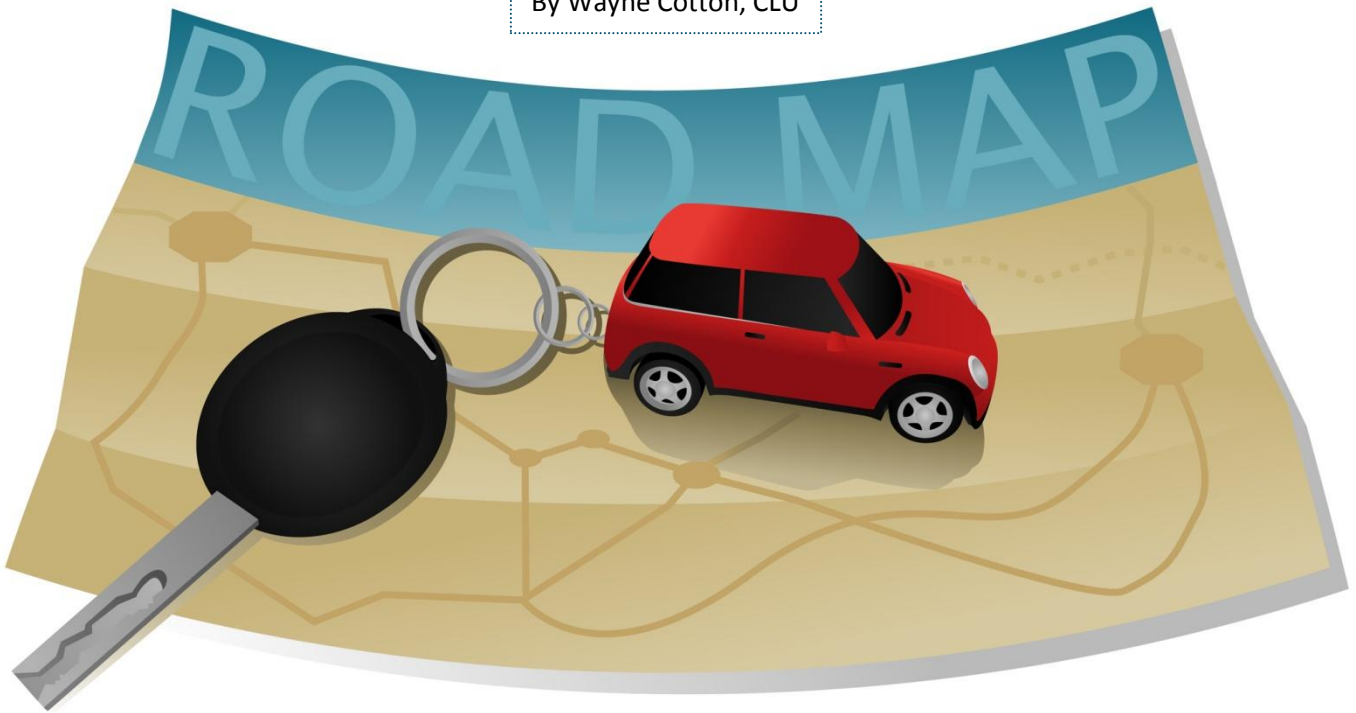


THE MAGIC OF THE ANNUAL ROADMAP™

A process to help you achieve more balance in your personal and business lives.

By Wayne Cotton, CLU



Do you live in a world of constant overwhelm? Feeling like you have a hundred things you need to do and another hundred things you wish you could do, but no time to accomplish any of them?

The Annual Roadmap™ will help you live more by design and less by default so you can lead a more satisfying life.

My first dozen years as a financial advisor were full of information overload, constant overwhelm, and massive diffusion. My personal life was swallowed in the business. Diffusion led to constant frustration. Then I designed my first color-coded success calendar – my production rose dramatically and so did my free time!

I discovered the power of focusing through color-coded time planning. Now let me show you...

Do You Want An Amazing Year?

To have an amazing year, you must plan an amazing year. It makes sense, but many of us miss the mark. This report will teach you how to plan and live a great life, one year at a time.

I developed the Annual Roadmap™ process more than 30 years ago and have used it ever since. I did this because I wasn't living a very satisfying life at the time.

Oh sure, my business was doing well, but I was working morning, noon, and night. Long weekends were a welcomed event so I could work harder to accomplish the business goals I set for myself. Needless to say, my personal life and health weren't in balance.

There's a lot more to your life than your business.

You've probably heard the saying, "First I got into the business and then the business got into me!"

Your personal life, family, health, and peace-of-mind are essential elements in your overall well-being. In fact, they are far more important than your business. Just take away some of the things you really value and then see how you feel about your business priorities.

It's important to plan a satisfying year, one that has balance and enjoyment combined with the achievement of exciting business goals.

Use the Annual Roadmap™ method. It will guide you to make many positive time-based decisions.



Is it possible that you could immediately have a much higher level of time freedom?

Mapping out your life and time for a whole year at a time is a valuable endeavour, because your life immediately starts to move in the direction of your plan. Before you get into the completion of your Annual Roadmap™ for this year, let me explain a few important beliefs.

You don't have to wait

Many of us think we have to wait until some condition is met before we start enjoying life. Some people think they have to wait until the far future. It's like our business must come first before we get around to the personal life. That is not true. The business is a part of your life, not the other way around.

Structure buys you freedom

Implement the structure that leads to financial and time freedom. The objective needs to be about getting what you need and want for your personal life first and then your business life second.

The fact is, if your business is doing well but you don't have your personal act together, you will not live a very satisfying life. You can do a better job in your business life if you are balanced in your personal life.

Time is Finite

Don't focus on the things you think you have to do, but on allocating time for doing the things you really want to do. The objective is to help you live the life you really want to live...right now.

Structure what you want and make everything else fit in – not the other way around. Perhaps that's different than the way you've approached things in the past, but it is important to implement. If you defer what you want, life will evaporate and you'll have regrets.

Time off drives time on

Parkinson's Law states that "work expands so as to fill the time available for its completion."

If you plan what you want to do with your personal time and get really excited about it, your work will not only get condensed, but you will become far more focused.

Let's get started.

Use the Magic of Motivation

What would you do with more time off?

Let your mind wander. Dream a little...or a lot! Focus on what you would do if you had more time freedom. You have been dreaming about things for years. It's just that you didn't think it was possible, until now.

So what is on your mind?

- Traveling for a month in Europe with your family
- Spending time vacationing with friends
- Volunteering at your favorite charitable cause
- Building a log cabin at the lake
- Becoming a committed mentor to new advisors
- Motorcycling through New Zealand for three weeks
- Focusing your time to help hurricane victims
- Improving your golf game or spending time skiing
- A week long gathering with your extended family
- Renovating the home like you've always wanted
- Taking a week long cooking course in New Mexico
- Going on a romantic trip with your spouse/partner
- Enjoying more time with your grandkids

Build your stimulation

You need stimulation for your motivation. Dream a little. What motivates you? Give yourself some incentive to get focused and to achieve more in less time. See what happens in your head? If you let yourself get excited about doing more of what you really want to do with your time, life takes on a different perspective.

Are you starting to see what I mean by the statement "time off drives time on"?

When you get really excited about the possibilities, it is easy to get motivated to do better during the time you have allocated for the business.

Get a dozen significant items on the list. You know you can't do everything in one year. But what if you accomplish most of the things on your list over the next three years? Wouldn't that be fabulous?

Your dreams are affordable!

I know. You are already hung up about what it is going to cost to chase your personal dreams and how you couldn't possibly afford to be away from your business that long. But you need to get excited about where you

want to be and then figure out a way to get there. Otherwise you might as well just work all the time.

Stop fussing about the money. Get busy and figure out how it can be done. By focusing your energy and learning how to make every move count you will become more efficient and accomplish far more than you think.

Let your dreams drive your actions.

Creating your Annual Roadmap™

The Annual Roadmap™ is a color-coded calendar that offers a balanced, healthy, and successful lifestyle.

It will give you...

- More time for strategic business planning...
- More time to rest, relax, and replenish your energy...
- More focus on the things that really matter...
- More organizational time so you can work efficiently...
- More money while spending less time at work...

At my peak, my financial services practice was generating a seven figure income in only 65 afternoons of my time each year. I was also giving 100 talks and workshops a year with industry speaking commitments and taking 180 days off for personal time.

I am not saying that to impress you, but rather to impress upon you that you can achieve amazing results; and you can do that in a limited period of time.



The Bare Necessities:

- **Your Motivation List**

If you haven't already done so, make your dream list like the one I mentioned in the bullets earlier. What would you do if you had the time and money?

This shouldn't take more than 20 to 30 minutes.

Go for it. Do it now. Make your list. Don't analyze or prioritize. Just do it. Don't try to be perfect. Don't worry about the expense. Put anything and everything that comes to your mind onto the paper.

Focus on the life that will excite you. Talk to your spouse or partner and see if you can expand the list and filter it so both of you are excited.

- **Four Highlighter Pens (yellow, blue, red, green)**

Get out four colored highlighter pens: yellow, blue, red (pink), and green. If you don't have any, go to the store and get them. You will need these right away.

- **Access to the Internet and a Printer**

Log in to www.NoBrownDays.com and click on the link for "Annual Roadmap". Download this year's Annual Roadmap™ and print three copies.

It may take you a few tries before you are ready to create the final version of your Annual Roadmap™, so having a few extra blank copies available is useful for drafting your plans.

While you're on the website, you should also print the sample Annual Roadmap™.

Keep in mind this is just a sample calendar. It is very likely that yours will end up looking quite different.

Build Your Model Year

Before you create your actual Annual Roadmap™, start by building a "model year" on one of your blank copies.

This exercise will be a big help, as you don't have to worry about specific details for next year. You'll be free-flowing your thoughts – as it's just a model.

Here's the question you need to consider: "If I could live the perfect year, what would it look like?"

Identify Your Most Important Events

Use a separate 12 month planning calendar to write down the dates for special events you want to attend throughout the year. For example, I enjoy going to wine festivals and H.O.G.® (Harley Owners Group) events. So every year, I look up the dates of various events and jot them down on my planning calendar in pencil.

Once you've done this, mark down the approximate dates for association meetings, company conventions, and other events you normally want to attend each year.

Additionally, you will also want to mark down all the dates that are important to your family such as birthdays and anniversaries.

By writing these dates down at the beginning, you'll build your dream year around the events that matter. But for now, don't work on a specific year – start with the model year. It will be much easier to get into this process.

The Color-Coded Calendar

Use our Model Year page to map out what you want in say 6 or 8 years. This will help get the current year out of your head so you can focus on creating the model year.

What would it look like? Don't think too hard. Just do it. Get it on paper. And remember, you have plenty of blank copies to work with. If you don't like it, rip it up and do another.



MODEL YEAR

Plan your life... and live your plan.

TIME CODES
 BLUE SKY
 MELLOW YELLOW

TIME CODES
 RED TAPE
 GREEN MACHINE

NAME _____ PHONE _____

SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

JANUARY							FEBRUARY							MARCH						
				1	2	3	1	2	3	4	5	6	7	1	2	3	4	5	6	7
4	5	6	7	8	9	10	8	9	10	11	12	13	14	8	9	10	11	12	13	14
11	12	13	14	15	16	17	15	16	17	18	19	20	21	15	16	17	18	19	20	21
18	19	20	21	22	23	24	22	23	24	25	26	27	28	22	23	24	25	26	27	28
25	26	27	28	29	30	31								29	30	31				

APRIL							MAY							JUNE						
			1	2	3	4						1	2	31	1	2	3	4	5	6
5	6	7	8	9	10	11	3	4	5	6	7	8	9	7	8	9	10	11	12	13
12	13	14	15	16	17	18	10	11	12	13	14	15	16	14	15	16	17	18	19	20
19	20	21	22	23	24	25	17	18	19	20	21	22	23	21	22	23	24	25	26	27
26	27	28	29	30			24	25	26	27	28	29	30	28	29	30				

JULY							AUGUST							SEPTEMBER						
			1	2	3	4	2	3	4	5	6	7	8			1	2	3	4	5
5	6	7	8	9	10	11	9	10	11	12	13	14	15	6	7	8	9	10	11	12
12	13	14	15	16	17	18	16	17	18	19	20	21	22	13	14	15	16	17	18	19
19	20	21	22	23	24	25	23	24	25	26	27	28	29	20	21	22	23	24	25	26
26	27	28	29	30	31	1	30	31						27	28	29	30			

OCTOBER							NOVEMBER							DECEMBER						
				1	2	3	1	2	3	4	5	6	7			1	2	3	4	5
4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12
11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19
18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26
25	26	27	28	29	30	31	29	30						27	28	29	30	31		

“Mellow Yellow”

Begin by coloring the **Mellow Yellow** days. Start with the yellow highlighter, because yellow is the most important color.

Mellow Yellow stands for “MY” time (personal time). Yellow time helps you walk away from the business regularly, which in turn makes you more effective when you are working.

The objective is to make your personal life come first, so your business commitments have to work around your personal life. Some of us have a hard time thinking this way. But you must do this if you want to live a more satisfying personal life.

Use the yellow highlighter to go vertically down the page making all Saturdays and Sundays yellow. Go for it. Why? Because that is the way it is supposed to be in the model year. Saturdays and Sundays should be for your personal and family life. Get yellow on the page!

Now for some horizontal yellow days. I recommend planning a yellow week at the end of each quarter so you have a mental and physical break between each 90 day period of time.

Go ahead and fill those weeks in with your yellow highlighter. See how easy this is? Remember, this is just the Model Year. You are only trying to identify the ideal year. You may not get there this year or the next, but you still need to paint the picture if you intend on getting there in the future.



COTTON TIP: It is a good idea to use the end of each quarter to shut down or get out of town.

Take a mental break. It will help you get your motors warmed up for the next 90 day sprint.

Now for your regular vacations: When would you like to do things in the year? Skiing in the spring? Vacationing at the lake in the summer? Hunting in the fall? Traveling to warm climates in the winter? What is your pleasure? Paint your picture.

Block some time for the perfect year so you can accomplish the things you put on your motivational list. Don't worry about the current year...just the model year. What should it look like?

These are just guidelines. If you are able to improve your profitable productivity by more than 25% per year, you deserve to add time to your areas of personal interest.

Finish putting the horizontal mellow yellow days on your model year.

“Blue Sky”

Now for **Blue Sky** days. Blue Sky is thinking time – time to be used to work on your life and your business. It is not work time, it is strategy time.

Use Blue Sky days to reflect on your personal and business objective to ensure you are staying on track and committed to your cause. The key is to step back and think about what you want to accomplish.

It works best to allocate at least two days at the beginning of each quarter for this purpose.

You'll need some time to assess the past 90 days along with your present issues and define your strategy for the next 90 days. During these days you will work “on” the business, not in it.

If you are in the early stages of your career, maybe you will only have one Blue Sky Day each quarter. If you are established, you may need to allocate for two or three days. Start with two and see how it feels.

The more complicated your life, the more Blue Sky days you need for strategizing, analyzing, organizing, and prioritizing.



At one point I was running two businesses with a team of 25 people. I allocated five Blue Sky days at the beginning of each quarter to work on my personal and business lives – planning a tightly defined 90-day strategy with my team.

COTTON TIP: Each day should only be one color as blending them can create confusion. While you will still do other activities each day, having a theme is what counts. If you mix your colors together, the color you get is brown!

Go ahead and get out your blue highlighter and color in Blue Sky days at the beginning of each quarter.

“Red Tape”



Now for **Red Tape** days. These are days that are connected to the business, but not creating revenue.

Red Tape activities include cleanup projects, putting your desk in order, dealing with administrative details, research, education, training, and financial management.

I recommend setting aside one day a week without any revenue-based actions – and I believe in using Fridays for this purpose as it’s a great time to wrap everything up so you’re ready for the weekend.

Go ahead, choose the day that works best and color it red.

You should also allocate some time for horizontal Red Days. This happens when you have several days in a row for business commitments other than income generating activities such as an industry convention.

You won’t always know when these happen, so be “approximately” right. Just allocate some Red Tape days in places where you would like them to fall in your Model Year.

Note: Be careful with Red Tape days. Too few scheduled days will turn weekday activities into weekend projects and too many will be dangerous to your wealth!

“Green Machine”

Now fill in the balance of the days for **Green Machine**.

The color green stands for “GO” as well as money. On the Green Days you are going to earn the income you want by serving the needs of others.



Your Green Days should be used to focus on the key activities that lead to income generation.

Go ahead and add up the Green Days to see the total number.

You may be having one of two reactions about now; you are either very motivated or very scared. Both are normal. You get motivated thinking about how you could carve out the life you want to live and scared about not having enough money to live it.

You may also be concerned up about not having enough time to run your practice with so few Green Days. If so, I understand. I have walked this path. So for now, relax and get excited about what life would be like if you could actually live your model year.

What becomes obvious is that you must be very focused on your Green Days. There is no time to fool around. You must work hard to find the right new clients to invite into your clientele so you can achieve both money and time freedom.

You can’t do everything and you will have to become better at delegation. It’s all part of the process.

ANNUAL ROADMAP™

Example One: Four-Day Work Week

180 "MY" Days Off & 120 Green Days

TIME CODES

- BLUE SKY
- MELLOW YELLOW

TIME CODES

- RED TAPE
- GREEN MACHINE

SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
JANUARY						FEBRUARY						MARCH								
			1	2	3	4							1	2	3	4	5	6	7	8
5	6	7	8	9	10	11	2	3	4	5	6	7	8	9	10	11	12	13	14	15
12	13	14	15	16	17	18	9	10	11	12	13	14	15	16	17	18	19	20	21	22
19	20	21	22	23	24	25	16	17	18	19	20	21	22	23	24	25	26	27	28	29
26	27	28	29	30	31		23	24	25	26	27	28	1	30	31					
APRIL						MAY						JUNE								
		1	2	3	4	5					1	2	3	1	2	3	4	5	6	7
6	7	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14
13	14	15	16	17	18	19	11	12	13	14	15	16	17	15	16	17	18	19	20	21
20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	26	27	28
27	28	29	30				25	26	27	28	29	30	31	29	30					
JULY						AUGUST						SEPTEMBER								
		1	2	3	4	5						1	2	31	1	2	3	4	5	6
6	7	8	9	10	11	12	3	4	5	6	7	8	9	7	8	9	10	11	12	13
13	14	15	16	17	18	19	10	11	12	13	14	15	16	14	15	16	17	18	19	20
20	21	22	23	24	25	26	17	18	19	20	21	22	23	21	22	23	24	25	26	27
27	28	29	30	31			24	25	26	27	28	29	30	28	29	30				
OCTOBER						NOVEMBER						DECEMBER								
			1	2	3	4							1	30	1	2	3	4	5	6
5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13
12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20
19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27
26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31			

ANNUAL ROADMAP™

Example Two: Five-Day Work Week

180 "MY" Days Off & 120 Green Days

TIME CODES

- BLUE SKY
- MELLOW YELLOW

TIME CODES

- RED TAPE
- GREEN MACHINE

SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
JANUARY						FEBRUARY						MARCH								
			1	2	3	4							1	2	3	4	5	6	7	8
5	6	7	8	9	10	11	2	3	4	5	6	7	8	9	10	11	12	13	14	15
12	13	14	15	16	17	18	9	10	11	12	13	14	15	16	17	18	19	20	21	22
19	20	21	22	23	24	25	16	17	18	19	20	21	22	23	24	25	26	27	28	29
26	27	28	29	30	31		23	24	25	26	27	28	1	30	31					
APRIL						MAY						JUNE								
		1	2	3	4	5					1	2	3	1	2	3	4	5	6	7
6	7	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14
13	14	15	16	17	18	19	11	12	13	14	15	16	17	15	16	17	18	19	20	21
20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	26	27	28
27	28	29	30				25	26	27	28	29	30	31	29	30					
JULY						AUGUST						SEPTEMBER								
		1	2	3	4	5						1	2	31	1	2	3	4	5	6
6	7	8	9	10	11	12	3	4	5	6	7	8	9	7	8	9	10	11	12	13
13	14	15	16	17	18	19	10	11	12	13	14	15	16	14	15	16	17	18	19	20
20	21	22	23	24	25	26	17	18	19	20	21	22	23	21	22	23	24	25	26	27
27	28	29	30	31			24	25	26	27	28	29	30	28	29	30				
OCTOBER						NOVEMBER						DECEMBER								
			1	2	3	4							1	30	1	2	3	4	5	6
5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13
12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20
19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27
26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31			

Building Your Current Annual Roadmap™

Use your Model Year as the pattern to build the actual one for the New Year. You may feel it is premature to go all the way with the full model, but go as far as you can. After all, you are excited about it and why not work to make your dream year a reality?

Look at the “Most Important Events” you identified at the beginning of this process and start filling them in on the current Annual Roadmap™. If you are starting this project part way through the year, simply cross out the months that have passed.

There's a good chance you will work on more than one copy of your final draft before you are finished, so start putting colors and events on the page. Write in the specific events on the dates they will happen.

The process of building the Model Year before you start on the actual Annual Roadmap™ for this year is a good one, as it simplifies the process and gets you away from being so analytical that you don't get it done.

Be sure to involve those closest to you in the final process to make sure everybody is in sync on the time allocations. And don't worry about having too much Mellow Yellow on the page. Our goal is to improve your life by helping you achieve time and money freedom.

COTTON TIP: Emergencies can happen and life can change. If changes occur in the color of your days, simply exchange a day of one color with another, but try to maintain the overall balance.

This approach to time exchange will keep you more balanced, more satisfied, and more likely to do a great job every single day.

Complete the Final Version

By now you have your plan down pretty good. Maybe your last version is good enough. But if not, slow down and fill in the exact colors you want so your Annual Roadmap™ is complete. Take your time!

There are two things I recommend once you've completed your final version: protect it and keep it visible.

Put a cover stock backing from a notepad behind your Annual Roadmap™ and put it in a clear folder so it stays flat. And keep it with you always. It will drive your time-based decisions throughout the year and once you get used to having it with you at all times, you'll wonder how you ever lived without it!



Follow Your Dreams

There you go. The Annual Roadmap™ will help you gain or maintain control of your life and your plans. When you know what you want, you can say NO to what you don't want. The key is to plan your life and live your plan.

Visit www.NoBrownDays.com for downloadable and printable versions of the Annual Roadmap™. You will also learn about Wayne's 90 Day Wonder™ quarterly planning process



About Wayne Cotton, CLU

Wayne Cotton, CLU is a well-respected leader in the financial services industry. He was a qualifying member of the Million Dollar Round Table®, Court of the Table, or Top of the Table for 21 of his 28 years as a financial advisor. Wayne has given over 1,000 industry presentations covering 16 countries worldwide. Wayne specializes in guiding agents, advisors, and field leaders to higher levels of productivity.

The first step to learn more about Wayne's proven concepts is to go to www.PrecisionGrowth.com to register and receive Wayne's VLOGs (Video Blogs) on how to grow your results using the theme of Precision Growth™. You'll also be notified when Wayne conducts online classes or workshops for financial advisors.