

HOW I WENT FROM **ZERO** TO **HERO** IN FINANCIAL SERVICES **FAST**

by Nick Scordos



INTRODUCTION

When you picked up this book, you were probably considering entering financial services, taking pre-licensing classes, or producing. Regardless, we all want the same thing: financial freedom.

In this book, I'll share my testimony on the hard lessons I've learned that helped me achieve financial success at the highest level.

I'm also going to uncover the biggest challenges, trials, and mistakes I made along the way, and that'll help you speed up the process!

The reality is that **92%** of financial services professionals fail within 90 days. Use this tool to ensure you're NOT one of them! Let's get you to the top!

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FOREWORD TO 'XCELERAGENT'

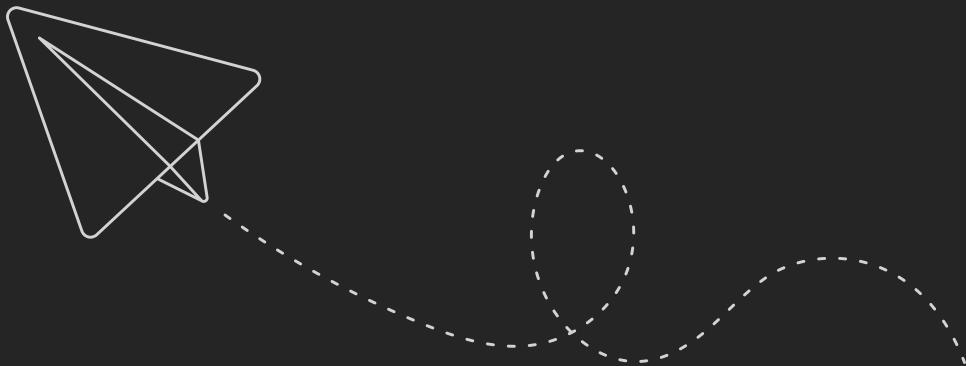
In my many years of business leadership I have mentored thousands of young adults and have worked with hundreds of world changing leaders. In reflecting all these past associations, Nick Scordos stands out as one who possesses unquestioned integrity, giftedness, humility and a quintessential leadership and wisdom that belies his age.

I've always found genius better displayed in the simplicity of an idea, put in a way so as to be easily grasped by the reader. In this book Nick has taken life events and observations, disassembled them to their lowest denominator, and extrapolated truths that could truly be life changing for the reader. It is like finding a rough-edged rock, breaking it open and being illuminated by a precious gem hidden inside.

I have been given hundreds of books to read by well-meaning people only to be disappointed by the complicated content, the multiplication of words seemingly to gain a page requirement and lack of depth.

This book, xceleragent, is truly the gem I speak of. It is a book that you will not want to put down until you have turned the last page...exceedingly rare in this day. If the reader is only impacted by just one tenet out of the many displayed in the book, it makes the entirety of the read well worth it and potentially life changing.

James Surace
Founder of Surace Smith



CHAPTER 1

HOW TO HAVE IT ALL

Listen, folks, 92% of life insurance agents don't make it 90 days, and 60% of marriages end in divorce. Yet you see some agents make it to the top, and thriving marriages last half a century, and they're still just as in love as when they first met!

So, what makes these people and situations so unique? What separates the two? They say the only difference in the words "try" and "triumph" is a little "umph." In my experience coaching 1,000 agents and leaders, the unsuccessful people do everything that the successful people do; the successful people just do it a little longer and a little more. They're always looking for that competitive edge, and I trust that this book will give you that edge.

In this chapter, I'm going to give my take on how you can not only succeed in this business but also thrive in all areas of life using a core value-based philosophy that has served me very well in many areas. There's no doubt you have what it takes to grow and succeed, especially if you are humble enough to listen and smart enough to implement. The important thing is to maintain humility and stay grounded through growth. As the good book says, those who humble themselves will be exalted, and those who exalt themselves will be humbled.

 ***Let's first start off by explaining why people fail in this business.***

Well, first off, in my opinion, they start off **WRONG**: with the wrong expectations, the wrong team, the wrong leads, the wrong leadership, the wrong standards, and the wrong systems.

So, do your homework before starting with a company. Find the right mentor, and remember that the art is at the start! Once you connect with the right mentor, take a day to figure out what you're trying to get out of the opportunity and write down your vivid vision of where you're trying to take the opportunity.

Once you're crystal clear on your vision, it's important that your schedule, standards, and daily actions are congruent with it.

For example, if you have the vision to be a 500k-a-year earner but want weekends off, you're already off to a terrible start, and soon, you'll realize that big dreams require big sacrifices.

Once you align the work ethic needed to make the dream a reality, compress time by developing your skillset to the highest level.

Remember, it takes time, especially if you're brand new. The reality is most agents don't figure it out until 90 days, so have aggressive patience!

BE aggressive with the pursuit and patient with the result. Don't quit; you made a big boy, big girl decision to get licensed. Make sure you see it through at least one year. When I started, I had no plan B, and I suggest you get rid of plan B, too! Plan B is a distraction from plan A.

The same goes for marriage or any meaningful relationship. First, I'm still figuring the marriage thing out, but my girl and I

have been through a lot over the last 20 years, and considering most hyper-successful business owners are on their third or fourth marriage by now, I'd like to think I'm doing something right.

You see, business and marriage are a lot alike! They require vision, hard work, dedication, sacrifice, and self-development. When the going gets tough, it's easy to point the finger at the business or the spouse and criticize. A real man/woman points the finger in the mirror and takes responsibility for their results, especially when things aren't going well.

This isn't a relationship book, but since we're on the topic, I will say this. Unlike new relationships, this business doesn't really have much of a honeymoon phase.

The first 90 days are a GRIND. You're going to have to muscle your way through it! We call it business boot camp for a reason! It's going to test your will and perseverance at the highest level, but if you let it, it will change your life forever and generations to come!!

■ THE POWER OF SETTING CORE VALUES

Too many agents have a "whatever way the wind blows" type of mentality, especially when they're new. I call them snowflakes. You must set aside your emotions and build your business and life around an ethos, a code, a set of core values that you establish and do not violate for anyone.

When you operate from a place of principles, not feelings, you will build an empire out of bricks, not twigs, like the story of the three little pigs.



Side Note

You can learn a lot from that story. Life is like the big bad wolf: It's coming to blow your house down, and if you don't have a solid foundation, you're toast.

Proceed with caution when surfing social media. There are many fake gurus out there, especially in this day and age!

Success without a solid foundation is a ticking timebomb.

You hear it every day: the billionaire who appeared to have it all figured out suddenly commits suicide. The successful CEO cheats on their spouse and destroys their family.

Or the CEO who dies in his 50s because he never took care of himself physically—is that what you want?

If you're reading my book, I hope not! I want you to have it all and thrive in all areas of life: Faith, Family, Fitness, and Finances.

When I wrote down my core values in 2015, it changed everything! I want to teach you how and why they're so important!

First off, start by writing down what is critically important to you in your life. My first five are Jesus Christ, my Family,

Fitness, Family, and Thinking and Executing big. Any business or personal big decision I make must align with my values, or I simply won't do it!

Too many times, I see young professionals whose lives are in shambles because they acted on the wrong opportunity and didn't have their core values in order!

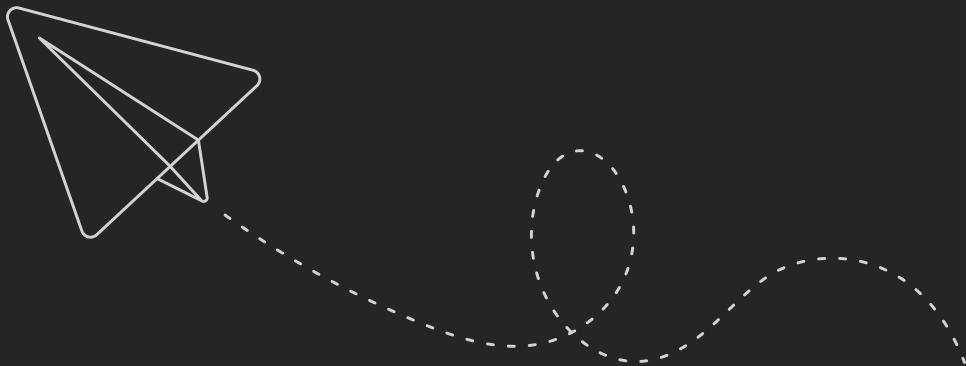
Whether they wrote up a policy and lied on the application, cheated on their spouse, or partnered with the wrong business partner. You can avoid these monumental mistakes by writing them out and operating out of a place of intentionality, not emotions!

In short, stop being one-dimensional. You can have it all! Let this career transform you like it did me. I'm not going to lie. When I started financial services in 2012, all I cared about was getting rich and getting out of my parent's basement, and if you're reading this book, I'm sure you can relate!

After making more money than I ever thought possible, I quickly realized that it had to be so much more than just getting rich.

Look, there's absolutely nothing wrong with making lots of money. We all got into this industry to make money, but just don't let the money make you!

I want all areas of your life to thrive: Faith, Family, Fitness, and Finances. I hope this book is the catalyst or the reminder that helps you get to the next level in all these areas!



CHAPTER 2

IT ALL STARTS
WITH A DREAM

My story isn't what matters. I'm more interested in inspiring you to tell your own story! I hope this encourages you that if a guy like me can make it, anyone can. I'm just an average dude from Ohio who never gave up!

So, check it out. I've been a dreamer since I can remember, whether it was daydreaming in school, watching my favorite superhero movie, or watching Michael Jordan fly through the air in 1998. I was always so inspired by greatness, and I don't know why, but I felt like I always kind of knew I was destined to do something significant with my life, and chances are, if you are reading this, you can relate.

I feel my creativity and ability to dream played a major role in my success in business. I remember all my high school friends were applying to college, and I had no idea what I wanted to do with my life. I just knew I wanted to make a lot of money and live a big lifestyle.

Although I didn't know exactly what I wanted to pursue, I knew I wanted to be my own boss and be in control of my own destiny.

A childhood friend of mine was always a step ahead of everyone, and I consider him my first mentor. In high school, he got a fake ID to get a job selling jewelry at a kiosk at a local shopping mall.

I looked up to him. This kid was seventeen, driving a Porsche to high school and making a thousand dollars a week in sales. Hey, that was a lot of money back in 2003.

It was time for me to make my decision on what direction I wanted to take with my life. The problem was I had a pretty bad speech impediment that would hinder my chances of success in a career that compensated me for my communication skills. I didn't care; I was determined.

I had to think and act fast! I asked myself, how could I develop my skillset and ensure I'd be balling like my friend Chris?!

I came up with a great plan; I remembered my mom and sister sold Shakley Vitamins and had cassette tapes from Tony Robbins that I borrowed and listened to on repeat for weeks until I darn near memorized the entire tape.

I corrected my stutter and became a decent communicator at the age of 18, I was now ready for sales. I consider Tony Robbins my second mentor and I owe much of my speaking ability to him.

It was time for me to make the move into sales, and another problem arose. My Dad's construction business hit rocky waters and I had to step in and do what I could to help!

My Dad is my hero. I would do anything to help the man who literally taught me how to be a man of God, and I owe all my success to the principles he instilled in me!

So, I did just that.

Coming from a sports background, I was very physically strong and able, so I rolled up my sleeves and got to work!

I would help my dad all summer after high school; it was hard work, but I did whatever it took to help my hero! I worked with him until the construction season ended in the fall time, and then I applied to work selling jewelry just like Chris. I got denied that job, but I didn't give up, so I asked them if knew anyone who was hiring, I was referred to a sketchy kiosk across the mall selling cell phones for this guy, Ken.

Even though the owner reeked of alcohol and cigarettes, the "school of hard knocks" education I got was hardcore, and I was taught how to approach customers fearlessly and start up conversations. The fear I overcame quickly turned into an addiction.

I loved the fact I could potentially strike up a conversation with a stranger, and within an hour be making \$100-\$200 in commissions out of thin air, I felt like I was learning how to print money. I fell in love with it and got good at it quickly!

Occasionally, Ken would disappear with a random female he met while getting blitzed at the local restaurant, and he'd leave his manager, Mike, in charge. Mike was a natural hustler; he was so smooth, and selling came naturally to him. He showed me the game and taught me how to hustle. He taught me the power of building rapport quickly and effectively. Rapport is getting people to like you, listen to you, and trust you almost instantly. Charisma is often one of the most underrated sales skills you can harness. If you can learn how to develop your charismatic charm, you can get almost anyone to do almost anything. Getting people to

switch to Alltel was almost effortless for him; this guy was gifted, and it was awesome to watch him rock!

It was fun while it lasted, but selling cell phones at a sketchy mall kiosk wasn't my vibe, and I quickly outgrew that position.

I wanted something with more upside. Somewhere I could use my newly found sales skills.

So, I pursued a career in supplement sales alongside my amazing sister, Mary!

This is going to be a bold statement, but my sister Mary is one of the greatest natural salespeople walking this earth. She is a walking inspiration and I love her so much. I know she'll read this, so for the record she taught me everything I know.

Mary and I rocked it for many years together breaking sales records at GNC. We spent years wrecking the competition and doing regional sales workshops making the owners of our franchise rich. So one day we asked ourselves why don't we do this for ourselves instead of other people?

So, we made one of the boldest decisions of ourselves and started our own nutrition store from nothing.

After a few years of making every mistake a young business owner could make, I humbled myself and realized that as a 25-year-old kid, I was a great salesperson but a terrible business owner because I still had a lot to learn.

The store was starting to do well, but I knew God had different plans for me.

I was in dire need of an opportunity so one night I prayed for one, and it's funny when you are desperate how the Lord works.

I prayed for an opportunity and literally not even a week later a gentleman showed up to my store in a 3-piece suit and would offer me an opportunity that would change my life, and as a result change many other lives forever.

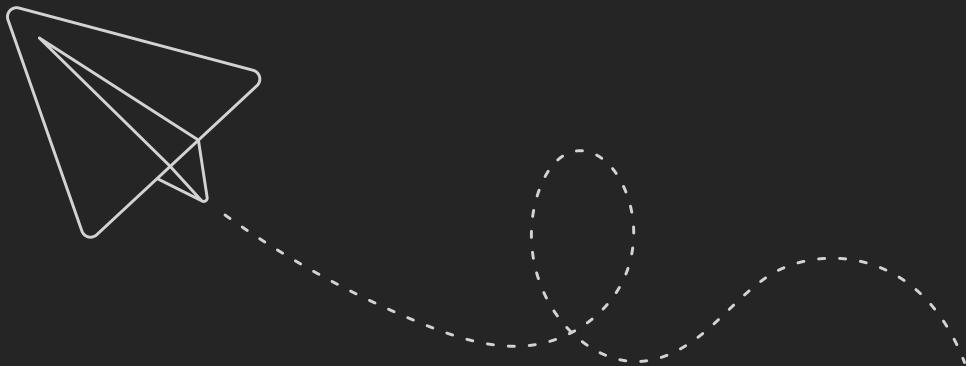
This guy was clearly crushing life, so one day, I mustered up the courage and asked him what he did for work. He told me he was a manager at a local life insurance agency, that handled benefits for veterans and unions. It really intrigued me because I came from a blue-collar household and my father served in the US NAVY.

I thought to myself, what the heck is life insurance? Do I need a college degree? I had so many questions. This guy had what I wanted, and I'd stop at nothing to get it!

What's crazy is I would come to find out that the same office he worked at was an office building I drove past for years on my way to work at GNC, and it would motivate the heck out of me because there was a black Rolls Royce and white Ferrari parked there.



As a matter of fact, every guy in the neighborhood knew that office as the "office with the cool cars."



CHAPTER 3

THE DAY THAT CHANGED EVERYTHING

One day, while I was working on a construction project, I slipped and fell almost 15 feet off a roof and nearly died.

My entire life flashed before my eyes, lying on the concrete in agony, spitting up blood. I thought this was the end. What a terrible tragic ending to my story, I thought to myself. Really?! Is this how my story ends?

What a terrible way to go! I was determined I wasn't going out like this; I'm a Scordos, and Scordos men don't give up.

So, I mustered up the strength and called 911. The first responders saved my life and treated my lacerated spleen.

I was in the ICU for about a week and a half; during that time, I had a lot of time to think.

I dedicated my life to the Lord and committed myself to my loyal girlfriend, Jay, who is now my wife of three children at the time of my writing this.

Near-death experiences can teach you a lot about who you are and the real meaning of life.

A long story short, I made a full recovery and was back to work six weeks later.

One chilly September morning, I was working on another project with my Dad, and the unthinkable happened: a car lost control and hit my uncle and killed him on the spot.

Me almost dying is one thing, but having another man die in my arms was another. I was made a man that day; experiencing death hardens you and, if you're not careful, causes you to spiral downward. Unfortunately, I fell into a deep state of fear and slight depression.

After about two weeks of living in fear in my parents' basement I said enough is enough and I knew it was time to get back to work and take my life to the next level. I literally had no plan B, I was desperate, I was completely done with construction, and I decided to give my shares of the family store to my deserving younger brother who turned it into a thriving personal training practice.

I wanted to pursue a career in life insurance so I called my friend and asked him if he could mentor me and the rest, as they say, was history!

I pursued this career with every ounce of my mind, body and soul, I became obsessed! I sold everything I had of value to get licensed, I studied for my exam 12 hours a day at the office.

I made it a point that no one at that office would outwork me from that day forward. I was a man on a mission, I had every reason in the world going against me. I was broke, broken, and discouraged, but I had an opportunity, God, and a sickening work ethic, which, last I checked, is all you need to crush anything in your path.

I'd soon develop the reputation of the hardest worker at the office, and I wore that as a badge of honor!

A mentor of mine, James, taught me, in life we're not born winners or losers we're born choosers.

You see, I could've let that dark time in my life define me and cause me to whimper in a corner and quit, but instead of using it as an excuse, I used it as a motivator to keep going and level up!

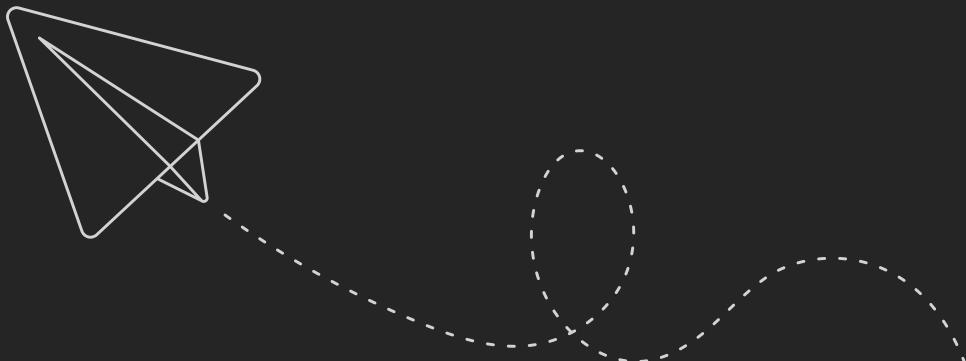
Speaking of mentors, I was blessed with a powerhouse leadership team that had a proven track record of success.

As a newbie to the financial services industry, that's half the battle of success. So, if you're reading this and you've found a great mentor, hang on to them and keep them very close! If you haven't found one yet, I will be that mentor for you!

After studying countless hours and weeks it was finally time to take my exam, I was so nervous I could've puked. I knew as long as I passed this exam, I was certain I could be successful, the only thing standing in my way was this tiny sheet of paper and I didn't come this far to only come this far, I had no plan b.

After two grueling hours I finished it, I went up to the front desk I could barely take the anticipation, I PASSED! I barely passed but passed none the less.

I remember going to my car and crying with relief as I texted my leadership team a picture of my passed certificate with the words GAME ON. I remember this like it was yesterday, I knew this was my ticket to the big leagues, finally a legitimate chance at financial freedom, now the real work began.



CHAPTER 4

HUMBLE ENOUGH
TO LISTEN,
SMART ENOUGH
TO IMPLEMENT

As a new agent in a thriving agency, it's so important that you don't try to re-invent the wheel! This was very hard for me to comprehend and caused me a lot of frustration and nearly ended my career.

I was a hotshot confident closer and thought I knew it all, although I had great ideas the reality was, I haven't proven anything yet and needed to earn my stripes before I gave input.

So that I did, I humbled myself and made a commitment that I'd be "humble enough to listen and smart enough to follow.

I told my girlfriend I'd give this insurance thing everything I had for two years, I'd do everything they told me to do without question, as long as it was ethical of course. I memorized the playbook front to back, spent 12 hours a day studying my script, I practiced and trained as if I just got drafted into the NFL of sales.

I knew that there was no chance I wouldn't always be the most prepared person in the room. My fear of failure motivated me more than anything.



You see, **FEAR** is very motivating; it's all about how you view it. Some see the word **FEAR** and think, **Forget Everything and Run**; others like me see the word **FEAR** and think, **Face Everything and Rise**.

I let FEAR cause me to overcompensate in a good way, and to be honest, I owe FEAR a lot. So, if you're scared right now, believe it or not, that can be a big superpower, so lean into it and leverage it.

I am a very slow learner, and it takes me a lot longer to catch on to that most, but once I learn it watch out!

The training was no different; I was in training for five weeks, which took the average agent 2-3.

I'll never forget my first sale, believe it or not I made my trainer stay in the car while I presented because he made me nervous, I'll never forget texting him to come in the house, he came in thinking I needed help closing the deal, but I was in the middle of an application, I was on cloud nine and I was hooked!

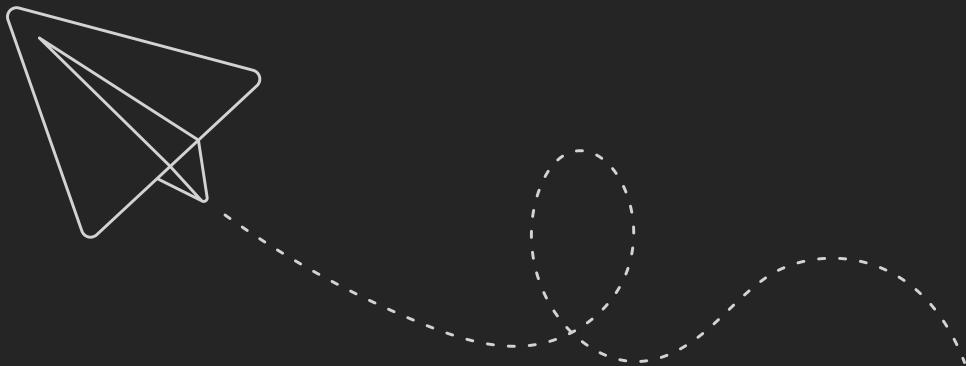
Closing deals to me was like a drug that I quickly became addicted to.

Once I got out of training it was off to the races. I knew that if the average agent worked 40 hours a week and saw 12 clients, I'd work 80 hours a week and see 25! I simply outworked the competition, and the results came in and came in big.

I just trusted the process, ran the play and worked my tail off and made more money in my first week than I ever touched in my life!

Within 90 days, I was practically financially independent. I paid off all of my debt, saved twenty thousand dollars, proposed to my dream girl with her dream ring, moved out on my own with her, and purchased a new Mazda 6, also known as the "Mazdarati." I loved that car!

The possibilities were limitless, but I finally found my niche in life, where I could use all my gifts!



CHAPTER 5

IT NEEDS TO BE
BIGGER THAN JUST
MAKING MONEY

My life went from zero to hero quickly; I'm not going to lie; I was killing it, but I quickly realized it needed to be more than just the money.

The money was great, but I had everything I ever wanted at that moment in my life. I got bored fast, and if you're not careful, the same thing can happen to you.

So, I quickly got to a meeting with my mentor and developed a bigger vision that included diving into leadership full time teaching others what I just learned, and I did just that!

Not only did this satisfy my sense of purpose, but the money almost doubled due to my ability to attract and train talent.

A simple line-art icon of a lit lightbulb with a vertical filament and several short lines radiating from the bottom to represent light.

PRO TIP

If you're new to this business consider building a team right away. The real money is in building a team, even if you feel you're not ready, you'll never be fully prepared to lead people.

Thinking back, I always had an entrepreneurial spirit, and I started recruiting friends of mine when I initially got hired on, I just wasn't fully aware of how important a bigger vision was until I solved the money problem.

If you don't make your vision bigger than just your pockets, you'll quickly burn out of the business. I advise you to build a team and build one fast. I'll never forget my first hire ever was my buddy Mikey, a 19-year-old bar back. I coached him on our church's basketball team. I loved this guy; he was like a little brother to me.

He was so motivated when I hired him on, he dropped out of college! Talking about tenacity, Mikey failed his exam ten times but never gave up, and that relentlessness is a major contributing factor to his success today.

He is now a 30-year-old millionaire, and he has made a massive impact in the industry.

Relationships are so key when you're building an empire. Not only do you need to cultivate relationships with your clients, but also your mentors and mentees. It takes a village to make you successful. As the late great Zig Ziglar said, if you help enough people get what they want, eventually, you will get what you want!

I'm a living testament of that, I'm a change agent and if you follow the principles I teach in this book you will become one too!

Change agents tend to uplift the locker room around them; they make others better. As a result, we are highly paid and sought after. Mikey and I crushed it for many years, we both made a lot of money together and we did it the right way, didn't lie or cheat anyone, we built a culture on servanthood, competitive excellence and generosity.

As a result, our people loved us, and the dynasty we built still thrives today!

■ Plot Twist

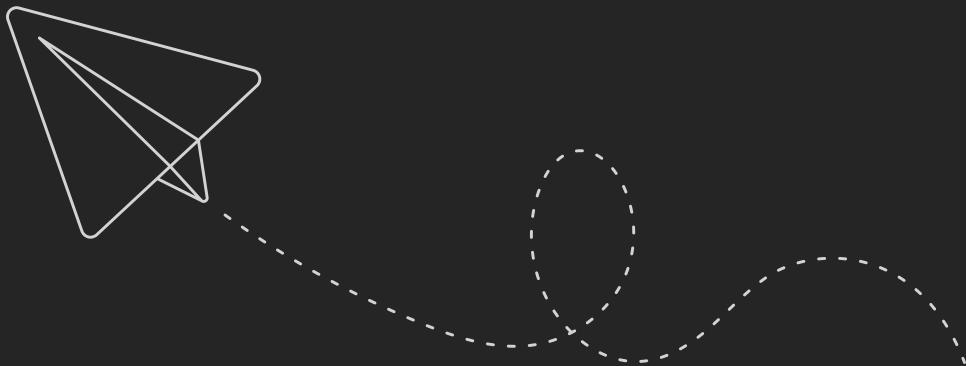
It was circa 2017. We've built our dream homes, we were driving our dream cars, and making more money than we knew what to do with, but we both felt like there was more to give and we had more to offer, so we took our promotions and moved our families to St Louis Missouri 9 hours away from home and started a new agency from scratch with nothing but a dream.

However, two days after I accepted the promotion, we found out that my wife was pregnant with our first son, Johnny! You see, we've been trying to conceive for two years but thought we couldn't have kids. Crazy how God works! In hindsight, I would've never accepted that promotion and moved my wife away from her family if I had known she was pregnant. Why am I telling you all this, you may ask? It's inevitable on your journey, you will have to make very difficult decisions that could potentially alter the direction of your life in a positive way or a negative way, and if you're not careful, you could set yourself up for failure, so choose wisely and make principle-based decisions!

I could've thrown in the towel and said we're not leaving but my wife and I promised each other we'd give St Louis at least a full year and see where we are at then. It lasted 18 months, we grew a dynamic team I eventually gave to Mike

and moved back home to Cleveland to raise our son close to his grandparents. I live my life off a philosophy my mentor James taught me, Faith first, Family second, Finances third.

This was one of the hardest decisions I ever made. Mikey was so loyal to me, and I felt I let him down by moving back home; I know he knows why I had to do it, and I know he respects me for it, but it doesn't make it any easier for either one of us. However, this was one of the hardest decisions I ever made in my life, leaving someone who was like a brother to me and starting over yet again. I made this decision based on my core values, and because of that, I knew it would all work out in the end. I don't just preach it. I practice it!



CHAPTER 6

**PLANS CHANGE,
GOALS DON'T**

My life motto has been and always will be: never settle, never compromise.

If you look at most all-star professional athletes, they rarely retire with the team they started with. Even MJ changed sports and teams.

Over my career, I've played for some of the best teams in the world. Here are some of the biggest lessons I've learned over the multiple transitions/startups I've made.

Be loyal to your family first, company second. If the company or agency you're representing ever makes you choose business over family, take that as a red flag and move on.

Make principle-based decisions, not emotional decisions, don't always go for the biggest team, make sure the company or team's values align with yours, and make sure they have a proven track record for success.

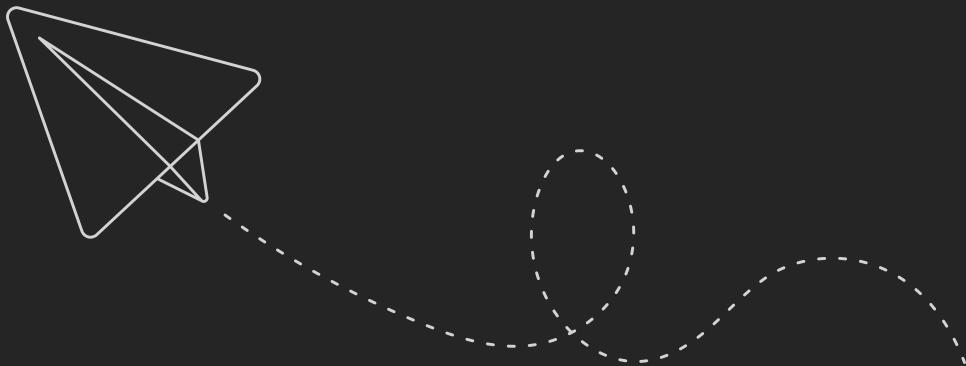
Always do what's right, never do anything remotely grey, and you will always succeed. Put morals over money. It might take you a little longer to reach the top, but once you get to the top, you'll stay there.

■ Remember, easy come easy go!

It's important to realize that you will 100% be faced with challenges in your career and life that will cause you to pivot and change direction. This is why it's so important you know how to effectively manage those decisions, so you always come out on top.

I was blessed with the right mentors in my career that instilled in me a set of beliefs and knowledge that allowed me to navigate these tumultuous waters effectively. Now, don't take this as permission to leave your mentor whenever you hit a rough patch because that's you just being soft. I worked with the same agency for seven years before I made a move.

If you ever reach a point where you feel like your mentor is not giving you enough leadership or you've outgrown them, the chances are you're not the best mentee, and you need to humble yourself and get better before you make a move. I'll end this thought by saying this: I don't know of anyone who has restarted more than I have successfully, and I give all credit to my mentors, my family, my core values, and, last but not least, the all-mighty God.



CHAPTER 7

BELIEF TRUMPS ABILITY

This chapter is dedicated to my kids, Johnny, Everly, and Beau.

Now that you know my story let me get into something that I feel is the ultimate separator of the good from the greats and that word is belief.

Too many times agents look for the best strategy, the best leads, the best scripts, the most perfect plan and although all those are important, they all are nothing without internal belief! It's been said that your beliefs shape your "be-life."

You need to get your belief to a 10/10. How can you do this?

Simple, it's a God-given superpower that you tap into, but first, understand where you come from.

I'm not going to get preachy on you, but I'm a man of faith, and the bible tells me that we were created in God's image; we were born to create, conquer, and prosper! God doesn't miss, and the last time I checked, we are his children created to succeed at anything we do.

Give me any lead, any territory, any agency, or business, and I'll always find a way to crush it because I believe!

You must believe that you can accomplish whatever you set your mind to! Especially in this business.

I sold every carrier and product in almost every state, and I can tell you with 100% certainty that if you don't believe in yourself,

you'll fail, even if you're selling \$100 bills for a dollar because no one will believe in you if you don't believe in yourself!

Don't get your experience confused with your belief, just because you're new to this industry doesn't mean you can't crush it at the highest level!

Here are some tips to get your belief to a 10/10.

1. Read what God says about you in the bible.
2. Get around people who lift you up and get rid of people who bring you down.
3. Get in the gym. Physical exercise gets your body right, and your mind will follow.
4. Practice Gratitude and focus on abundance, not lack.
5. Fill your brain first thing in the morning with positive content.
6. Don't watch the news. Make the news.
7. Don't take criticism from critics without credentials.
8. Pick one mentor and follow them. Not multiple mentors.
9. Take massive amounts of action. A mediocre plan executed flawlessly is always better than a perfect plan executed halfheartedly.
10. Don't be afraid to fail; fail forward, fail often, and fail fast. Failure is feedback.



PRO TIPS: HABITS NEEDED TO THRIVE!

I can tell you from experience that having the right daily habits in life can make all the difference. How you start and end your day is so important.

I can get into crazy details, but I'm going to keep it simple.

Having the right morning routine is the best place to start. A mentor told me having a solid morning routine is like filling your cup each morning so you have something to pour out throughout your day. This is how you bring your best self to each day. So here are the key components to a solid morning routine.



Invest 10-20 minutes in the word of God. I love reading proverbs and listening to worship music. This gets me into a state of gratitude, and gratitude is a very powerful emotion to stir up every morning.



Invest 30-60 minutes working out. Fitness is huge! You can't be a wreck physically and think you're going to max out a career. I've been there and done that; getting into good physical shape played a huge role in my monetary success.



Invest 20 minutes reading/ listening to something positive and sales-related. I typically do this on the treadmill.

This hour or so every morning may seem like a lot at first, but I will tell you, it makes all the difference in the world!

I also make it a point to make sure my nutrition is on point throughout the day! Make sure you are not eating garbage. Your body is like a Lamborghini, you want the best fuel you can possibly get to make sure you're operating at the highest level.

All these habits are controlling what you can control, there's so much out of your control in financial services and life, if you want a shot at succeeding in this business it's very important you get a hold on the things you can control and don't stress about the things you can't control.

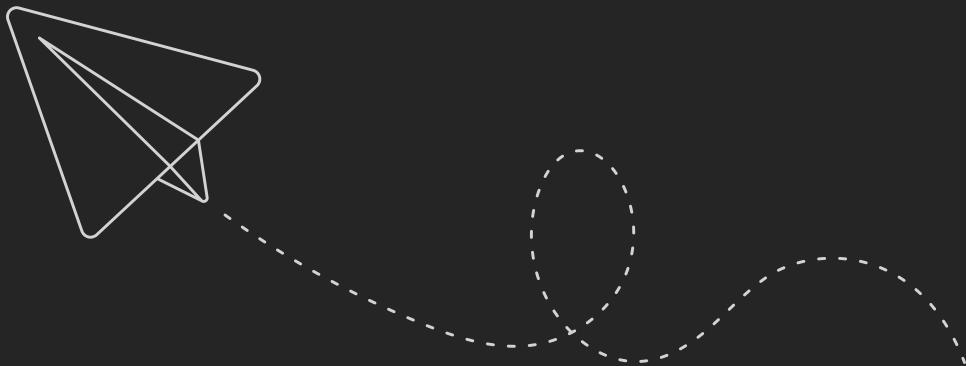
Journal every morning. It's so important to get your thoughts, goals, targets and affirmations on paper each am to get your

mindset focused. (Shameless plug, but I'd pick up the never settle journal as it will help you execute this flawlessly and hold you accountable.)



PRO TIP:

Remember the triple D! Discipline Determines Destiny. We never rise to the level of our motivation. We always fall to the level of our discipline.



CHAPTER 8

HOW & WHY, YOU
NEED VISION.

Those without vision shall perish. One of my favorite bible verses of all time, when you're first getting started in business its so easy to get discouraged by the overwhelming challenges and trials.

If you don't have a vision, you will 100% want to quit too soon. This business is too hard when you're new. A vision keeps the hope alive when the going gets tough.

In this chapter I'm going to give you a secret formula I discovered that helped me have one of the most successful years of my life in 2023. Remember your "sight" is what you can "see," your "vision" is ultimately what you can "be."

It's called a vivid vision, although I implemented it, I can't take credit for it, I learned it from famous CEO, Cameron Herold.

In his famous TEDx talk, he quantified how to write a vivid vision. Example below.

Here are the six steps to create a vivid vision.

1. Pick a date 3 to 5 years from now.
2. Imagine that the date is today.
3. Now, imagine what your business looks like.
4. Write in the present tense.
5. Write down every detail about your business.
6. Don't limit yourself. You are writing down your ideal future where (almost) everything is possible!

Here's an example of my team's vivid vision I wrote in 2022.

MY 3 YEAR VIVID VISION. AUGUST 14TH 2025

WE ARE AN ABSOLUTE POWERHOUSE IN THE LIFE INSURANCE INDUSTRY. WE ARE A MAJOR PLAYER IN HELPING AO GET TO 320 MM. WE ARE WRITING OVER \$600,000 A MONTH WHILE MAINTAINING A HIGH LEVEL OF QUALITY, HONESTY, INTEGRITY AND TRUST. WE'RE AN INSPIRATION TO MANY NEW LEADERS TO THINK BIG AND NEVER GIVE UP. WE'RE OVER 50% REFERRAL BUSINESS, I HAVE OVER 70 LEADERS, DOZENS OF WHICH ARE MAKING NORTH OF 500K A YEAR AND SEVERAL MAKING OVER A MILLION. I HAVE A FULL TIME EXECUTIVE STAFF THAT HANDLES THE DAY TO DAY SO I CAN FOCUS ON HIGH LEVEL TASKS THAT CATAPULT THE BRAND. I AM INCREDIBLY HAPPY AND FULFILLED.



When you finally decide what you truly want and what will fulfill you in business, the right people will enter your life, and the wrong ones will exit.

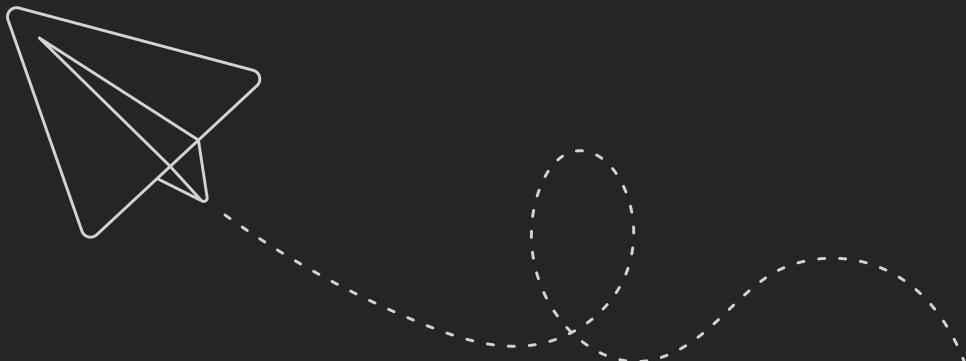
You'll notice a new level of clarity that you've never experienced before. This naturally eases your anxiety and causes things to start working in your favor. You'll wake up with that Christmas morning feeling every day, and working long hours will start to become fun because you're inching your way to making your vision a reality.

People are attracted to a man/woman with a vision, having a vision makes you rare and in high demand as a result, you'll contribute at a super high level wherever you work and as a result you'll get paid way more than the average agent.

Being a visionary is arguably the most important/profitable skill you'll ever learn. Not just in financial services but any industry, case and point.

When you think about Steve Jobs, what's the first word that comes to mind? Mine is visionary. Jobs wasn't the brightest computer coder in the world, nor was he the most brilliant technician; the man knew how to cultivate and cast a vision and employ the right people, processes, and resources to make that vision into a reality.

Believe it or not, you have that same power in you; it just may be unrealized up until this point. We all have seeds of greatness in us gifted by the creator. What we do with those gifts is up to us!



CHAPTER 9

NICKS KEYS TO SUCCESS FOR BRAND NEW AGENTS

Look, when you are brand new at anything you're going to be bad, the financial services industry is no different, you must be willing to pay the price up front in full.

In other words, you can quote me on this. **"Pay your dues long enough until they start to pay you."**

When you are brand new, you have to maintain a healthy perspective and realize this is going to be the most overworked and underpaid you will ever be in your career, and you should wear that as a badge of honor. Eventually, you'll be OVER PAID and underworked like most seasoned industry leaders are.

Even though there's no secret to success, there are some keys.

Here are Nick's 7 Major Keys to Success for a Brand-New Agent.

1. THINK AND DREAM BIG.
2. COMMIT TO YOURSELF, CLIENTS AND LEADERS.
3. FOLLOW AND EXECUTE THE SYSTEM BETTER THAN ANYONE.
4. MAXIMIZE YOUR CURRENT CONTRACT BECAUSE ONE DAY, YOU'LL NEED TO TEACH SOMEONE.
5. HAVE A "DIG THROUGH THE DIRT MENTALITY." REMEMBER, SOMETIMES YOU HAVE TO DIG THROUGH A MOUND OF DIRT TO GET AN OZ OF GOLD.
6. IGNORE THE CRITICS, EVEN THOUGH THEY MAY BE PEOPLE YOU LOVE.

7. SUCCESS LEAVES CLUES, SO PICK THE BRAINS OF THE TOP AGENTS AND THEN BEAT THE CRAP OUT OF THEM WITH IT!



The best advice I can give you to ensure you not only become wildly successful but stay wildly successful is the following. Keep God first, develop yourself daily, stay hungry, stay humble and there's nothing you won't be able to accomplish.

It's also super important you find a mentor. If you wish, you can contact me. I'm always eager to assist people in their personal and professional development. Whether that means joining my team or joining my coaching program, let's connect on social media.

Everything else can be found at nickscordos.com

Thank you for taking the time to read this book, this was an incredible experience for me re living my past and I hope you take golden nugget or two from this book. If it impacted you, please post on social media, tag me and get a copy for a friend!

This is the best industry in the world; I wish you lots of success, health, love, and happiness.

**God bless,
Nick Scordos**



James Surace

James Surace is a business leader, entrepreneur and Philanthropist. He is the founder and Sr Partner of Surace-Smith & Partners Insurance Group, an organization of over 500 agents, managers & staff. Jim is also the founder of ASAP America, an organization working with Jr & Sr High Schools, bringing a message of hope and stability to today's youth. He is CEO and Founder to the KJ Roundtable, a think tank of world leaders bringing ideas to bear to impact the nations. He serves in Board leadership to several non-profits e.g. Hydrating Humanity, United in Christ, HarvestNet Ministries and numerous American Income Life Executive Councils. Jim is also an ordained Christian Minister with a heart for young people. Jim has mentored thousands of aspiring leaders through his Business, Board Positions and Philanthropy.