

*Achieving and Living the  
'A' Level Game*

BY BRUCE R. WRIGHT

THE WRIGHT COMPANY

FEBRUARY 17, 2000

# THE WRIGHT POWER PRINCIPLE

For a long time the widely held belief has been, “Knowledge is power.” Those who have achieved high levels of success have added, “knowledge combined with action is power.” However, because of rapidly developing technology and the high speed, persistent change of our day, these statements must be expanded even further. Knowledge without imagination cannot evolve. Imagination is the lifeblood of creativity, the mother of innovation and knowledge. Those who choose to succeed must embrace and live by this new paradigm and credo, “Constantly evolving knowledge combined with innovative action is power.”

Excerpted from The Revolution in Financial Services  
by Bruce R. Wright

## Achieving and Living the 'A' Level Game By Bruce R. Wright

Recently our government spent millions of our tax dollars studying Pareto's long standing 80/20 principle. The study helped to prove a point which intelligent business people have suspected for a long time; 80% of the results are achieved by 20% of the workforce. I think that while Pareto was on the right track, he missed one critically defining point: 'A' level performance is achieved or delivered by 5% or less of the professionals or consumers in the game. I don't think it matters what sport, occupation or endeavor you care to name. Very few people are talented and/or dedicated enough to consistently deliver 'A' level performance.

We have all encountered blatantly horrible service. We are constantly bombarded with mediocrity; it's all around us. In order to maintain our sanity in a 'dumbed down' society we look for humor as a means of relief. Witty people think up cliches and oxymorons such as A) government worker; B) honest politician; C) military intelligence, etc. It would be unfair to say that any of the above examples are always or totally true. After all, there must be at least some excellent government employees, a few honest politicians and even some brilliant people involved in military intelligence. Such oxymorons and cliches persist because we encounter enough examples so that we easily connect the dots of our life experiences to lend at least some credence to the cliché.

Entire industries have flourished based upon separating people into market segments largely based upon the degree of excellence we demand or will pay for. Some people appreciate excellence while some are oblivious to the very idea that it exists. Recently Dr. David A. Dunning, a professor of psychology at Cornell and a graduate student Justin Kruger completed a study where they found that; Incompetent people really have no idea that they are incompetent. What is worse, when they are provided with evidence of their incompetence, they refuse to believe it. My life's experience indicates that mediocre performers fail to see how mediocre they are. I have also discovered that they think they should be compensated at the same rate as excellent performers. I agree with Dunning and Kruger, "*Clueless people and organizations often don't know how clueless they really are.*"

I think, since none of us are perfect and all knowing, we are bound to be clueless in at least a few areas. What I am frustrated with is all the less than excellent performance, service or behavior among professionals I frequently encounter. The world is full of less than excellent "professionals" delivering less than 'B' or 'C' level service for 'A' level prices.

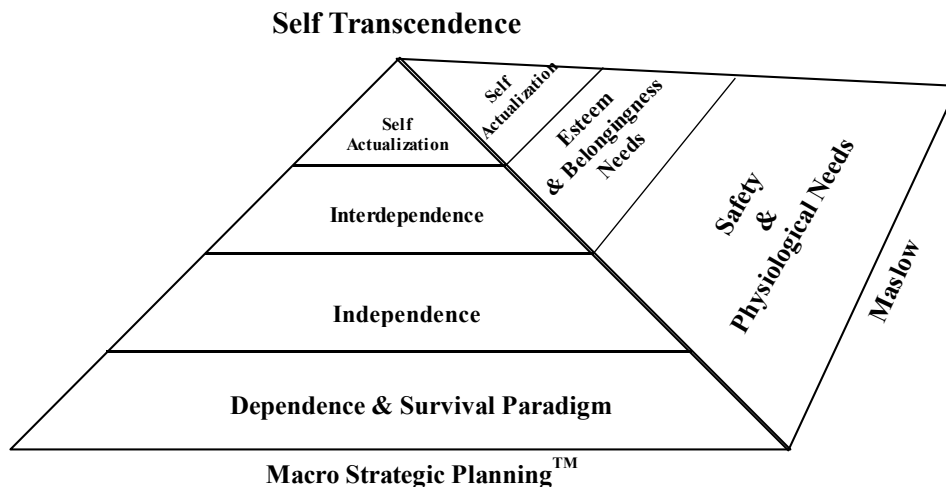
My frustration is directed equally at consumers who either cannot differentiate 'A' vs. 'B' or 'C' level service or expect 'A' level outcomes for 'C' level prices. A person who cannot appreciate the difference between a Hyundai and a Mercedes is about as lacking in discernment as one who thinks they should cost the same.

Some people have virtually no experience in certain complex areas, so they cannot make any comparison at all. Thus it is not surprising that they cannot discern 'C' level from 'A' level in an unfamiliar area. Frequently it is those who are new to wealth who struggle most with this. When they stumble into an 'A' level environment they may not recognize or appreciate how or

why it is superior to other alternatives. A powerful luxurious car will do everything a lesser car will do, plus a lot more. People often fail to grasp the *extra* safety advantages of an S-Class Mercedes over a Hyundai until after they have been injured in a crash. Some, it seems, are only able to learn from personal experience, however painful that needs to be. Wise people are constantly *looking* to learn from the positive and/or negative experiences of others.

When anticipating major surgery, some people perform a high level of due diligence, scouring the country or even the world to obtain the best surgical team in existence. Others opt for sheer convenience then, following the path of least resistance, make arrangements at the closest medical facility. They will accept pretty much any doctor (of course they would prefer to use their general practitioner of 25 years) and seem oblivious that they are actually putting their lives or well being into the hands of a team. They do not seem to know that achieving the ‘A’ level in life, business and general performance involves the principle of interdependence. They don’t realize that in today’s complex world ‘A’ level outcomes require a team approach. Simply stated: Some people ‘get it’ and most people do not.

Fully admitting the influence of Dr. Abraham Maslow, I developed my own version of an evolution continuum. Since my professional experience revolves around helping people reconfigure their lives and finances into what they really want and need to be happy and fulfilled, I made some appropriate adjustments.



To begin to play the ‘A’ level game you and every member of your team must embrace and live the principle of interdependence. The greatest outcomes are identified and achieved by people who live in the realm of self-actualization or self-transcendence. These higher levels cannot be achieved without first embracing and deploying the principle, behavior and environment of interdependence.

So here is my simple translation of a very complex issue. In spite of all the professional mediocrity, the world seems to move along just fine. Consumers who fail to see themselves as ‘A’ level clients are unable to discern great professionals from the average or even those at the

bottom of the barrel. Just as water seeks its own level, we humans seem to surround ourselves with those who share our perception of performance, service, talent or competence.

Using the 'evolution continuum' visual aid, we can determine whether or not someone has evolved their thinking at least to the level of interdependence. Please understand that true success or effectiveness can only occur when we apply this sound business principle, "Nobody is capable of 'A' level performance in all essential areas". The path toward excellence begins when we realize that to achieve excellence we must secure a team consisting *exclusively* of proven 'A' level performers. This is critical if we truly desire 'A' level outcomes.

The above principles are often more readily accepted and applied within successful corporations than in the lives of individuals or families. So here is a business example to help drive these points home.

Several years ago, I was reading an article in CFO magazine which touched on this issue. The article explained that in order for many companies to achieve full potential they might have to change CFOs or perhaps other members of the management team. I believe the example was this: If a \$10 million company wants to move to \$100 million, it will often need people with greater talent, skill and professional connections. The cycle then repeats itself. If the company has potential to grow to \$5 billion dollars, it will likely have to change and/or add some higher skilled, perhaps brighter and more influential personnel to get there.

Some people become so emotionally attached to certain advisors or colleagues that they choose not to move up to other people with greater capabilities. A CEO who behaves this way risks being terminated by the shareholders or board of directors. Such behavior rarely persists within public companies. It is more prevalent within private companies. Commonly such dysfunctional behavior is found running rampant within *family* owned and operated businesses. Basically those environments with the least accountability or greatest *emotional attachments* suffer from the highest degree of dysfunction.

Virtually all of the potential clients I meet with want to take a truly macro comprehensive approach to their lives, business interests and finances. They quickly realize that if they ran their company(s) as chaotically as they run their personal finances, they would be fired. So how is it that someone can be incredibly effective at the business where they are employed yet so negligent when it comes to running their own life and finances?

It is really quite simple. They have never thought about it in this perspective. They fail to see their own net worth as though it is a functioning business. Thus the universally sound principles of business management are not applied to their personal situation. The challenge lies in helping clients first see these dots. Then helping them connect those dots by applying sound business principles ultimately leads to a much more *effective* management system for finance, business and life.

My clients *all* say they want to become better organized and focused on what is really important to them. They need some outside vision, a fresh perspective and someone with a lot of 'turnaround' experience to get them from where they are to where they would rather be. They are able to recognize *and* admit that if their company was as poorly run as their lives, it would go

out of business. Just as companies in a state of chaos or dysfunction require a 'turnaround' management team, people's lives can benefit from such an approach.

It all starts with honest reflection of who you are, where you are and what is truly most important to you. Next you must assess your own strengths and weaknesses. Then you must assess the capabilities and limitations of your existing team of advisors. What needs to happen in order to get you where you really want to be? Who is capable of helping you make the transition and who is not? Those advisors who cannot help you identify and achieve your vision *must* be replaced by professionals who have proven experience in such endeavors. You can still play golf or socialize with the advisors or colleagues who lack the skills, talent or perspective to play your 'A' level game. It is their own lack of talent and/or discipline which precludes them from playing the 'A' level game. It is they who have 'self-selected' not to move up to that level. This isn't necessarily good or bad, it is just reality. Not everyone wants to play the 'A' level game. You should not force them into it. They should not exaggerate their ability thus slowing or stopping your transition. You can still be friends.

Once the client learns to recognize and appreciate that an 'A' level game exists they become more open to trading some or all existing advisors for 'A' level specialists. It is a lot like turning around a company or a sports franchise. 1) First, vision. You must see your potential. 2) Then you must assemble a team of dedicated and exceptional people. 3) Next, you create a brilliant game plan capable of delivering your desired outcomes. 4) Then you empower your people to execute their respective duties. 5) You must hold everyone responsible and accountable to their roles. 6) You must make sure that everyone communicates effectively and stays focused on your plan and its objectives.

Playing the 'A' level game sounds incredibly complex because it is more difficult than typical mediocrity. The tradeoff is that the journey is more difficult but the rewards are far greater. Everyone I know who has succeeded in their attainment of 'A' level play will tell you it was a bit of a struggle but well worth the effort. Looking back they all realize that the more interdependently they behaved, the more self-actualized they became. Simply stated, the more effectively we delegate to the exceptional members of our team, the greater our degree of effectiveness and personal freedom.

Every year financial related firms spend *hundreds of millions* advertising how much they 'care about the client'. They each claim to offer some special and unique service. To contrast this, I must point out the obvious. 'A' level consumers *nearly always* have accounts with more than one such firm. One of many obvious reasons is this: If firm #1 won't help clients accomplish what they want, then either firms #2, #3 or #4 will. The self created red tape and roadblocks that preclude firm #1 from facilitating the client's goals will be non-issues at one of the more competitive *client-centered* firms. Some may call me crazy for saying this, but *I think that innovative client-centered service is the surest way to attract and retain 'A' level clients*. Those firms mired in self inflicted red tape, roadblocks and bureaucracy are less competitive in 'A' level markets. As consumers become more aware of the 'A' level game, they demand a higher standard of service. Greater discernment at the consumer level is already causing dramatic changes in the marketplace, but most firms are too slow in responding. Some professionals or firms either do not want to or do not know how to play the 'A' level game. Very few have achieved mastery or meaningful leadership.

It is the bureaucratic systems, red tape and adherence to old paradigms at legal, accounting, insurance companies, banks, trust departments and investment firms which get in *everyone's* way. Many are institutionally centered rather than client-centered. Advertising which promotes client-centered service either stands up in the trenches or falls short. Behavior and performance are measurable based upon outcomes. This truth will set clients and those that serve them free to achieve new heights. It will also devastate those whose behavior is not in alignment with correct principles and the demands of 'A' level clients and professionals.

In order to achieve true 'A' level relationships, you must define what you expect of each member of your team. Here is just one example of what I expect. I believe that 'A' level clients should be treated as special. We are willing to pay for special service and if we don't receive it, we *must* go elsewhere. If one of my clients is capable of investing \$25 million or more with an investment firm, I insist that my client be on a first name basis with the president, CEO or some specially designated person of authority within that firm. Here is why: If my client wants to wire \$10 million to close a business deal today in Europe or Asia, we don't want some person in a cubicle blocking the acquisition. As long as the client isn't violating any State, Federal or International regulations, the transfer should happen seamlessly and in a timely fashion.

Even the greatest of relationships with your broker is sometimes not enough. Even the branch manager sometimes lacks enough authority to play this definition of the 'A' level game. The bottom line is; it is rare to find a completely effective 'A' level *Strategic Alliance* or *partnership* with a broker and branch or even regional manager because, these people along with the person in the cubicle all have to follow the law *plus* company procedures. Often, they cannot define or articulate the difference between legal restrictions vs. company policy. The 'A' level game *must transcend* corporate bureaucracy. Rationalizations such as 'it's corporate policy' or 'that's the way we've always done it' cannot be accepted or respected in this 'A' level game.

Those individuals and/or companies which 'self-select' not to play your 'A' level game must be avoided. Dynamic execution and powerful outcomes cannot be *consistently* achieved by anyone other than 'A' level specialists. Of course this 'A' level game is a two way street in that such results are only available to consumers who can appreciate and are willing to pay for 'A' level representation. Perhaps it all comes down to the level of discernment on everyone's part and a dedication to achieving and maintaining excellence. Some people think excellence doesn't matter. Some think they only have to be 'good enough' or slightly better than the last person or product. Excellence is a foreign concept for the majority and a way of life for far too few.

How long does it take to transition into the 'A' level game? It all depends upon several factors such as:

1. Where are you starting from? What level of infrastructure do you have now? How many of your existing advisors if any can make the transition with you? How quickly you can answer critical questions so you cease to be a moving target also makes a difference.
2. How much time and attention you contribute to this process plays a huge role in both how long it takes and what outcomes will be achieved. How committed you and your team

members are really matters. Clients and professionals who view this as a priority vs. a distraction will progress faster and more effectively.

Transitioning from one's current level of play into a truly 'A' level game always requires time and effort. How quickly you forward critical information and make decisions is perhaps the single greatest factor. I tell clients to expect the creation of their Macro Strategic Plan™ to take three to nine months. A *total* transition to the 'A' level game usually takes six to 24 months. I have seen some people take longer, sometimes as much as three or four years. People who become impatient and feel it should happen faster for them are *usually* those who have the least amount of experience in dealing with complicated *personal* financial matters. Often, they postpone or just do not do their homework. As a result, they have little understanding of the process because they are failing to align their thoughts or actions with key principles. Often they are too *distracted* by life and/or business to treat this as a top priority. It is important to note only some of the components of this process can or should be delegated to professionals. The more involved the client is, the greater the probability the client will achieve a brilliant outcome.

Moving to the 'A' level game is much like striving for a gold medal in the Olympics or winning any championship. Those who aren't fully committed to the process and do not follow proven methods or adhere to the training schedule are not likely to reach the desired outcome. Rather than complaining about how someone *feels* that it is taking too long, it would be most effective to examine one's own level of participation. Could you be holding up the process? Do you have an old advisor(s) who is causing delays or just cannot transition to the 'A' level game? *You must decide if you want something done fast vs. the best things accomplished brilliantly.* Certain elements of timing will be outside of your control or that of your advisors. There may be nobody to blame for this, sometimes that is just the way it is. Sometimes things just take as long as they must. The best thing you can do is *first*, be proactive and responsive, *then second*, make sure your advisors are doing the same.

One of my company's mottos is 'No Wimps, No Whiners'. If everyone lived by this motto, the world would be less frustrating. Besides, if it helps at all, whining is not a good long-term solution. I submit that a commitment to excellence combined with 'A' level behavior produces the very best results for everyone. In the long run 'A' level success is reserved for those consumers and professionals who dare to go 'outside the box' and refuse to settle for the status quo. The 'A' level game is reserved for those who are more evolved and smarter than the average millionaire or professional.

The 'A' level game is available to anyone who wants to play it. I encourage you to refer back to this article from time to time in order to see if you and your advisors are on the 'A' level track. Whenever you feel too consumed by life's responsibilities or your career, please remember this:

***Most opportunities come at an inopportune time, so they are often misinterpreted as distractions.***

The busier you are, the more you need to remember the quote above. Plus let's not forget that busy does not necessarily equal effective. The 'A' level game is all about effectiveness rather than busy-ness or the status quo. Those who dare to strive for 'A' level performance are always better off than those who choose not to try or give up before they achieve excellence.



*Bruce Wright's strategies have been successfully implemented by financial services professionals, wealthy individuals and families across the country. His book, *The Wright Exit Strategy – Wealth; How To Create It, Keep It and Use It*, is being endorsed by industry leaders and wealthy consumers, alike, as the first true guide to *Advanced Macro Wealth Management™* and *Macro Strategic Planning™*. Additional information on Bruce Wright, his speeches, conferences, consulting services and *The Wright Company* may be found at [www.thewrightco.com](http://www.thewrightco.com) or by calling 1-800-997-2664.*

## Enduring Value

Commodities and transactions are easily found on price lists. True value -- the kind that exists and endures beyond the boundaries of "the deal" -- is somewhat ambiguous and thus cannot be printed on some generic list of services or transactions. Integrity, technical competency, relevant experience and creativity combined with wisdom are the professional values for which intelligent, successful clients hunger. True value is often a subtle thing, best determined by each project or desired outcome. The wisest clients know that their best outcomes will be achieved through competent, caring, creative vision, sound execution and the principle of win/win for **everyone** involved.

When I want an important project accomplished brilliantly, I find the very best professionals and compensate them so that they have a stake in the endeavor. Great people are hard to find and are worth their weight in gold. They do not work off of a price list. They are not commodities. Great professionals produce results of enduring value.

(Excerpted from *The Wright Exit Strategy - Wealth: How to Create It, Keep It, and Use It* by Bruce R. Wright)