazing enthusiasm to our Teams. A real blessing for us all, and an amazing Realtor® who seems to be able to do just about anything!

As for Lexi Price and Jake Campbell, I've had the opportunity to watch them both learn and grow! It's exciting to see Lexi turn into a better Realtor® than I, and her husband Jake, a better leader/manager than I! To me, success is when you mentor your replacements and know that your business is in great hands! These two are the reason why my Exit Strategy from real estate sales is happening right now. They have afforded me the ability to focus on Stepping Up!® and for that I am very grateful.

Thanks also to Dave McGhee, Vice President of Coaching with Buffini & Company. Dave planted valuable seeds many years

ago as he coached Sherie. Dave coached Sherie through the process of discovering her Exit Strategy that would ensure her income for at least a 2-3 year period. We never expected it to keep going! When we joined Sherie and her coach, that relationship helped launch what is currently Stepping Up!®. As Dave moved on and up, we continued working with Aaron Clough, another guy who we can't thank enough for the years of coaching and counseling as we built this platform together. What great coaches!

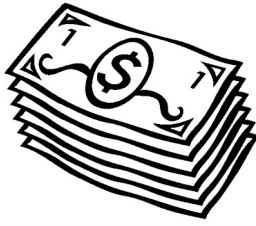
I am so grateful for my relationships and affiliates at Long Realty. My greatest advocate of Stepping Up!® is Laura Mance, now President of the company, but originally my Office Manager and another of my great coaches! We've had continual encouragement from Rosey Koberlein, the CEO, and Debbie Goodman-Butler, the Executive VP. The support has been so great from so many others, too many more to mention here!

Our families and spouses always play a significant part, especially my wife Janie! She's a Realtor® too and has been wonderful at caring for and "ministering" to our referring agents. And most important, she's been the love of my life for over 50 years! My High School Sweetheart and still just as beautiful as ever! It takes a team to build anything worthwhile, and we have a fabulous one!

And I'd be remiss not to mention the many Referring Agents and Working Agents across North America. All have had tremendous input and helped us refine the processes that afford us the opportunity to present these cutting-edge, innovative Stepping Up!® advantages to you today!

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Introduction

Turn Your Dreams into Reality

You can have everything in life you want,
if you will just help other people get what they want.

Zig Ziglar

Our Passion is to see Realtors® achieve their
lifelong dreams.

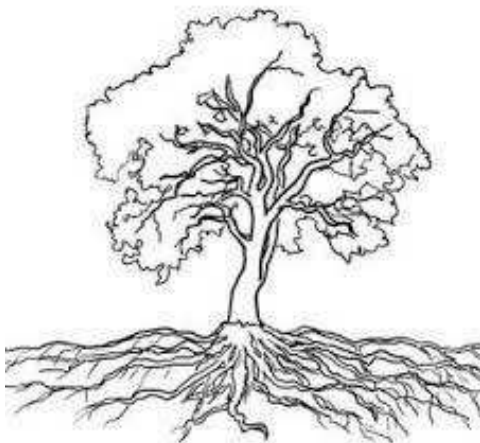
Many of us Realtors® were not taught to plan
ahead, to put an exit strategy in place, and as we
rapidly approach that magical time of life when we
want to stop working and start living to the max, we
may not see any available options as to how we can

Stepping Up!

step out of the business. We wonder what our clients will do without us. We fear that we will lose relationships that we have built over a lifetime with those clients that have become friends. Then there's the money and the income. Does that just dry up and go away? And do we think that our peers will judge us if we do finally retire?

If any of that resonates with you, then this book is for you! Why? Because I am happy to say that we have mastered the solution! And, what I know for sure is that together we can make this work! Stop wondering, stop worrying, and start turning your dreams into reality!

Debbie Goodman Butler, Executive VP of Long Realty says, "Stepping Up is a perfect solution for any agent that has built a client data base and wants to transition that business to committed professionals to carry their business forward. It works because Stepping Up! agents have developed great systems for client care and connection. They have modeled keeping an agent's data base alive, engaged and earning income, and above all resulting in a satisfied client that will remain a client for life."



1 – Roots

It's easy to find people willing to give you advice,
It's hard to find people with advice worth giving!

Darren Hardy

There are many classes that teach us how to get into real estate, but no one teaches us how to get out! We spend our years building a viable business to support our family, our travels, our whims – our life,

Stepping Up!

but how do we let go of that baby we created? At some point in our careers, that becomes one very big question!

That is where Sherie B was for 5 years! She was one of the top Realtors® in Southern Arizona. Her business had grown into a real asset as she approached the time to step back, and she wanted an Exit Strategy that would work. She had identified several prospective Realtors® who could take over her business. Sherie watched them closely for a couple years to see if she could find “the one”. However, one by one they dropped out of view for various reasons. So, she moved on to Plan B: start referring out some of her clients to agents in her office and see how they handled them.

We were fortunate enough to be on the receiving end of one of those referrals. When she witnessed firsthand how we took such good care of her referral, magic happened. We put a long-term plan in place that worked for Sherie. Now she is free to pursue other passions in her life, all while still generating income. It works for her clients too, as they maintain relationships with Sherie and forge new ones with us and the team. And it works for us! We

Roots

are able to serve more clients, grow our businesses, and create something even better together.

It worked so well that other agents began to ask us what we were doing and if our plan could include others who wanted to downsize their involvement in the business. That's when we knew we had something that others really needed. We personally witnessed how no one really knew how to get out of the business and reap the benefits of their labor of love over the years. And so this launched Stepping Up!®, the business that caters to Realtors® who are ready to step out of the daily responsibilities of real estate sales while still maintaining a revenue stream!

As for Sherie, it has been 8 years now and the magic is still happening! We graciously accept her referrals and care for her past clients. We get to take care of everything for our number one client while she enjoys the cash flow, and the time freedom to do as she pleases. Yet, she still gets to talk with her people, travel the world and truly just enjoy her social life!

If this is your dream, Stepping Up! is here for you!

Stepping Up!

Stepping Up! is what worked for Sherie, and for many that followed who wanted to downsize their involvement in their real estate business, knew there was value in that book of business, and wanted to reap the benefit of it. Stepping Up! is a relationship based system that finally supports “retiring” Realtors® who are ready to venture into the future they have dreamed of: vacations with no phone interruptions, days without the stress of real estate transactions, time with family and friends that was missed during the busy years of growing and maintaining a business, not worrying about internet connections, and loving on past clients without the mounds of work that the business entails. Plus, ... the dream of residual income from the hard work and long hours invested. Is that really possible? Yes, if you have dreamed about this, then Stepping Up! can help you make it come true with its proven business model that has been mastered over the years and has supported many, in many different ways.

Let me introduce you to Barbara. Barbara and her husband had built a fabulous business over many years! Unfortunately, her husband passed away and Barbara found herself left alone to handle their

Roots

thriving business. That's when her son, Jack, decided to move back home and help his mom. Together they built it even bigger, with Barbara continuing to care for their clients while Jack took care of the behind the scenes details. It was a perfect match ... but Jack had other dreams, and eventually went on to pursue them. Barbara found herself on her own again and realized there was a side of the business that she didn't want any part of now. She watched things change over the years, like transaction management systems, online filing systems, electronic signatures, and such. The learning curve to this new way of doing business was more than she wanted and weighed heavy on her mind. She was faced with either learning all the new stuff or retire. But when she started thinking about her clients and how much she cared for them, retirement was not an option. She wanted to stay a part of their lives and continue the superb care that they were used to receiving. She enjoyed her clients and many became close friends. She knew everything about their lives and their families and sincerely cared for them. She was not going to leave that behind!

So, she sought help, and that's when Stepping Up! stepped into the picture. We agreed that a

Stepping Up!

Stepping Up! Team would take care of all the scheduling, negotiating, paperwork, file maintenance and everything else that Barbara did not want to do. She was ecstatic that we had it handled while she went about taking care of the relationships! She fostered a solid relationship between her clients and Stepping Up! as well. That was a good thing because Barbara wanted to travel or do all of the other things she always wanted to, we had her covered. She had freedom at last! Since Stepping Up!, she has let go of more and more of the details, but she's still in front of her clients/friends and loves staying in touch with them.

Then there is Cindy and Jeff. Their dreams were totally different. Just like Sherie and Barbara, they had built a fantastic business and were working with referrals from many loyal clients. However, when they needed to be closer to family in Ontario, Canada, they wanted a way to sustain their Arizona business while building their second real estate business in their new city. Enter Stepping Up! to run their US division! Their Arizona business is still thriving as their Stepping Up! Team takes care of clients here and they run their Canadian operation.

Roots

They are able to communicate with all of their clients here, and together with Stepping Up!, continue to help them realize their real estate dreams in Tucson. To this day, Cindy and Jeff prosper financially from the business they might have had to walk away from.

You see, the system works! Individual dreams and desires may differ, but the model allows for you to do what you need and want to do while Stepping Up! takes care of the details. You feel free to attend to whatever you want to at this time of your life. Go live your dreams and let Stepping Up! continue your work and your legacy!

Want to know why this is near and dear to my heart? It really has nothing to do with real estate, but everything to do with my first career as a pilot with American Airlines. I was on my last flight descending into DFW Airport for my final landing with American Airlines. The finish of a long and successful career. I brought my wife on this last 3-day trip to celebrate my looming retirement. I knew I would be met at the gate by my chief pilot with a congratulatory handshake and a send-off to my new life ahead. I had dreamed of this day for many years, and it was finally here. But I distinctly remember to this day that

Stepping Up!

descent as we approached the airport. I thought, “This is who I am and have been for over 25 years, a pilot. When I see friends, they always ask me something about flying. And being a pilot, of course I loved to answer them – any excuse to talk about my love of flying! But in just another 10 minutes, I won’t be that anymore. I’ll be a ‘has been’. My identity has to change now. What or who will I become?” That was a threatening feeling. I wasn’t sure where that would lead me. I was excited about this new phase of my life, but concerned because this was a “cold turkey” disconnect! Flying for an airline is one of those careers that you can’t just slowly cut back on and work at part-time, or when you want to. It was all or nothing. And I was tired of the “all”, being gone “all” the time. Well, a lot of the time anyway. So, I was taking the final step, creating my own “cold turkey” disconnect, and it was only minutes away. Little did I know in those final moments that my new identity would be wrapped up in this thing called real estate. I had no inkling that I would become a Realtor®!

As I sit in the cockpit of my new business, I still reflect on that final flight and my internal identity struggle and I know that I am not the only one who

Roots

ever went through that. And I know that there will be many more who will share in that struggle for years to come. I asked myself, does it always have to be that way? It was while looking for the answer to that question that I had my biggest Ah-Ha moment! You know what, the unique thing about being a ‘Realtor®’ is that you can step back slowly! You can avoid the cold turkey disconnect! You don’t have to give it all up at once, especially when you have so much invested in what you do! You can choose to work when you want to ... if you have the help you need from someone you trust to take care of your demanding business! Such a gift I wished that I had as a pilot with American Airlines, but that was not the case.

Today my future dream is here, and I know my real estate business does not need to end with a final descent, or in our world, a final closed transaction! I love what I do and have over 12 years invested in it. But the day is coming when I step out of this role and I don’t have to wonder about what will happen to me and the career I have built. No, not this time!

You see, there is a light at the end of the

Stepping Up!

runway and that light is Stepping Up!. And it is shining brighter every day! I am already slowly cutting back with the day to day sales activities so that I can more easily transition to being “my own client”! I am becoming a referring agent and allowing my Stepping Up! Team to step up and afford me the time and financial freedom to make that dream a reality: being the CEO of Stepping Up! I’m moving forward with this business model to help myself and other Realtors® reach their dreams with continued income.

I know this system works and I entrust my business and my future to the amazing Teams that know how to care for me and my clients! It will work for me and it can work for you too! This I know for sure!



2 – When IS The Right Time?

Life isn't about waiting for the storm to pass.

It's about learning to dance in the rain.

Vivian Greene, Motivational Speaker

When the day comes to turn in your access key and step away from the business, that day should be the pinnacle of your career, the finishing touch to all you've accomplished over the years! It is cause for

Stepping Up!

celebration and you deserve it!

Yet an Inman News study cited that 31% of agents do not even have a succession plan. We can easily see that as a valid number, many agents tell us they don't have an exit strategy because they don't know where to go for advice. Then, Inman also states that of those agents that do have one, only half have actually accomplished any planning towards it. It just isn't talked about in our industry! Amazing isn't it?

So, look. No one knows your situation better than you! No one knows exactly how you feel about the work you do today and how you see your future rolling out. And no one knows how prepared you are, or not, to step aside and retire. But you are reading this book and that means you are considering your options. The first step is to start organizing a Succession Strategy. Looks like you're beginning that. Congratulations!

As you do so, here is one critical piece of advice. Don't think like the typical Realtor® thinks, "I'm going to retire in a few years, so I will only work with the clients I love the most. I will cut back on marketing because I don't want to handle the business I have now, so why create more?" Whether

When IS the Right Time?

this is a conscious thought or not, it doesn't matter. This can happen subconsciously, but the result is the same – your business and leads from your sphere drop off significantly and by the time you finally make the decision to turn your business over to someone else, there's nothing left to turn over. In a few years you've lost the business you spent your whole career building up! It happens all the time. We've even tried to resurrect some agents' abandoned sphere, but it was too late. The clients had all moved on!

Verl Workman of Workman Success Systems acknowledges that since many don't have an exit strategy, "They just work until they can't work anymore and then go away." We hope this is not you. Don't let that one last client push you over the edge before you have a plan.

We've learned a lot over the years while helping Realtors® with their future plans. Our hearts lean towards making sure agents don't just walk away from a valuable business. That's why Stepping Up! is here to assist with your succession planning whenever the time is right for you.

There are many who write a book based on
academic knowledge but have never been
in the field and actually done it.

Brian Buffini



3 – Life After Real Estate

A man is not old until regrets
take the place of dreams.

John Barrymore, Actor

The median number of years licensees find themselves in the business of real estate is about 8 -10 years but with plans to work at least 2 more years, per the National Association of Realtors®. NAR also shares that there are many agents who have 16+ years in the business as well. For most, if not all of those years, the agent is the sole entity in their business. If that's you, then you know what it is like to be the

Stepping Up!

rainmaker, the agent, the marketer, the driver, the counselor, the advocate, your client's biggest fan, and, the transaction coordinator.

You have changed with the times and used tools you never dreamed you would use, saw the extinction of listing books and the introduction of the MLS, and watched as the real estate magazines that filled the racks in front of stores all over town, converted to an online e-zine. You don't know why you can't just pick up the phone and talk to someone without emailing ... no ... texting them first. And now you wonder if you should order a drone to showcase your newest listing or use a message bot to lead generate!

No matter how many shifts you had to make, you did it! And every change took more and more of your time as you learned the latest version, before a new one came out that brought with it its own learning curve, yet again.

You probably don't want to be reminded of all that stuff, but the reality is that you have spent a lot of your life doing all that and more! You may have only worked a 40-hour week but at times it probably felt like 60! Your time and energy were spent thinking of

Life After Real Estate

real estate, selling real estate and worrying about real estate, right?!

So, it would stand to reason that at the precipice of this decision to step aside from real estate, you could be asking yourself what you would do if you weren't doing real estate.

You'd probably have to redefine yourself just like I did! Retirement isn't only about retiring *from* something, it is also retiring *to* something, and a slow transition on the "from" side can make it much easier. In order for life to have meaning, we need to be a part of something bigger than ourselves; we need a way to find fulfillment outside of our current work. You may already have adequate interests outside of real estate and will easily find other things to do and other ways to "be". Or maybe, it's just doing something you've always said you'd love to do if only you had the time!

For some, having every day a free day, with 24/7 on your hands to do with as you please instead of going to the office or being 'on' for your clients, can be a little daunting. After all, real estate served a great purpose in your life to date, and since life needs purpose, it is okay to be a bit nervous, scared or uncertain. And, it's okay to decide to make the

Stepping Up!

transition slowly, so that you have time to settle into your new way of being; to the next chapter of your life! Keeping a small hand in real estate may be the answer, provided you don't have to do any of the hard stuff! That's where Stepping Up! wants to assist you and make the transition much easier.

Michael Block, a Realtor® and Office Manager is exploring his future retirement. He has reflected on the past months as COVID 19 has kept many agents at home much more than normal. Michael says he has learned that he does not want to leave the business cold turkey. He feels it would not be good to be isolated at home all the time. He says, with humor, that he has been married for 35 years and wants to stay married another 35 years, so phasing in his retirement when the time comes allows them time to adjust so that they don't get on each other's nerves!

There are many ways to exit the business. Of course, we're not the only option out there. We're a professional "business partner", but there are other partners such as a family member or a business partner you recruit, perhaps a team member of yours right now. You will need to mentor and train these agents to be of the caliber to take over your business

Life After Real Estate

and give your customers the same quality of service that you've been providing for years. And you do run the risk of them leaving the business or your team after all that, but it is an option. In cases like that, Stepping Up! can become a B Plan. We can be there as an option should your A Plan fall apart. That's because we're immediately available whenever you need us. Talk to us before you start on your A Plan, we can provide some valuable insights for you "just in case". Especially with family members, there are some great ones out there, however, we often overestimate their preparedness and that can lead to their failure. A good B Plan can save you and them from failure.

Even your A Plan will need years of mentoring and training to be successful. Don't set your successor up for failure by shortcutting that timing. You don't want your business back again, especially if it's been run into the ground!

We know the pros and cons of the various plans, and how they apply to different situations. You can test them one by one, but what we find is there is no need to just up and quit, walking away from a lucrative business! And there is no need to worry and

Stepping Up!

stress over it when help is here, right now! There is life after real estate and Stepping Up! can be the catalyst to you finding out just what that looks like.



4 – Highest and Best

... you will know the truth, and
the truth will make you free.

John 8:32

By now we hope you are convinced that there is a way to transition out of the business you built! There are options! And then the inevitable pops into mind, “Can I afford to stop working?”

Stepping Up!

It's interesting that we work in an industry that constantly evaluates value based on highest and best use, but rarely are we calculating it for ourselves and our business. Yet we are sure that you find yourself asking if your business has value? Or, you know it has value and wonder just how much and just how to extract it. You have worked hard for many years and you have the right to recognize a return on your investment! And we're not just talking about the small lump sum that you may get if you can sell your business! We're talking about a steady income flow that serves you for years to come! Certainly, that's not too much to ask, is it?

Hundreds of thousands of dollars of income may await you! Retirement can be a real treat, but many of us self-employed agents need some extra income to enjoy it. Unless you've saved up all the money you'll ever need, you just may need the income from this great asset you've built over the years. But how do you cash in on it?

Think about your sellers who have built up equity in their home. You are determined to get them the most amount of money possible on the sale of that home, right? Why? Because your job is to protect

Highest and Best

their interests and you don't want your client leaving any money on the table! So, if it is within your power, you are going to make sure that doesn't happen to them. Well, if your business is your built-up equity, you should be just as determined to get yourself the most amount of money possible! You're not used to leaving money on the table, so don't start now. It has never been good for your clients, and therefore, it shouldn't be good for you!

As many other agents that we work with have witnessed, there is lasting value in your sphere of influence that can produce residual income for years! Remember Sherie? It's been eight years since Sherie joined forces with Stepping Up! and there is still no end in sight to her enjoying a steady stream of income because of her database while she travels the world! That's cashing in on the highest and best use of her business. So, when the time is right for you, you too are allowed to sit back and enjoy the benefits of business ownership.

We know what you are thinking about right now! "But I am my business and my clients want to do business with me! And besides, no one can take care of them like I do!" That is true! Yet, not 100%

Stepping Up!

true. Surprising as it may sound, we've found that customers support their go to agent in their decision to slow down and step out of the day to day operations. They tend to love the idea that you can still get paid but not do all the work. When they know that you will stay in touch with them and you're available to counsel them when needed, which isn't very often once they learn to trust your team, they're completely satisfied. There's nothing to prove to them except that you've built a great team who will help them! They will trust and support your choices! After all they've been doing that for years already.

Since Jim Fairchild joined Stepping Up!, he now calls himself "partly retired". He's staying in touch with his people and enjoying that more than ever because it's all about his relationships now with no worry about the details of the business. He wanted the freedom to visit his grandchildren whenever he pleased, and now, he can do just that! Jim went away in June, but returned home in July to collect 4 checks. Then he went away again! It seems to be working for Jim!

Can you be a Sherie, a Jeff & Cindy, a Jim, or a Barbara? Yes, you can. And Stepping Up!® will

Highest and Best

help! This didn't start out as a business idea to take care of the needs of agents across the country. It really was just to take care of Sherie! That was going very well and quite frankly was good enough. But, as often happens in life, we simply "stumbled" onto something of great value and other agents came to us wanting what we had. When you see the need, how can you ignore it? Our program with Sherie was certainly reproducible and we knew we had to take that program to its highest and best use. So, we did! Today we have built a great system with Stepping Up! Teams handling a number of referring agents' needs. Our family just keeps growing!

In order for you to decide if this is for you, let us present Stepping Up!

Without consultation, plans are frustrated,
But with many counselors they succeed.
Prov 15:22



5 – A New Vision

Success is the uncommon application
of common knowledge.

Dr Ivan Misner, Founder of BNI

Plain and simple, we believe in Realtors® and have a heart to help them develop a successful Exit Strategy with continued earnings for years to come. We believe agents should have the ability to be

Stepping Up!

involved in real estate at whatever level they desire while enjoying an income that fosters freedom.

In order to make that dream come true, we offer the option to form a professional partnership with Stepping Up! Our system has been developed and refined over many years and our Teams have had great success with it. If you don't want the responsibility of recruiting and training your replacement, and being responsible for their continued success, this could very well be your best option. Or, the worry of what if your partner decides to do something else at the last minute. If you don't want to close up shop and walk away from your business because of your own personal goals, dreams or situations, then this is a very viable option. If you want a return on the investment of years of your life as a Realtor®, this is the best way we know of to maximize that return.

What does this professional partnership look like? Well, it is a business relationship with Stepping Up! that *immediately* gives you a Succession Strategy! Whether you decide to slow down, step aside, take a sabbatical, retire, move, or pursue another career, you can walk right into our program,

A New Vision

and begin working that succession plan with your “hand selected team”.

We’ve been doing this for years and know the ins and outs of transitioning businesses by transitioning your sphere of influence. With your help and through an effective, proven marketing system, your sphere begins to trust *your* new Team. We have even seen significant increases in business for some of our referring agents during their first year with Stepping Up! because of the increase in marketing created for them by our Stepping Up! Teams.

To ease your biggest concern as to who is really going to take care of your people, we have developed high standards for caring for your clients and have all the tools to do so like you have over the years. We set the bar high when it comes to client services.

Your clients are not the only ones we take care of, we take care of you too! As a client of Stepping Up!, we apply the same high standards for you as a referring agent! For example, we helped an agent transition out of residential resale to pursue a career opportunity with a large builder in the area. It was supposed to be a permanent move, but after six

Stepping Up!

months she found that it wasn't quite what she expected. We got a call from her one day, saying she was coming back into sales. To her surprise, we gave her back her business fully intact – listings, buyers and all. Some of her clients probably never knew she left! This might be an extreme case, but the point is, it was the right thing to do, and we strive to always do the right thing by our clients, all of them.

We've also provided temporary relief for a couple other agents who just needed some help. One had a severe accident, and the other experienced some major health issues. In each case, we were able to successfully run their businesses for them and then return it back to them when they were healthy enough to serve their clients once again. They did not need the extra stress of running their business and caring for their clients while trying to take care of themselves. Their clients were also delighted to know that they were being cared for and no details were lost.

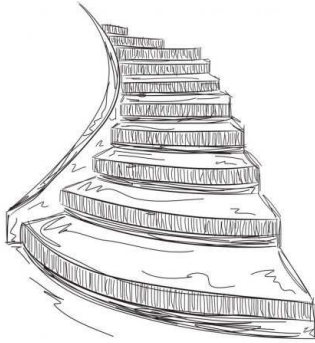
Then there is the ultimate reward, watching our referring agents finally relax and enjoy their time in different ways. We have witnessed the success of our program again and again, for the referring agent,

A New Vision

for their clients, and for our Teams. It works if it's right for you. Let's see if it is!

Worry and doubt are producers of fear.
And fear is nothing more than a misuse of the
imagination with which you have been created.

Andy Andrews



6 – Five Steps to Stepping Up!

You're retiring from the day to day business, but you'll never retire from the people you built a life-time relationship with.

Theresa Barnabei, Business Coach

All along, we have been discussing that the value of your business is in your database! And now, we add the most special ingredient, *YOU!* Why have

Stepping Up!

you been able to build your sphere of influence that makes up that database? After all, just about every client you have knows other Realtors®. But they chose you! Why? Because people do business with people they know, like and trust. So obviously you have excelled in all three of those elements. You have created relationships with them that work.

Why not keep those lucrative relationships alive for years to come? Yes, you want to pursue other things in life, this we know. But have you thought about this, you don't need to leave the business, you just quit working it.

Let us explain. Your name is what they recognize and associate with, and that means there is gold in those relationships when you stay in the forefront of their minds. So, the only question to ask is, "How do I do that and NOT do the work?" That's where Stepping Up! steps in! Our partnership efforts will be focused on keeping you in front of your sphere and earn you the revenues you can enjoy from not doing the work. To start, just follow these simple steps:

Step 1 – The "R" Word

Five Steps to Stepping Up!

First, never use the “R” word [Retirement] in public. It’s a killer! If they see you as “inactive” or “retired” in any way, they may feel forced to go elsewhere.

Step 2 – Your Involvement?

Determine exactly how you would like to stay in the business and ***not*** work it at the same time. Ask yourself the tough questions:

How involved do you want to be? Over the years, Stepping Up! has established partnerships where the referring agent played the key role in making the initial contact and introductions, then totally stepped aside, trusting that their clients would use their new-found team! At the other end of the spectrum, referring agents have stayed fully involved personally with the client, but chose not to do anything with the transaction and its paperwork. It’s really your choice. How much do you want to work? What tasks would you like to keep for yourself? Do you want to contact your people from time-to-time? Will you just socialize with them to increase the referrals? Do you want to touch base with them through an occasional call or note just to see how

Stepping Up!

they're doing? A flexible team can make whatever you wish happen. And, you don't need to figure it out by yourself. At Stepping Up!, we encourage you to use our years of experience in working with other agents to craft the perfect exit strategy for you.

Step 3 – Step Up!

Become a part of the Stepping Up! family through our professional partnership program. We can guide you to the right team in the right area, but the final decision is totally your choice.

Step 4 – Your Professional Partnership

See your professional partnership as an extension of yourself. If you can confidently say to clients that your team members are as good as you and will work diligently to assist them with their transaction, then they'll trust your new team members too. Armed with that, your Stepping Up! team will carry forward your business, and in your name!

Step 5 – Trust the Model

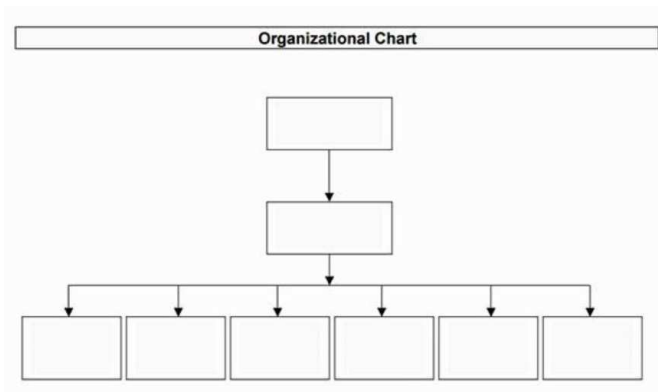
Keep it simple. Trust in the Stepping Up!

Five Steps to Stepping Up!

tested model. Experience is key and we have years of it! You'll be joining an experienced team to help out with the details of your business and transactions. As your partner, we initiate a marketing plan that is efficient, effective and aligned with your new-found exit strategy. The goal is to generate repeat and referral business from your sphere of influence and then do the frontline work, assisting them from start to finish with their sale or purchase. Your partnership with Stepping Up! will foster continued revenues that afford you the opportunity to make your dreams a reality. Does this sound too good to be true? Well, it is true. Just ask Sherie and the rest of our clients who have already followed these 5 simple steps.

Stay away from negative people, they have a
problem for every solution.

Albert Einstein



7 – Structure Makes It Happen

In structure there is freedom!
J'aime Nowak, Buffini & Company

You are probably wondering how we make this all work! We can help you see it even better by explaining it in another set of simple steps.

Stepping Up!

Step A – The Written Word

Real estate is all about the written contract, signed, sealed and delivered. A professional partnership with Stepping Up! is no different. We execute a simple 2-page written contract for each of our referring agents, as well as for all our team members.

“There has to be a written plan. That was where a lot of people failed ... whether it’s an Exit Strategy, whether it’s a partnership, whether it’s ‘I’m going out of town for three days, can you watch my business’, everything really should be in writing,” Michael Block, Realtor®.

This is a business transaction and it needs an agreement that spells out all the details of the relationship. We incorporate the particulars unique to your strategy and address the necessities of business including everything from start date to separation terms and everything in between. The more contingencies the agreement covers, the smoother the relationship and the less chance of a misunderstanding.

In addition to a written agreement, the Stepping Up! model utilizes a Standard Operating

Structure Makes It Happen

Procedures manual. In order to consistently make healthy decisions on all matters, the SOP is our reference guide. No issue is left unsaid, or in this case, unwritten.

Step B – There is Gold in That Database

The structure of your database, you either love it or hate it, but we all need it. Sometimes it's stored only in your head, but it's still your database and there's still gold in it. A good Client Relationship Manager (CRM) program will pull the gold out for you! If putting one together sounds like an impossible task, don't worry, we can make that happen for you. We did it for Sherie!

Verly Workman says to focus on the value of your database. Make sure you clean it up and have a real estate specific contact management system where all your contacts are set up in an automated system. Be sure your client list is current and up-to-date and includes comprehensive information. Be able to demonstrate how you can produce trackable numbers. Your system then becomes a very real asset.

Many Realtors® have never taken the time to put together an organized database of their clients.

Stepping Up!

Others have allowed it to slip over the past years as they thought about leaving the business. Still others get overwhelmed even thinking about pulling together a written database of their clients and sphere. We've seen this task cripple agents and deter them from their future plans. If that's you, don't despair. In fact, just don't do it! Ask your team to, we can help. We've organized many a database. When you have the tools, it just doesn't take that long. Allow us to do that, and we'll have a written agreement as to whose clients they are (yours) before beginning, just in case you later decide this isn't for you!

The database is the proof of your past business. Not just the collection of your past clients and contacts, but the rating of them and tracking their contribution to your business over the years. Again, many don't have this, but we're good at helping to build it out. We want to know who you've done business with and how often, and how many others they refer to you. The more we know the easier it is to market to them.

According to National Association of Realtors® stats, 86% of buyers and sellers say they would use their agent again in the future, but only

Structure Makes It Happen

20% actually do. That's an amazing number, and we're trying to change that. The most often cited reason is that they can't remember his or her name! We need to keep your name in front of them forever, but we need to know who they are!

Step C – The Power of Marketing

Can you imagine that you make a decision to step away from your business and sales actually increase by 60% the first year you partner with Stepping Up!? That's exactly what happened to Sherie! Think about it, decreased involvement in the business but increased sales! Not every agent sees an increase in business the first year, but many do.

There are a couple of causal factors: 1) the increased synergy of belonging to a team, and 2) the reintroduction of systematic and consistent marketing.

The systematic marketing plan that we created with Sherie included introduction letters, calls to introduce her new team, an introductory event, marketing mailings, print advertising, farming, emails, client parties, professional presentations and much more. All done for Sherie by her Stepping Up! team, at their expense!

Stepping Up!

A lot can be accomplished through proper marketing by the team you choose to work with – a team who can carry on your business for you, and in your name! It must consist of agents you trust and who should be considered an extension of yourself. If you can confidently say to clients that your team members are as good as you and will work side-by-side with you to assist them with their transaction, then they'll trust your new team members too.

Your team has these resources available and the experience using them. They know what works best! And the results show themselves, especially if you have allowed your marketing to decline somewhat as you consider exiting the business. Now may be the time to revamp your marketing and exposure, mine the gold that is in your database, execute your exit strategy and let it fund your future years!

Step D – The Transition

There are some legitimate concerns around making the transition, and every referring agent has differing needs, expectations and desires. What is important will depend a lot upon your 'Why' and

Structure Makes It Happen

‘How’ you would like to make the move?

We at Stepping Up! have spent multiple hours with Eileen Shenker, a national speaking coach, developing and refining our presentations to include smooth transitions of your clients from the referring agent to the new team. We recognize that you are used to working solo, but that’s not where you’re headed now. Therefore, we have created buyer and seller presentations that create a smooth but calculated transition from you, their agent, to your new team. By the time the presentation is over, your client needs to trust your professional partnership to execute on the responsibility of selling their home or buying a home.

Step E – Transaction Management

With the database in order and a phenomenal marketing plan, business happens! You know this, as you have probably been busy for years! As you step aside, you need to trust that there is an effective system in place, so nothing falls through the cracks. You did promise your sphere of influence that your team members are as good as you and will work diligently to assist them with their transaction. We

Stepping Up!

need to fulfill that promise.

The solution is in great systems. Your Stepping Up! team will be growing and caring for your business on top of their already successful business. (You want to align yourself and your clients with proven success, right?) So, how do they manage the extra business you bring them? They have the systems in place to handle the extra volume; good administrative procedures and good people to care directly for your valued clients. Stepping Up! ensures that our teams have the resources to make this happen! Your team will have an updated transaction management system complete with checklists and reminders, so they don't miss any critical dates or commitments. That is all part of customer service and satisfaction for your clients, and you!



8 – Six Mistakes You Can't Afford

No matter who you are and no matter what finishing first looks like for you, any goal will always have obstacles, difficulties, and setbacks. You will be defined not by those setbacks but by how you respond to them.

Scott Hamilton, Gold Metal Olympic Skater

Knowing what we know and experiencing what we have with the Stepping Up! success has

Stepping Up!

caused me to become a bit biased. But in all fairness, you should know that we have seen many ways that agents like you have eventually found themselves with us. There was plenty of trial and error and here are some of the paths that others have taken prior to joining us at Stepping Up! We fondly refer to these as mistakes you should avoid!

Mistake 1 – No Succession Plan

Planning is the key to any successful transition. Many who have been so busy “running the business” their whole lives, never take the time to put a plan together. You need a good plan to clone yourself and oftentimes that takes years to prepare and execute. And once you clone yourself, you may need to stick around for a few years to make sure the cloning sticks!

Mistake 2 – Waiting Too Long

As mentioned before, the typical Realtor’s® plans is, “I think I’ll retire in a couple years. I don’t really want to work as hard as I have been anymore. So, I’ll just cut back my marketing expense and only

Six Mistakes You Can't Afford

work with the clients I like.” Sounds like a smart idea; why pay those expensive marketing fees to attract prospects you don’t want to spend time working? In that case, eventually you’ll get to the point of only working with your very best clients and friends. Still not a bad idea? However, in 2 years when you do finally decide to pull the plug, what do you have left? Your sphere is down to the very few close clients that you’ve done business with the past year. You’ve essentially lost your sphere of influence, and drastically reduced the value of your business.

Mistake 3 – Not Finding the Right Person

Many agents have said this is the most difficult part. And it can be tragic, not finding a competent replacement or team to handle your business. They could either lose it all, or perhaps worse, you could end up getting it all back. You don’t want either! Realtors® may be excellent at choosing and caring for clients, but may not make the wisest decision with a business strategy – especially if it involves a friend or family member. And this is one of the most important decisions you can make in reference to your future.

Stepping Up!

Do you really want to take the 3-5 years to plan your own Exit Strategy? And a couple years before that to find the right person? Then, take the risk that it still may not work out? If you don't have the time to commit and don't want the risk, then consider a professional partnership like Stepping Up! to cover your needs sooner. We've gone through the years of trial already.

Mistake 4 – Too Short A Transition

Some agents happen to find who they believe is the right person, they plan to turn their business over after only a year of working together before retiring completely. Accepting referral fees for a very short time leaves a lot of money on the table. Your sphere, if it's been producing well over the years, is worth a lot more than a single year of referral fees. And what's going to happen to your sphere after that year when you're no longer in the picture? Will they still work with the new agent or move on to someone else? After all, those that have not transacted with the new agent in the past year don't really know him/her yet. A longer time period serves both agents better. Plus, you've developed a business that should be

Six Mistakes You Can't Afford

paying you dividends for years past that. Don't settle for less!

Mistake 5 – Expecting to Sell

Other agents “hope” to sell their business to someone else and walk away from it. When we ask, “What do you think your business is worth?”, the typical answer is, “I won't sell it for less than” Time and time again, we have heard that number to be somewhere north of \$50,000, sometimes well north of it!

Sounds like a great plan on the surface, but in reality, we've not seen any offers close to what agents believe the value should be. Before Sherie connected with Stepping Up!, she had been offered \$15,000 for her business. Amazing, a business that had been earning her a solid six figures for many years, and only \$15,000?!

Verl Workman says, “It is very rare to see an incoming agent pay cash for somebody else's book of business.” You together with your book of business are the value proposition, not only your book of business. Put differently, *you* bring the value to your database! Without you, it's just another list of names.

Mistake 6 – Brokerage Referral Program

The advantage to broker referral programs is they're inexpensive to belong to. With most referral programs, you don't need to pay your Association or MLS dues. You just need to keep your license active with the state in order to participate. That cuts down on the expenses somewhat. You hang your license with them and can refer all you want to any licensed Realtor® within that brokerage.

The disadvantage, you cannot exercise any of the other rights of a Realtor®, because you're not one! You have a license, but if you don't belong to your local, state and national Associations, you cannot call yourself a Realtor®. As you know, that's a registered trademark reserved for the National Association of Realtors® and their members.

You cannot be involved directly in any transactions. And though many of your clients may still call you, you cannot be part of their transaction in any way because most of these programs are referral only. On top of that, you probably aren't paying E & O insurance, so you don't want to be giving advice anyway.

This is not a bad option for someone who has

Six Mistakes You Can't Afford

very little or no business but wants to have the ability to refer their closest family members or friends. But you won't find many others coming to you after a few months. So, consider this a good option if you have hardly any business, but a dead-end option even so.

You typically cannot market yourself, and without marketing, your business will die off in 6 months to a year max. Again, you deserve more!

Success is achieved by doing something you like to
do harder than you like to do it.

Tom Ebenhack



9 – It's Your Call

Ordinary things, consistently done, produce
extraordinary results!

Keith J Cunningham, The Road Less Stupid

As the business owner, it truly is your call. We hope that you have been given plenty of food for thought and have a better idea of what an exit strategy entails. Making a decision to step aside, step out or

Stepping Up!

even step up, is not an easy one.

But, if you knew that there was a system in place to take care of you and your business, would you take the leap of faith and turn your dreams into reality!?

If the best exit strategy is one that:

- Fits your business style,
- Meets your personal goals,
- Satisfies your customers,
- Makes you money long-term,

Then consider the advantages of Stepping Up!:

- Proven succession plan since 2013,
- A plan designed with you and your goals in mind,
- Infrastructure/training for exceptional service,
- Strong operating procedures in place,
- Seamless transition with your sphere,
- Marketing support to keep you on their minds,
- Teamwork and synergy,
- Continued income for many years to come!

We've seen the many advantages Stepping Up! has brought to our referring agents, some of

It's Your Call

which were unexpected when we began. Many love this system because it affords them income in their retirement. Others just love still being involved in the business at whatever level they prefer. And we even have some who just love the comradery and team parties and get-togethers! There are probably as many reasons why referring agents join Stepping Up! as we have referring agents! But they all have one thing in common, they knew they spent their life building their business, and no one wanted to just walk away from it or the lifetime value it could continue to bring them!

It's your turn now. But whatever you do, don't wait until it's too late to enjoy yourself. You've earned it!

Knowledge does not change your
life, behavior does.

Darren Hardy

If you would like to hear more about our Stepping Up! system, call or email for a private conversation. We, more than anyone else, understand the confidentiality of this decision. We will honor and respect your privacy to the utmost!

<http://www.SteppingUpUSA.com>

Team@SteppingUpUSA.com

520-425-6052

Stepping Up!

True humility is not thinking less of yourself,
it's thinking of yourself less.

CS Lewis

About the Author



I grew up in a small town in Southern Ohio where I met my wife, Janie, in high school. We then attended Miami University (of Ohio) and were married the summer between our Junior and Senior year. And we just celebrated 50 years of marriage this past summer of 2020!

After college, we went off together to US Air Force Pilot Training in Lubbock, Texas, and then F-100 training in Tucson, Arizona. After that, back to the Ohio ANG in Columbus, Ohio. My military career was spent flying F-100's and A-7's, both single seat fighters. No pilot can help but fall in love with fighters! I overlapped my flying with a short stint in my family's retail furniture business, and then a career with American Airlines, retiring in 2006.

After 2 years of retirement, I decided that wasn't for me, so Janie and I became Realtors® with Long

Stepping Up!

Realty Company, the largest real estate company in Southern Arizona. “Fate” brought us together with Sherie Broekema of Long Realty and the rest is history – written in the pages of this book! I really enjoy real estate, especially the agents in the business!

We had fallen in love with Tucson when we were here in the Air Force back in 1972 and had always wanted to move back here someday. We finally made that move in 2003 and have enjoyed the desert ever since!

We have 2 fabulous sons, 2 wonderful daughters-in-law, and 9 grandkids! It’s a Good Life!



Our Passion is to see Realtors® achieve their retirement dreams. After all, everybody will be there someday. Some sooner than later. We believe Realtors® should have the freedom to be involved in the real estate community at whatever level they desire while maintaining an income generating retirement with the freedom to achieve their own individual dreams! That's why we are so passionate about this subject!

We have many great Realtors® associated with our Stepping Up!® Teams who have their hearts focused on helping other agents achieve this desire. Many agents are rapidly approaching that magical time of life, yet without a plan in place. If that's you, this book is for you. We'll give you options and help you understand what works, why, and how you can Step Up into your retirement now. Together, we can make this happen!

Turn Your Dreams into Reality!