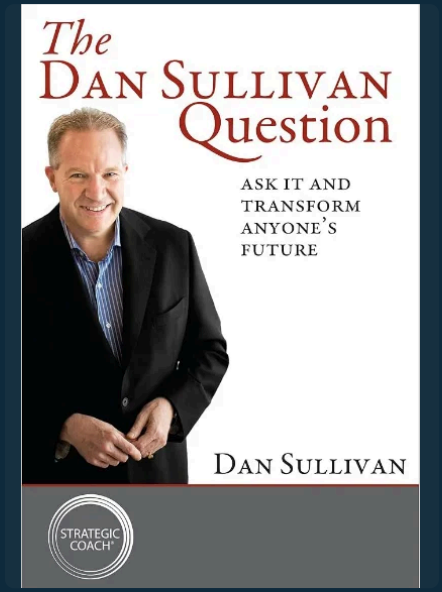
CLA SALES TRAINING · 45 MINUTES

The R-Factor Question

A sharper way to open a first meeting, and what to do with the answer.



Dan Sullivan, *The Dan Sullivan Question*
Strategic Coach

SELLING, DEFINED

"Getting someone intellectually engaged in a future result that's good for them and getting them to emotionally commit to take action to achieve that result."

DAN SULLIVAN

TODAY

You go first

01 **You answer it · 12 min**
The question and the D.O.S. follow-up, for your own next three years

02 **Why that worked · 6 min**
What just happened to you, and what it means for a first meeting

03 **Asking it well · 8 min**
Set-up, scripts, and the mistakes to avoid

04 **D.O.S. with clients · 7 min**
Capturing the answer and turning it into value

05 **Practice · 10 min**
Three rounds, live, in pairs

Part one · 12 minutes

You answer it first

BEFORE WE START

How this works

Paper and pen only

Laptops closed, phones face down. Writing by hand is part of it.

Four prompts, quietly

One question, then three follow-ups. I'll keep time and stay out of your way.

Nothing gets collected

This is yours. Share later only if you want to.

Answer honestly

The exercise only teaches you something if you answer it for real.

WRITE FOR 3 MINUTES

"If we were meeting three years from today, and you were looking back over those three years, what has to have happened in your life, both personally and professionally, for you to feel happy with your progress?"

DAN SULLIVAN · THE R-FACTOR QUESTION, STRATEGIC COACH

FOLLOW-UP 1 · DANGERS · 2 MINUTES

D

"What's most likely to get in the way of that?"

Look at what you just wrote. List the risks, the obstacles, the things you'd rather not write down.

FOLLOW-UP 2 · OPPORTUNITIES · 2 MINUTES



"If those were handled, what opens up that isn't available today?"

The upside you'd reach for if the dangers were off the table.

FOLLOW-UP 3 · STRENGTHS · 2 MINUTES

S

"What are you already doing well that you should build on?"

What you already have: relationships, skills, habits, reputation.

What was that like?

How did it feel to be asked that instead of being pitched?

Did you write anything down you haven't said out loud recently?

If I now knew everything on your page, how differently could I help you?

Part two · 6 minutes

Why that worked

THE SHIFT

What selling actually is

The pressure version

You walk in carrying your products, your rates, and your reasons. The meeting is about whether they will say yes to you.

You leave knowing what you pitched.

The useful version

You walk in carrying questions. The meeting is about what they're trying to achieve and what's standing in the way.

You leave knowing how to be valuable.

THE HABIT

The opening most of us use

WHAT WE OPEN WITH	WHAT IT TELLS THEM
"Let me tell you a little about us."	This meeting is about me.
"Here's what makes us different."	I'm competing before I know what you need.
"How many closings are you doing?"	I'm sizing you up.
"How can I earn your business?"	I'd like something from you today.

WHY IT'S WORDED THIS WAY

Anatomy of the question

"Three years from today"

Far enough to think big, close enough to feel real. No pressure to answer for this quarter.

"Looking back"

You describe a future you've already reached, so you speak in specifics instead of wishes.

"Personally and professionally"

Permission to write about the family, the move, the health thing. That's where the real motivation lives.

"Happy with your progress"

Their standard, not yours. You find out how they measure a good outcome.

WHY IT WORKS

You give them their favorite subject

01

They do most of the talking, and leave the meeting feeling good about it.

02

You hear goals, dreams, fears they may not have told anyone else, no rate sheet or product would elicit.

03

Everything you say afterward is tied to something they told you they wanted or a fear they want to overcome.

Part three · 8 minutes

Asking it well

THE SET-UP

Three moves before the answer

01 **Ask permission**

"Before I say anything about us, can I ask you something?"

02 **Ask it word for word**

Slowly. Don't trim it down or explain it first.

03 **Say nothing**

Let the pause sit. Take notes. "Tell me more about that" is your only follow-up.

RULE OF THUMB

If you're talking more than a third of the first meeting, you're doing it wrong.

SCRIPT 1

First meeting with a referral partner

Your set-up changes with the room. The question in bold never does.

YOU	"Thanks for making time. I know you've probably had three lenders ask for your business this month, so I'll skip that part. Can I ask you something instead?"
THEM	"Sure."
YOU	**"If we were meeting three years from today, and you were looking back over those three years, what has to have happened in your life, both personally and professionally, for you to feel happy with your progress?"**
THEN	Write down what they say. When they finish: "What's most likely to get in the way of that?"

SCRIPT 2

First call with a borrower

Same question, word for word. Only the lead-in is different.

YOU "I'll get you numbers in a few minutes. First I want to make sure I'm solving the right problem. Can I ask you a bigger question?"

YOU **"If we were meeting three years from today, and you were looking back over those three years, what has to have happened in your life, both personally and professionally, for you to feel happy with your progress?"**

THEM "Honestly? Being in the right school district and not feeling broke every month."

NOW You know the structure matters more than the rate. Every number you present ties back to that sentence.

WATCH FOR THESE

Common mistakes

Filling the silence

They're thinking. Let them.

Answering it yourself

No "a lot of my partners say..." before they answer.

Not writing it down

Their words, not your summary. You'll use them later.

Shrinking the question

"So, what are your goals?" is not the same question.

Pivoting to your pitch

"Great, well that's exactly why we..." undoes all of it.

Asking it as a script

Memorize it so you can ask it like you mean it.

Part four · 7 minutes

D.O.S. with clients

WHAT YOU JUST DID

Dangers, Opportunities, Strengths

D

Dangers

What could stop this from happening. Eliminate them.

O

Opportunities

What's available if things go right. Capture them.

S

Strengths

What they already have going for them. Maximize them.

ASK IN THIS ORDER

The three follow-up questions

DANGERS	"What's most likely to get in the way of that?"
OPPORTUNITIES	"If those were handled, what opens up that isn't available today?"
STRENGTHS	"What are you already doing well that we should build on?"

CAPTURE SHEET

D.O.S. worksheet

Fill this in during the meeting, in their words.

DANGERS

e.g. "Two deals fell apart at underwriting last year."

OPPORTUNITIES

e.g. "Wants to run first-time buyer seminars."

STRENGTHS

e.g. "Twelve years in the same neighborhood."

THE PAYOFF

From their D.O.S. to your value

WHAT THEY SAID	WHAT YOU OFFER NEXT
"Deals keep dying late in the process."	**Pre-approval standard and a weekly status call on every file.**
"I want more first-time buyers."	**Co-hosted buyer workshop, you bring the room, I bring the numbers.**
"I don't want to feel broke every month."	**Three payment structures at their comfort number, not their max approval.**

Part five · 10 minutes

Practice

IN PAIRS · 10 MINUTES

Three rounds

3 min	**Round one: ask it cold** Set-up, then the question, then silence. Partner answers as a realtor they actually know.
4 min	**Round two: switch, then D.O.S.** Same question, then all three follow-ups. Fill in the worksheet as you go.
3 min	**Round three: read it back** Say their three years back to them in their words, then name one way you'd help.

BEFORE NEXT FRIDAY

This week

Ask it three times

Two referral partners, one borrower. Word for word.

Write the D.O.S. down

One worksheet per conversation, in their words, into the CRM.

Keep your own page

Put today's answers somewhere you'll see them, and revisit in 90 days.

You just felt what it's like to be asked well. Give them the same twelve minutes.