

MARGO WHITE



**SURVIVORS
INVENTORS**

Insurance Broker Edition

SURVIVORS, INVENTORS: Insurance Broker Edition

MARGO WHITE

SURVIVORS INVENTORS

Insurance Broker Edition

A powerful playbook that shows you how to
read every prospect's mindset,
smash through resistance to change,
and unlock a clear vision of your brokerage's future.

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Survivors, Inventors: Insurance Broker Edition

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INTRODUCTION

I don't believe in motivation. I never did.

Motivation is what people chase when they don't understand what's happening, when they're stuck in a fog and all they have left is energy. But energy without clarity is just thrashing in the dark. You don't need motivation when you can *see*. You don't need hype when you understand the structure underneath what you're doing.

And that's what most brokers are missing - not work ethic, not discipline, not hunger. Clarity. Especially when it comes to prospecting.

The brokers who stay stuck in small groups - the ones who hover for years around the same 20-life or 50-life accounts - aren't dumb. They're not lazy. They've just never been taught how to *read* a deal. They don't understand why a prospect says yes to them - or no. They mistake politeness for interest. They build their entire process around chasing attention instead of understanding the *architecture* of decision-making. Worst of all, they've convinced themselves that bigger groups are harder, more political, more complex. In truth, the opposite is usually true.

The bigger the group, the more consistent the behavior. The more stable the psychology. The more *predictable* the decision. The patterns are clearer - if you know how to see them.

That's what this book is about. Not scripts. Not motivational quotes. Not another template to wallpaper your CRM with. This book shows you what's *already happening* inside every deal you're in. The structure beneath it. The psychology behind every yes - and every quiet no. Because whether you read this book or not, that structure is still running. It was there when you won a deal and didn't quite know why. It was there when you lost one and couldn't explain it.

So, fair question: why am I giving this away?

Your time isn't just limited - it's expensive. Whether you're reading this in your office or listening in the car, you want one thing: proof that this is worth your attention.

I get it. I hold non-fiction to the same standard. Before I dive into any business book, I ask two questions:

Why is the author *really* writing this?

And what do they want me to do after I read it?

Because let's be honest - unless you're Jordan Peterson or writing psychological thrillers at Stephen King's pace, you're not living off book royalties. Writing a book takes months, sometimes years. Nobody does that just for fun. Usually, they're selling something - credibility, a methodology, a ticket to the next funnel.

That's not a bad thing. It's just the truth.

So here's *my* truth: this isn't a vanity project. It's not a "content dump." It's a playbook. A blueprint. A field guide to how I think, work, and win in the B2B space - especially in brokerage and consulting. From now on, it's part of the onboarding kit for every new client at Prospecting Broker.

This book isn't meant to sit pretty on a shelf. It's meant to sync your team with how we operate - so no one wastes time, money, or energy. It'll help your people understand what we're doing, why we're doing it, and how to run outreach like someone who actually belongs in the boardroom. This is how we start winning - together.

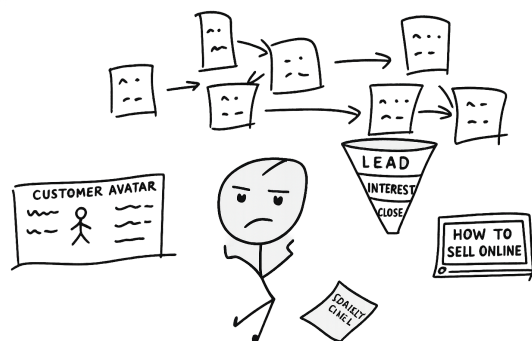
Let me back up.

I started in sales and marketing when I was 15. No mentor. No quotas. No fancy software or dashboards. Just a prepaid phone, a thick skin, and the urgent realization that if I didn't figure out how to sell, I'd have to take a very different path - and fast.

So, I read everything. Sales books, psychology, persuasion, philosophy. I wasn't reading for motivation - I was studying *behavior*. I wanted to understand what made people say yes, what made them walk away, and what made them *commit*. I was trying to reverse-engineer the human mind - one deal at a time.

Then came the great "Customer Avatar" gold rush.

If you were around 15 years ago, you remember: suddenly, marketers had a shiny new toy. Build your ideal buyer. What car do they drive? Do they own a dog? What kind of shoes do they wear? It was fun. It was creative. And it was utterly useless.



Nobody told us what to *do* with that information. How does your pitch shift if they have two kids? How does your offer change if they live in the suburbs and drive a Mercedes? Spoiler: it doesn't. It was all surface-level nonsense. And in B2B? Even worse. You can't build a serious strategy around what your CFO prospect had for breakfast.

Then, predictably, the pendulum swung the other way. Suddenly it was all about *personality types*. Jungian archetypes, DISC profiles, "Are they a Mediator or a Commander?" Okay... great. Now what? What do you *say* differently? What changes in your deal flow?

Nothing. Again - no one had a clue what to *do* with the labels.

And that's when everything got loud, cluttered, and expensive. Marketers drowning in complexity. Brokers second-guessing every outreach. Companies convinced that understanding their buyers was a luxury reserved for giants like Apple or McKinsey.

But in that chaos, I found the thread. And I followed it.

What I saw - over and over again - was this: beneath every polished professional persona was an *entire inner universe*. Emotions. Triggers. History. Risk tolerance. Every decision was being filtered through an internal lens. And yet...

You don't need a PhD to understand it.

You don't need to psychoanalyze your prospect or diagram their childhood trauma.

You just need to know one thing:

Which core force is driving them right now.

And once I saw that, I saw *everything*.

Because everyone you meet - every prospect, every buyer, every VP - is either a **Survivor** or an **Inventor**.

That's it. Two types. Not seven. Not sixteen. Just two.

Once you know which one you're talking to, the entire conversation shifts.

Survivors and Inventors don't just *act differently* - they process risk, opportunity, and time through completely different internal systems. You'll learn to see it. And when you do? You'll never unsee it.

Even better, sometimes it takes less than ten minutes to spot. No tests. No surveys. Just observation, listening, and a tiny dose of pattern recognition.

It sounds elegant because it *is*. But getting to this point wasn't elegant at all.

I've been using this framework for years - first instinctively, then intentionally - but structuring it, naming it, backing it with research was its own full-time job. It stretched me. And some of the insights I uncovered while writing this... they hit me as hard as they'll hit you.

I didn't dumb it down. Despite every trend screaming "Keep it short!" or "Write for TikTok brains," I wrote this for *you*. The smart reader. The strategic mind. The one who can track ideas, ask deeper questions, and actually wants to understand *why* things work - not just be handed a quick tip and a pat on the back.

Let's be honest: if your deals are worth tens or hundreds of thousands of dollars, you can't expect to crack the strategy on a 15-second TikTok clip - or even a 15-minute webinar. The decisions you're navigating aren't made in a dopamine loop. They're made in rooms with budgets, politics, reputations, and fear. You're not selling candles on Etsy. You're influencing complex systems. That requires real thinking. Real structure. Real frameworks that can hold up under pressure - not just marketing fluff repackaged into clickbait content.

That's why this book isn't short. In fact, this is the *short* version. The full system, with all its nuance and firepower, lives inside my private consultations and the frameworks I give only to top clients at Prospecting Broker. But what you're

holding right now is still the foundation of everything I do. It's the spine of the strategy. And if you take it seriously - if you read it the way it was written, not like a blog post but like a field manual - you'll get a different lens on every prospect, every deal, and every "no" you thought was personal.

Survivors, Inventors: Special Edition for Brokers is for those done playing guessing games. It's for the ones sick of being told, "Let's start with HR" like they're offering snack machines, not handling the second-largest operational expense in the company.

By the way, my intent is not to teach you how to sell. It's to show you how people *buy*. I'll help you decode what's really happening in the rooms you *don't* get invited into.

If you've ever delivered a killer pitch, got all the smiles and nods - and then watched the deal wither into nothing over six silent weeks... this book is the missing chapter. You'll finally understand why your "sure thing" stalled after the third call. Why they asked for a proposal and ghosted you. Why you lost to the Incumbent - even though *everyone* knew their numbers were worse.

The brilliance of this book isn't that it invents a new method. It reveals the one that's already running. The silent one no one names - because naming it makes things a little too real.

This is for those tired of trying to sell innovation to buyers terrified of change. Tired of hearing, "We'll circle back" when they really mean "Go away."

This book rips the mask off the decision-making process.
Inside, you'll meet the only two buyer types that matter in B2B:

Survivors - defenders of the known. They crave stability. They believe the devil you know is better than the one you don't.

Inventors - architects of what's next. They need motion. They feel safe when the world is shifting and they're adapting faster than the chaos.

And then - once you know who you're talking to - I'll show you how *both* types move through the same transformation: From **Inner Minimum** (quiet tolerance) → to **Inner Breakdown** (the subtle crack) → to **Inner Maximum** (the only point they'll act).

SURVIVORS, INVENTORS: Insurance Broker Edition

What makes it so powerful is that it's not theoretical. It's built from my own scars - deals won, deals lost, years spent in brokerage boardrooms, learning how egos break, how trust actually works, and why your smartest competitor is usually ignored while someone else with less to say walks away with the contract. You won't find empty enthusiasm here. No recycled frameworks. No fairy tales about how a clever question changed everything in a single meeting.

You'll find a map - drawn in real time, under real pressure, with real money on the line. It's not always pretty. But it works.

Welcome inside.

THE SPREADSHEET BROKER IS GONE. LONG LIVE THE STRATEGIST.

There's another reason - maybe *the* reason - you should read this book like your career depends on it: because, honestly, it might.

AI isn't coming. It's here. And it's sharpening its teeth on the easiest prey first. Guess who that is? The "spreadsheet brokers." The ones who walk into meetings with nothing but a carrier comparison chart and a polished PDF. The ones still chasing "easy wins," convinced that returning 8 a.m. client calls and keeping track of policy renewals makes them indispensable.

Spoiler: it doesn't.

If your entire value can be summed up in a chart and a couple of polite phone calls, you are exactly one algorithm away from irrelevance. AI is already writing proposals, analyzing risk, building plan designs, and responding to service tickets with more charm and zero caffeine dependency. It doesn't sleep. It doesn't panic. And it certainly doesn't charge a commission at renewal.

And I say this as someone who's already seen the guillotine lower - on *one of my businesses*. I used to think copywriting would be safe. In 2020, my business exploded. Everyone needed digital messaging, sales pages, email sequences. I thought I was surfing the wave. Turns out, the wave was AI. And AI doesn't care how clever your subject line is.

Today, major publishers and global agencies are replacing full creative departments with software that writes faster, cheaper, and - let's be honest - "good enough" for most of the world.

So why am I still here?

Because it was never just about the copy. It was the *thinking* behind it. The strategy. The uncomfortable truths I say out loud that everyone else is too polite - or too politically entangled - to touch. That's the real value. That's what can't be outsourced.

It's the same with you.

If all you're bringing to the table is *information*, congratulations - you've just been downgraded to optional. But if you bring *interpretation*... if you help frame the decision, navigate resistance, translate uncertainty into movement- that's the kind of human leverage AI can't fake. Not yet, at least.

Brokers who built their careers on quoting engines and policy specs aren't going extinct because they're bad at their jobs. They're going extinct because their *entire* job can now be replicated by a machine with an API key.

Meanwhile, the ones who will not only survive, but dominate, are the ones who evolve. The ones who stop being "order takers" and start becoming advisors, interpreters, navigators of real-world complexity. The ones who don't just hand over information, but help companies *decide what to do* with it.

Because let's be honest - AI might be fast, but it still doesn't know how to walk into a boardroom full of anxious executives and make them feel like everything's under control. It doesn't know how to read the silence after a budget objection, when the CFO looks down but the CEO leans in. It doesn't know when to press forward, or when to back off and let fear breathe.

But you can. And if you don't learn how... well, there's a very polite little robot waiting to take your renewal. Probably already drafted the email.

MARKETING vs. PROSPECTING

Quick detour - but an important one. Let's talk about the weirdly controversial take that keeps me up at night (and no, it's not pineapple on pizza).

I separate marketing and prospecting like divorced parents at a kid's birthday party. They're not the same thing, and every time someone tries to blend them into one big happy family, it ends exactly how you'd expect: awkward tension, poor communication, and someone crying in the car ride home. When you confuse the two, you don't just waste budget - you sabotage your strategy. Because the rules, psychology, and timelines for each are completely different.

Expecting a high-level decision-maker to click a link, sign up for your free webinar, and then book a 30-minute "discovery call" through your Calendly is... well, adorable. But also delusional. These people are not scrolling LinkedIn hoping to stumble upon an aha moment wrapped in a lead magnet. They're not out here looking for "value." They're trying to survive back-to-back board meetings, resolve internal fires, and keep their company from going sideways by Q4. They're not thinking, "You know what I need today? A beautifully branded funnel experience and a carousel post about synergy." They're thinking, "If I get one more 'just checking in' email, I might throw my laptop into the river."

That's why marketing alone doesn't cut it in B2B - especially in industries like brokerage, insurance, and finance. These people need a *reason* to talk to you. And that reason rarely comes from a polished graphic or a clever post. It comes from direct, intelligent, well-timed outreach - also known as prospecting.

Marketing waits. Prospecting acts. Marketing posts and prays. Prospecting gets in the room, starts the conversation, and keeps showing up until the deal is closed. Marketing is passive awareness. Prospecting is active intent. It's the difference between putting up a billboard and walking into a boardroom with a proposal in your hand.

If you're tired of shouting into the void and crossing your fingers for leads, maybe it's time to stop attracting and start initiating. Because in the real B2B world, the money doesn't move because you're visible. It moves because *you* do.

And here's the part that makes marketers twitch: if you're selling B2B - specifically to decision-makers like CEOs, founders, and CFOs - you can absolutely survive without a marketing campaign. Yes, even in 2025. I know, sacrilege. But while most people are busy chasing followers and polishing their brand voice, there's a quiet group of professionals doing something very different - and very effective.

Let me introduce you to the shadow millionaires.

These are companies you've never seen on Instagram. No viral threads. No inspirational LinkedIn posts about mindset, coffee, and morning routines. And yet - they're closing seven- and eight-figure deals with precision. Why? Because they do one thing better than anyone else: they prospect like professionals.

They don't spray and pray. They handpick their targets like they're selecting rare wines. They study them like they're writing a thesis. They craft custom outreach that feels like a personal invitation to an exclusive inner circle. And they don't expect results overnight. They know the game is long, and they play it that way - because they understand that real influence isn't built through clicks. It's built through trust, consistency, and timing.

You won't see them running Facebook ads. You'll see them shaking hands at charity galas after a not-so-accidental meeting. Sending handwritten notes that somehow arrive on the exact day their prospect signs a new lease. Attending conferences where their target just happens to be speaking. They slide into the room with surgical precision - and once they're in, they stay.

That, my friend, is prospecting. It's quiet. It's intentional. It's strategic warfare with a velvet glove. And no hashtags required.

Eventually, every serious player learns the golden rule of high-level prospecting: arm yourself with patience - or go home. Because here's the truth that doesn't fit neatly into a funnel webinar or a TED Talk headline: real prospecting doesn't deliver dopamine hits. There's no instant conversion button. No "limited-time offer" that magically closes a \$2 million deal in three clicks. This isn't Shopify. This is power, politics, psychology, and pressure - all colliding in a process that takes weeks, months, sometimes years.

The best prospectors know this. They don't sit by their inbox refreshing like it's Vegas. They build long-term infrastructure. They study their targets like anthropologists. They know that tactics closes big deals. And because of that

mindset, they win - not with one lucky close, but with years of recurring revenue, referrals, and influence.

These are the people who quietly build empires behind closed doors. No awards. No speaking gigs. Just results.

So here's the verdict - written in ink and carved in granite of the B2B world: Marketing is optional. Prospecting is oxygen. No prospecting, no specific target. No specific target, no strategy. No strategy, no deal. End of story.

And by now, you've probably realized that every single idea in this book wasn't born in a marketing brainstorm or a content calendar. These aren't theories scribbled on a whiteboard in a WeWork. They were built in the trenches - crafted in cold calls, tested in boardrooms, refined in front of buyers who don't return emails and definitely don't care about your pitch deck.

Everything you're about to read was forged in the fire of real, high-stakes prospecting. For founders. For CFOs. For CEOs who have a radar for BS and a graveyard full of vendor proposals they never even opened.

But *Survivors, Inventors* goes beyond prospecting tactics. This isn't a book about selling. It's a book about *you*.

Because underneath every sales call, every piece of outreach, every strategy... is identity. And every person builds their business, their relationships, and their life around one of two dominant instincts: you're either a Survivor, or you're an Inventor.

Survivors are the warriors. The grinders. They make it through hell, stitch themselves back together, and show up on Monday like nothing happened. Inventors are the rule-breakers. The ones who don't just rebuild - they redesign. They see patterns others miss. They pivot before the room knows it needs a pivot. And they build what comes *next*.

Neither is better. But knowing which one you are and your prospect is, changes everything.

It changes how you sell. How you speak. How you show up. How you attract clients. How you build a business that feels like it *fits* - instead of forcing yourself into a costume that was never made for you. Because the truth is, most people don't

fail because they're lazy. They fail because they're acting. They mimic what success looks like. They copy tone, style, strategy. They show up in meetings wearing someone else's energy. And it's exhausting. It's also ineffective - because people can smell "fake" before you finish your sentence.

And when you try to be everything to everyone, you end up with nothing. No clarity. No resonance. No edge.

One of the biggest gifts this book will give you is the ability to see yourself clearly, and use that knowledge like a weapon. Are you a Survivor who wins through grit, reputation, and relationship? Or an Inventor who wins through change, vision, and timing?

Once you know that, everything starts falling into place.

You'll stop chasing clients who drain you. You'll stop second-guessing your message. You'll stop trying to "sound like a thought leader" and just sound like *yourself*. You'll move from trying to convince... to naturally attracting the people who are already built for your offer.

So yes - this book will teach you how to prospect. But more importantly, it'll teach you how to *win as you*. And once that clicks, you won't need to be louder, slicker, or more "marketable." You'll just need to be more *you*. And that's when business starts to feel less like survival - and more like power.

And honestly? I'm not worried about whether you'll use what's in here. You will. Everyone who hears this framework - clients, podcast hosts, even strangers at conferences - has the same reaction: "This just makes sense."

And once it clicks, you start seeing Survivors and Inventors everywhere. On your team. In your clients. In your family. And yes - in yourself.

WHY GREAT OFFERS STILL GET REJECTED

Ever pitched something that's clearly, objectively, almost insultingly better than what your prospect is currently using - and still got rejected?

You're sitting there, proud of your elegant, high-value solution, thinking, *"This offer is so good even my competitor's mom would say yes."* But the prospect just stares at you like you offered them a coupon for expired yogurt.

Here's what I've learned after years of selling to CEOs, founders, and people who make multi-million dollar decisions before lunch: they're not saying no because your solution sucks. They're saying no because you're asking them to change. And no matter how smart, wealthy, or experienced someone is - change still makes people nervous.

There's this myth that there's a "wrong type of prospect." There isn't - unless they're flat-out broke, in the wrong market, or selling essential oils while you're pitching enterprise software. Everyone else? They're not the wrong fit. They just make decisions differently.

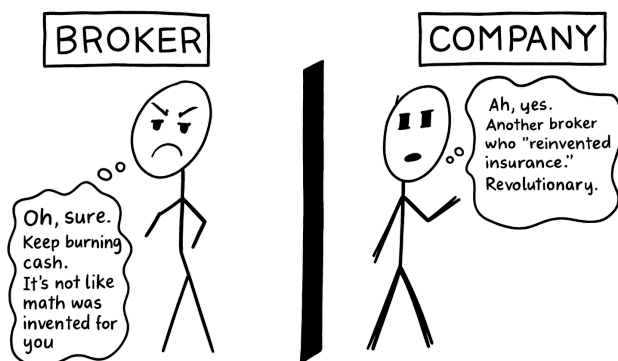
And let's not forget: your pitch - this thing you've delivered a hundred times, with stories, numbers, even perfectly timed jokes - that's familiar terrain to you. You've walked this path. You've seen the outcomes. You've tested, failed, refined, succeeded. But for them? You're asking them to step into the unknown... and to be the one who signs the dotted line if it all goes sideways.

Change comes with responsibility. That's the part we forget.

You're not just asking someone to switch benefits providers. You're asking them to put their name on a decision they can't fully control. To say, "I believe this will work." And if it doesn't? They own the fallout. Their reputation. Maybe their job. Their team's morale. The trust of the board. All of it.

Even if that's not objectively true - even if the real-world consequences would be minor or easily managed - that's how their mind is processing the risk. That's the emotional math happening behind the poker face. It doesn't matter what *you* know

to be true. What matters is what *they* feel is at stake. Because perception, not logic, is what tightens their grip on the status quo.



So no, it's not about your offer being "too early," "too expensive," or "too complicated." It's about how they make decisions. That's what this book gets into. We unpack how to actually understand the person on the other end - not just what they do, but how they think. We break down how to sell in a way that respects their fear of change without apologizing for your value. Because that's how trust is built.

You'll stop pitching from your point of view and start aligning with theirs. That's when things shift. That's when your "obvious solution" actually lands as obvious. And that's when deals that used to slip through your fingers start sticking like Velcro.

If you've ever felt like you're saying all the right things but still not closing, this is probably why.

You're not selling the wrong offer. You're just selling it to the right person in the wrong way.

And if you want to move the sale forward - really forward - you have to do something most people never think about: you have to replace your prospect's fear of change with a bigger sense of excitement. Not hype. Not noise. *Excitement with teeth*. Excitement backed by logic, timing, and strategy - something their brain can carry into a room you'll never be invited into.

Now, let me be clear - when I say excitement, I don't mean channeling your inner Tony Robbins and screaming "LET'S GO!" on a Zoom call. That might work for selling a \$47 course with a bonus PDF, but in a boardroom filled with risk-averse finance people, cynical ops managers, and a CEO who's seen 300 vendor pitches this year? That energy will get you uninvited before the coffee kicks in.

This isn't about impulse. That might get you a yes from one excited buyer. But in B2B? One excited person doesn't close the deal. They carry the deal - into rooms you're not in. Into conversations where there's no sales deck. No call. Just them and a group of skeptical stakeholders asking, "*Why should we change what's already working?*"

And that's the moment you need to win.

The problem is, most people never prepare their champion for that moment. They're so busy perfecting the pitch, polishing the slide deck, and lining up testimonials that they forget: **the real sale happens *after* the call**. After the demo. When you're not there to defend it.

Marketers love to debate whether people buy emotionally or logically (usually while quoting Daniel Kahneman to sound deep), and motivational speakers will tell you every decision is emotional (right before they upsell you). But none of that matters when your prospect is about to walk into a meeting with a CFO who's allergic to risk and an HR director who still hasn't forgiven the last failed rollout.

Because here's what's actually happening behind the scenes:

You're not selling a product. You're equipping someone to sell your product *on your behalf* - when they're alone, when there's no script, and when the tone has shifted from *inspired pitch meeting* to *defensive budget justification*.

Even if they *are* the sole decision-maker on paper, they're not making that decision in a vacuum. They'll still have to defend it when the CFO raises an eyebrow, when a skeptical colleague questions the change, or when the implementation team starts whispering about disruption. At some point, they'll have to explain this move to someone - whether it's their boss, their board, or their staff. And when that happens, they won't defend your ideas. But they will defend their own. If your offer becomes *their idea*, the burden of belief follows.

That's why great salespeople don't just change minds - they install beliefs. They don't bulldoze the conversation. They insert a future that already fits into the prospect's storyline - what they value, where they're going, how they want to be seen inside the company. When the offer clicks into that narrative, it becomes *their* idea. And when it's their idea? They'll pitch it harder than you ever could.

So if you want to close more deals in the real world - the one filled with politics, multiple decision-makers, personal agendas, and ten other vendors stacked behind you - stop trying to impress the room you're in. Start equipping your prospect to win the rooms you'll never see.

To do that, you have to understand more than just what they want. You need to know *why* they want it, how they process risk, and what kind of decision-maker they become when the spotlight isn't on you... it's on them.

Spoiler: closing high-level deals doesn't require you to go in guns blazing, dragging the competition, and flexing your ROI calculator like a sword.

That approach? Predictable. Tired. Prospects are already bracing for it before your call even starts. They expect the outsider who bashes the incumbent, flashes a few slides, promises "better, cheaper, risk-free," and disappears when implementation hits a bump. Groundbreaking stuff.

So here's your first competitive advantage: don't be that person.

Because let's be honest - nothing about that approach builds trust. You don't earn influence by proving someone wrong about a choice they've already emotionally defended. You don't close six-figure deals by slinging shade.

Instead, the real move - the one that actually lands - is knowing your prospect better than they know themselves.

If this book does what I intended, if it lands the way I wrote it, then by the time you're halfway through, you'll no longer treat prospecting like a raffle ticket you drop and pray for. You'll understand this isn't gambling - at least, it shouldn't be. **Real strategy means you don't wait for a callback, you build the conditions that make one inevitable.** You don't sit in silence hoping the right person circles back - you start shaping the conversation before the decision-maker even knows your name.

Then, you walk into the conversation not to pitch, but to understand. Ask the questions no one else bothers to ask. Listen like your close depends on it - because it does. Say the one thing no one else has had the guts or clarity to say. And watch them lean in - not because you're louder, but because you're *actually saying something real*.

That's what this book is about. If nothing else, it'll upgrade the way you speak to people. It'll help you spot what matters. Not just budgets or timelines - but behavior. Personality. Patterns. The story your prospect is quietly telling themselves about their future - and whether you belong in it.

Now, I know what you're thinking: "*Sounds great. But isn't that a lot of work?*"

It can be. Especially if your plan is to become an amateur therapist and build a 34-slide personality profile for every CFO in your CRM. If you've got unlimited time, zero pressure, and a dream of becoming a behavioral analyst - be my guest.

But let's be honest. That's exactly what the profiling crowd wants you to do. Walk into a meeting like Sherlock Holmes, wondering if your prospect is a Type 4 with a Wing 3 or maybe a Visionary Archetype with a Rebel Soul.

The problem? You burn time. You overthink. You leave the meeting with a theory instead of a clear next step.

But what if you didn't need seven types? Or eleven? What if you only needed **two**?

That's the magic of the *Survivors and Inventors* framework. It's not about analyzing your prospects to death. It's about seeing clearly - fast. With just two core types, clearly defined and fully usable, you'll know how to read a decision-maker within minutes. Not because you're guessing - but because you're picking up on patterns, cues, and subtle shifts in how they talk, move, decide.

When you know who you're talking to, you don't shoot in the dark. You don't misfire your pitch. You speak directly to what matters most to *them*. The best part about all of this, is you don't have to be a psychologist. You just need a system that shows you how to see people like a pro.

No personality tests. No fortune-telling based on someone's car or coffee order.

SURVIVORS, INVENTORS: Insurance Broker Edition

This book gives you that system. You'll learn how to quickly size up who's in front of you - how they think, what drives them, and how to position your offer so cleanly inside their worldview that saying yes feels like their idea.

You won't memorize sales scripts. You won't use Jedi mind tricks. You'll learn how to speak to people like a human who *gets them*. And when you can do that? People don't just listen - they follow.

B2B IN THE AGE OF GUT FEELING

Albert Einstein once gave an interview for a piece titled “Great Questions Asked by Great Scientists.” Cute title. The journalist, probably expecting chalkboard scribbles and cosmic revelations, showed up at Einstein’s house ready to collect something quotable. Instead, he found the man himself on the porch, rocking in a chair, puffing a pipe, and watching the sun clock out for the day like it had better places to be.

The journalist introduced himself - nervously, I imagine - and said he only had one question. A big one.

“What’s the most important question a scientist can ask?”

Einstein didn’t jump in with an equation or some polished quip. He stretched, like a cat in no rush to impress anyone, took a long drag from his pipe... and said nothing. For ten minutes.

The journalist waited - probably bracing for a lecture on spacetime, or a riddle that required a doctorate to decipher. But when Einstein finally opened his mouth, what came out wasn’t just fit for a lab. It belonged in everyone’s damn living room.

He said: “The most important question any person can ask is: Do I live in a friendly or hostile universe?”

Naturally, the journalist pushed for more. Surely there was something behind that. A footnote. A context. But Einstein didn’t flinch. He just kept going.

“The answer to this question determines what we are doing with our lives. If the Universe is a friendly place, we will spend our lives building bridges. Otherwise, we spend it building walls. The decision is ours.”

Now, on the surface, it sounds simple. “Friendly universe? Yes, please. Sign me up.” Feels good. Reads well. Makes for a decent Instagram caption.

But that’s the trap.

Because when Einstein dropped that line - the one that gets passed around like a motivational meme - he wasn't handing out a self-help fortune cookie. He was handing over a loaded weapon. And most people never realize they're holding the safety off.

You might assume the right answer is "friendly." I mean, who doesn't want to be the open-hearted optimist in the room? But here's the twist Einstein figured out - and here's why it matters, especially if you're the kind of person who doesn't just want to survive in business but win:

There is no right answer. There's only the one that serves your goal.

This isn't about hope. It's not about cynicism either. It's about strategy.

Because if you're a top performer - someone who doesn't just absorb content but extracts ROI from it like juice from a lemon - then eventually, reading isn't enough. You stop asking, "Is this true?" and start asking, "How do I use this?"

Try it. It's a fun little switch to flip in your brain. And once you do, you start seeing it everywhere.

Look at Einstein's question again through the eyes of a builder - someone trying to create something that lasts. You realize the real insight: both worldviews are tools. You don't need to pick one forever. You just need to know which one to reach for, and when.

Here's where most people miss the plot entirely.

In the XXI century, we've got cities, espresso machines, standing desks, meditation apps, AI algorithms whispering us reminders - and yet none of that has been around long enough to rewire the hardware inside our heads.

Humans have only been living in towns for about 10,000 years. Evolutionarily speaking, we're toddlers playing with spreadsheets and Slack.

Meanwhile, our hunter-gatherer brain? That thing's been running the show for three million years. It's older than capitalism, older than agriculture, older than your entire business plan - and it's still calling the shots behind the curtain.

So when you wonder why someone panics at a new idea, hesitates at change, or ghosts you after showing clear interest, it's not because they're dumb. It's because deep down, their brain thinks your proposal might be a tiger.

Let me ask you something strange. Not "what's your biggest pain point" strange, but *existential* strange:

Why the hell do humans still exist?

We're soft. We're slow. We sunburn easily. We can't outrun a squirrel, and if you drop one of us in the wild next to a tiger, it's not a contest - it's a late lunch. No fangs. No scales. Just skin, cortisol, and bad judgment.

So how did we make it?

We built tribes. We watched shadows. We whispered about danger in the dark. And we did something most motivational speakers would never dare to mention: We walked away from the shiny thing.

That's the survival move no one glamorizes. Not chasing the new. Knowing when *not* to pounce. Knowing when that "game-changing opportunity" is actually a cleverly disguised gutting. Knowing, at exactly the right moment, that it's smarter to assume the universe wants you dead - not because it's true, but because that belief just might keep you alive.

See, back then, thriving wasn't the game. Surviving was. And survival wasn't about being bold - it was about being boring. Stay still. Stick with the group. The ones who leapt at every new opportunity? They became cautionary tales in someone else's firelight.

And that wiring - three million years old - hasn't disappeared just because you now wear Rolex to pitch meetings.

Salespeople, however, still show up with charts, with ROI calculators, with "undeniable proof," and then stand there baffled when the prospect politely says, "*We're going to stick with what we've got.*"

Because the person across the table isn't making a spreadsheet decision. They're making a tribal one. Their body might be in a temperature-controlled office with an espresso machine, but their brain? It's still trying to make it through the quarter without getting speared by a bad call.

They don't pick the best offer. They pick the least threatening one. The one that feels familiar. The one that doesn't carry a scent of risk, embarrassment, regret, or a chewing-out from upstairs. That's what "safe" feels like.

So your "clearly better" offer?

It smells like *danger*.

You walk into their camp - confident, helpful, charming - and say, "Hey, everything you're doing? Wrong. That partner you've trusted for five years? He's been screwing you. Here's the evidence."

You think you just dropped logic. What you really dropped was a hand grenade into their certainty.

You didn't pitch a solution. You challenged their identity. Their tribe. Their track record. And in doing so, you triggered something far older than their CRM.

Of course they flinched.

This is the Age of Gut Decisions. We pretend it's all metrics and KPIs, but let's be honest - the suits just got fancier. The brain under the tie still twitches at the idea of change. It still whispers: *Better the devil I know*.

That's what you're up against. Not indifference. Not ignorance. Biology. Evolution. Three million years of pain-avoidance dressed in a Patagonia vest.

So no - your brilliant solution won't land unless you learn how to speak *past* the logic and *into* the limbic system. You don't beat a gut reaction. You honor it. You use it. You wrap your message in enough safety, familiarity, and self-preservation that it *feels* safer to move than to stay.

And even then, you'll still lose a few. Because having a great idea in a pessimistic market - like, say, the entire corporate world - is like handing a treasure map to someone who just buried their last team's failure.

You'll walk in with upside. With savings. With proof.

And they'll look at you like you just suggested replacing their morning coffee with a wheatgrass shot.

You tell them, “We’ll save you a million dollars,” and they nod... while quietly scheduling another year with the vendor who’s been fleecing them since the Obama administration.

You drop glowing testimonials from clients in the same industry - and they act like you brought them a storybook about unicorns.

“Interesting,” they say. “But not really applicable to our situation.”

And here’s the kicker - the *more* upside you offer, the *scarier* the leap feels.

Because big promises come with big stakes. And in times like these - and let’s be honest, *when aren’t* they like these? - no one wants to be the guy who bet on the wrong angel.

In moments of risk, people default to what they know. Even if what they know is broken. Even if it’s bleeding them slowly. Familiarity feels like survival.

It’s not logic. It’s rhythm.

It’s, *“If I did this last year and didn’t get fired, maybe I’ll try it one more time.”*

The most successful people you’ll meet are the ones who assume something’s going to go wrong. Not in a dramatic, doomsday-prepper kind of way - but in a calm, seasoned way, like they’ve seen this movie before and already know the ending. They walk into meetings half-expecting the Wi-Fi to die, the pitch deck to glitch, and the client to forget why they scheduled the call in the first place. And when it happens? They don’t flinch. They’ve already planned for it. These are the people who bring two laptops to a coffee shop and triple-confirm everything with a follow-up text that reads, “Just making sure.” While the rest of the room spirals because Plan A burst into flames, they’re already five steps into Plan C, sipping espresso like it’s just another Tuesday.

It’s not pessimism. It’s high-functioning realism. And in business? That wins.

Because underneath all the color-coded calendars and double-checked itineraries is something older than the internet, older than PowerPoint, older than the business suit itself. It’s instinct. That deep-down, wired-in reflex that kept your ancestors alive when the world was more “survive the night” than “optimize your funnel.”

Picture this. You’re walking in the woods. Quiet. Serene. You’re deep in thought, maybe reworking your Q2 projections in your head. Then - rustling. A shadow. A low growl. A wild animal is staring you down like you’re a protein bar in sneakers. Your body doesn’t say, “Let’s innovate.” It says, “Let’s rewind.”

Have I seen this before? What did I do last time to survive? Oh yeah - that one time I froze and the bear got bored and wandered off. Perfect. Freeze it is. Not glamorous, but still alive.

Because when the stakes feel fatal, innovation looks like a bad bet. Your brain isn't asking, "How do we level up?" It's saying, "Let's not die." That's survival logic. And even now - in boardrooms and pitch meetings and budget reviews - it still runs the show.

Now, let's say your brain has no bear file to open. No past scenario to copy. That's when it calls for backup - from the tribe. From your VP. From your mentor. From industry folklore. From that one consultant your CFO swears by. You scan for anyone who's seen this kind of animal before. What did they do? Did it work? Then let's do that.

And only - *only* - when the bear is still coming, and the old moves don't work, and the trusted sources are out of ideas... *now* you'll try something new.

That's how humans work. That's how business works. That's how B2B works.

Companies don't pivot because it's logical. They pivot because something stopped working, they acknowledged it, and they're bleeding out on the floor. Or, when they are absolutely sure they will soon be bleeding out on the floor. When revenue tanks, clients churn, and the C-suite starts eyeing each other like suspects in a murder mystery, that's when someone says: "Maybe it's time to try a different approach."

So where does that leave you, the strategist? The advisor? The one with the better offer?

In theory, this should be simple. Step one: Find your ideal prospect. Step two: Prove you're not a scam. Step three: Offer something better than their current setup. Step four: Close, celebrate, and humblebrag on LinkedIn.

That's the script we've all memorized. And it's not wrong. It's just missing the entire emotional half of the movie.

Because out here in the wild - especially in B2B - it's rarely the best expert who wins. It's not the person with the cleanest logic or the sexiest pricing. It's the one who knows how to navigate the emotional terrain of change.

Buyers don't usually choose between two vendors. They're choosing between certainty and disruption. Between tribal safety and professional risk. Between, "This kind of sucks, but at least I know how it sucks," and "This sounds better, but if it backfires, I'll be blamed for it."

People unconsciously design their work lives to reflect their worldview. They build systems, teams, and habits around a single core belief: "I live in a friendly universe," or "I live in a hostile one." And that belief colors every decision they make - how they buy, who they trust, what they say yes to, and when they slam the door shut.

And here's the twist no one tells you: both beliefs can be useful. Not because one's true and the other's false. But because, strategically, you need both.

Robert Greene, that cunning observer of human frailty, calls it "confirmation bias" in *The Laws of Human Nature*. He says we like to think of ourselves as logical creatures - measured, reasonable, slow to jump. But in truth, we make decisions the way a gambler picks a horse: gut-first. Emotion calls the shot. Logic just comes in after, like a well-paid lawyer, to justify the verdict. We don't weigh all sides. We cherry-pick whatever facts support the belief we're already clinging to, white-knuckled.

This isn't just a flaw in your boardroom or your quarterly planning. It's happening on the other side, too. Your prospects? Your customers? They don't just buy your product. They buy the story your product confirms about their world. They're not choosing features - they're choosing identity. Friendly companies call to the explorers: the mutualists, the collaborators, the ones who believe in abundance and handshake deals. Hostile companies? They attract warriors. The sharp-eyed survivors who see every negotiation as a risk ledger. They don't want hope. They want armor.

So you might be tempted to shrug and say, "Well, that's just the human condition, right? Why fight it?" But that's where amateurs stop - and professionals double down. Because knowing which camp you operate from isn't trivia. It's leverage. It's the kind of insight that gives you an unfair advantage - if you know what to do with it.

Let's start with the upside.

Once you figure out the lens through which your business sees the world - friendly or hostile - you stop guessing. You stop flailing. You start crafting a strategy that hits bone-deep. Your emails start to feel like they were written by someone who *gets it*. Your ad copy stops sounding like it was built by a committee and starts sounding like a trusted voice in the room. And your offer? Suddenly, it feels like it was built *just for them*. Because in a way - it was.

You speak in their dialect. You reflect their fears. You echo their priorities. And they trust you - not because you're slick, but because you're familiar. You're not trying to win over everyone. You're zeroing in on the people you were built for. And they can feel it.

The danger lies in trying to play both sides.

You've seen it before, probably on your LinkedIn feed. A company gets nervous. Conversions stall. So they start to wobble. One day, they're pounding the table with Grant Cardone energy: "Dominate. Close. 10X." The next, they're channeling Simon Sinek, whispering sweet nothings about purpose and starting with "why." Then, out of nowhere, they sprinkle in a little Steve Jobs minimalism - sleek fonts, white space, vague headlines that say absolutely nothing. The result? A brand that feels like it's going through an identity crisis. And your brain, even if it can't quite articulate why, just quietly backs away. Something doesn't add up.

Because inconsistency is the fastest way to make people back away. It's the business version of a stranger smiling too wide at a bus stop. Something feels... off. You don't want to stick around and find out what it is. You just want out.

Your marketing message needs to pick a side. Friendly or hostile. Survivor or Inventor. It has to carry a clear signal so your people can find you. Your website, your emails, even your headlines - they need to speak in a consistent dialect. But when you're face-to-face with a buyer, one-on-one in a real conversation - that's where you earn the right to flex. That's where you adapt. And in the coming chapters, we're going to break that down - exactly how to recognize who's in front of you and how to shift gears without losing trust or clarity.

But for now, remember this: brand is a lighthouse, not a disco ball. You can't blink in every color and expect people to sail toward you. You have to shine one clear light - and trust that the right ships will come looking.

Let's take a simple example to drive this home - something familiar, a bit pop culture, but sneakily strategic: DC vs. Marvel.

Now, Marvel is built on optimism, plain and simple. It's all quick wit and fast punches, villains with questionable fashion choices, and heroes who bicker like siblings but still manage to save the universe before dinner. Sure, they've got issues - Tony Stark is basically an emotional support narcissist in a flying suit, and Spider-Man has more guilt than a Catholic grandmother - but the core message is always the same: no matter how messy things get, the good guys will figure it out. They'll work together, they'll grow, they'll throw in a few one-liners, and somehow it all lands with a hopeful little gut-punch that makes you believe again. In teamwork. In humanity. In the idea that maybe, just maybe, people are worth saving.

Then you walk into the DC universe.

And suddenly the thermostat drops ten degrees. The colors drain out of the screen. The dialogue gets heavier. These aren't heroes so much as philosophical thought experiments in capes. Batman isn't trying to uplift Gotham - he's out there projecting his unresolved childhood trauma onto criminals with surgical precision. Superman, the alien god sent to embody hope, spends half his screen time questioning whether hope even works. And let's not forget the Suicide Squad: murderers and misfits doing the government's dirty work in exchange for a few years off their sentence. You won't find team-building exercises or trust falls in that movie - just bombs in their necks and betrayal in their eyes.

Now picture this: what if Marvel suddenly released a movie where Captain America storms out of a team meeting, has a breakdown in a Brooklyn bodega, and monologues about the futility of justice for two hours? Or imagine if DC tried to win over hearts with a feel-good reboot where the Joker journals his feelings, joins a startup accelerator, and finds meaning in a mindfulness retreat. What would you feel?

Confused. Suspicious. Maybe even a little betrayed.

Because every universe - every brand, every story, every damn pitch - has an emotional contract with its audience.

Marvel promises, "You'll leave feeling empowered."

DC promises, "You'll leave questioning everything."

They both work - but only because they stay true to their own emotional gravity. They don't cross streams. They don't flirt with tonal whiplash. They double down on their identity, and that's why people trust them, whether they're cheering or brooding.

And here's the kicker - if fictional universes built for escapism need that kind of emotional consistency to earn trust, what do you think happens to businesses trying to survive in the real world?

Spoiler: wobble once, and the audience doesn't just get confused. They walk.

Because the moment your message reads like you're switching genres mid-scene, people stop listening. Not because they're mean. Because their brain does the math and decides - "This isn't safe. I don't know what this is. I'm out."

So unless you're writing a multiverse of madness, pick your tone. Choose your contract. And hold the line.

Once you know which side you're on - and which side your audience calls home - you stop sounding like a mood ring with marketing access. The second-guessing dies down. No more last-minute tone shifts, no more Frankensteined messaging with "a little bit of heart" stapled onto "a lot of hard sell." You stop performing, and you start transmitting. A clear signal. The right frequency. And the people meant to hear you? They lean in. Not because you dazzled them with tech specs or sprayed buzzwords like a nervous intern, but because you sounded like someone who already lives where they do.

That's when you start to see heads nod. The quiet kind. The kind that doesn't just say "I agree," but whispers, *Finally. Someone gets it.* It's that silent recognition that you're one of them, that you didn't just walk in with a pitch - you walked in with shared perspective. However, while it's easy to speak the language of your people - once you've picked your tribe - it's a whole different beast to guide them toward change. And make no mistake, the moment you pitch your shiny, beautiful, better solution, you're not just offering a smarter choice. You're not selling improvement. You're triggering an identity crisis.

In order for someone to say yes to you, they first have to say no to the system they're currently using. And that system? It's not just a vendor agreement. It's a relationship. It's history. It's the familiar, the safe - and it probably comes with a golf buddy and a years-long trail of polite emails, small wins, and shared

conference coffee breaks. You're not just pointing out inefficiencies. You're poking at loyalty. You're shining a flashlight on the cracks in a relationship they once bragged about. And worse - you're asking them to say it out loud.

You're asking them to quietly admit that maybe - just maybe - the person they've been trusting for years didn't actually have their back. That the vendor who smiled across quarterly reviews, nodded through boardroom conversations, and said "we've got you" with a practiced calm... wasn't watching the fire in the walls. That while the spreadsheets looked clean, the foundation was rotting. That's not a cost-benefit analysis. That's betrayal. And betrayal stings in places a calculator can't reach.

Now your prospect isn't just switching tools. They're rewriting their own narrative. They're standing in front of their own board or team or internal story and saying, "I got it wrong." That's not a product pitch - they're walking through a confession booth with fluorescent lighting and no absolution. And this, right here, is why most deals die in the quiet. Not because your solution isn't good. Not because they didn't believe your numbers. But because somewhere, beneath the data and decks, their nervous system said, *This might be true... but it's not safe.*

You weren't just selling them change. You were asking them to admit they'd been wrong. About someone. About something. Maybe about themselves. And in that moment, homeostasis kicks in - the great protector. The internal force that whispers, *Just stay where you are. It's not ideal, but at least it's familiar.* And familiarity, especially in corporate circles, wears the comforting scent of competence - even when it reeks of decay.

So no, your job isn't just to sell something better. Your job is to walk into that psychic minefield and understand: logic might win the argument, but it never closes the deal. In the next chapter, we'll dissect that resistance - the invisible glue holding bad decisions in place - and show you exactly how to move prospects forward without pushing them off a cliff. But for now, remember this: **Nobody buys a new story until they're ready to betray the old one.**

SURVIVORS INVENTORS

the two powers

SURVIVORS, INVENTORS: THE TWO POWERS

If economics isn't behavioral, I don't know what the hell is. (Charlie Munger)

Before we dive into boardrooms and buying cycles, let's start somewhere unexpected: inside a beehive.

It's a place of extraordinary order, where chaos has been edited out through millions of years of trial and error. When a worker bee discovers a rich source of nectar, she doesn't just return with the goods - she returns with a message. In the dark, crowded hive, she performs a coded movement known as the waggle dance, a figure-eight ritual that communicates not just the location of the flowers, but their distance, direction, and even how sweet they are. No whiteboards. No Slack channels. Just pure geometry and instinct, conveyed through motion and magnetism.

And most bees follow.

Roughly 80% of them interpret the dance and launch themselves toward the advertised coordinates with the blind confidence of GPS followers. They don't second-guess the signal or brainstorm alternative routes. Their job is to execute, to trust what worked yesterday, to optimize the proven path and replicate success until the source dries up. These bees are the Survivors - the backbone of the hive economy. Efficient, loyal, and scalable.

But a smaller group breaks the rhythm.

Roughly 15 to 20 percent don't follow the dance at all. They watch it, maybe, but they don't act on it. Instead, they take off in directions no one's suggested - over the

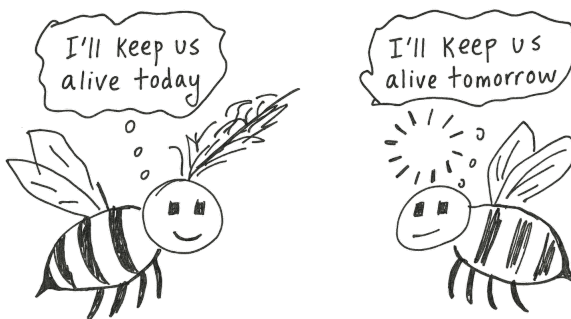
ridge, toward the woods, into places no waggle has ever pointed. Most of them return with nothing. No nectar. No news. Just another failed expedition written off by the collective as a waste of time. For decades, scientists assumed these bees were defective, or at least inefficient. They contributed no measurable value, ignored the system, and acted without consensus.

And yet, when the familiar fields suddenly vanish - when a drought kills the bloom, or a tractor razes the flowers, or a cold snap wipes out the known coordinates - it's not the dancers that save the hive. It's one of the wanderers. She returns not with regret, but with a revelation: there's another field. Untouched. Blooming. Far from the old source, far from the danger. She wasn't being inefficient. She was building a backup plan the hive didn't know it needed.

She is what we call the Inventor.

While the rest of the hive was squeezing the last drop from yesterday's success, she was mapping tomorrow. She wasn't optimizing the system - she was quietly preparing for its collapse. And when the collapse comes, as it always does, she's already airborne in a new direction.

Inventors aren't interested in maximizing known value; they're compelled to search for what doesn't yet exist. And because that search so often ends in failure, they're easy to dismiss - until the moment they become indispensable.



Both types are necessary. The Survivors keep the hive running. The Inventors keep it from dying. One focuses on scale. The other bets on uncertainty. And this isn't just a story about bees. It's a code - one that echoes through boardrooms, budgets, and every quarterly forecast that ever made a grown man sweat.

Because what plays out in the hive plays out everywhere else. It's the foundational pattern behind industries, teams, market behavior - even entire economies. Strip away the suits and the software, and you'll find the same split: two types of movers shaping the system from opposite ends of the behavioral spectrum.

Roughly 80% of people - and, by extension, 80% of buyers - behave like the foragers. They're Survivors. And they're not weak, cautious, or unimaginative. Quite the opposite. Survivors are strong because they *believe* in what exists. They trust precedent. They crave systems, best practices, and documented results. Their instinct is to preserve, perfect, and protect what's already working.

In the business world, these are the builders who make empires stable, not sexy. The COOs. The implementation directors. The quiet ones who take a decent process and stretch its lifespan across a decade. Give them a proven strategy, and they'll scale it to the ceiling. Give them uncertainty, and they'll hesitate - not because they're scared, but because they're responsible.

They need to be sure the roof won't collapse before they move everyone inside.

And then there's the rest - the 20% you'll never reach with case studies or safety nets. These are the Inventors.

They don't follow the dance. They don't care how well it worked last quarter. They're already scanning the skyline for something no one's named yet. They're driven not by preservation but by the thrill of disruption. **While the Survivor wants to make the machine run smoother, the Inventor's staring at the machine wondering if it should exist at all.**

You'll find them in R&D labs, startup basements, and sometimes in the wrong department entirely - rebelling against the SOPs they're supposed to uphold. They're the wildcard in a quarterly report, the skeptic in the sales call, the one who says, "Interesting... but what if we didn't?"

They're not better or worse. But they are different. Wildly, fundamentally different.

And in a world that's always shifting - where yesterday's sure thing is one algorithm update away from obsolescence - knowing who follows the dance, and who's inventing the next one, isn't just useful. It's everything.

These aren't just two types scattered across different companies like rival clans. They exist *inside the same organization*. Often in the same room. Sometimes sitting side by side at the same table, wearing identical suits, sipping identical coffee, nodding at the same slides - for very different reasons.

You're not pitching to one mind. You're walking into a split-brain system where each hemisphere has its own logic, its own fears, its own reward structure. One side is scanning for risk. The other is sniffing for possibility. One wants to know how your idea won't break anything. The other wants to know if it can break *everything* - and rebuild it better.

What kills most deals isn't price, timing, or competition - it's *misalignment*. You talk innovation to the Survivor and trigger every alarm in their nervous system. You talk process to the Inventor and you lose them before slide three. They stop hearing you. Worse - they start defending against you. And you won't even know it's happening until the "we decided to go in another direction" email shows up like a ghost on a Monday morning.

Understanding who's who - who protects the system, who pushes against it, and *why* they do what they do - is not optional. It's not "nice to know." It is the difference between walking into a deal with surgical precision or swinging blindly in a dark room.

Because here's the part no one tells you: **both types get rewarded for doing exactly what they're doing.**

The Survivor is praised for protecting the business - keeping costs down, following protocols, avoiding disaster. Their bonus depends on not screwing it up. The Inventor is rewarded when they *risk* something, when they push the edge, when they drag the company forward kicking and screaming - assuming it works.

If you don't understand what gets each person promoted, you don't understand their decision-making. And if you don't understand their decision-making, you're not selling. You're guessing.

So let's take that guesswork out of your prospecting.

BORN TO SURVIVE. BUILT TO INVENT.

I watch it happen almost every time.

The second I introduce the concept of Survivors and Inventors, something shifts in the room - eyebrows lift, someone leans back like they've just decoded the matrix, and before I can even get to the second slide, the assumptions start crawling out of the walls.

"Oh, Inventors! Those are the fun ones, right? The dreamers, the visionaries, the ones who'll 'get it' right away."

Cue the knowing smiles, the false confidence, the unearned relief.

"And Survivors... well, yeah, they're the blockers. The skeptics. The ones who will make you jump through fourteen hoops and still send it to legal."

It happens like clockwork. Every time. And every time, it's wrong.

Because the real difference - the one that actually matters when you're sitting across from someone with the power to say yes or no - isn't about *openness* or *resistance*. It's about *what they need to feel safe*. What they need to protect their internal sense of *normal*.

And that brings us to the most invisible villain in every stalled deal, every dead conversation, every "we're not ready yet" that never becomes "we are."

Homeostasis.

Sounds clinical, right? Like something buried in a high school biology chapter next to "mitochondria" and "osmosis." But don't let the name fool you. Homeostasis is not just a body thing. It's a *business instinct*. A psychological survival mechanism. It's the invisible thermostat running inside every person you sell to - the part of the brain that whispers, "If it ain't broke... don't touch it."

And people will go to *astounding* lengths to protect it.

It's the reason your contact goes quiet after loving your pitch. It's the reason a department head spends six months researching a solution and then sticks with the one that's slowly suffocating their team.

Here's the twist: **Inventors fall into homeostasis just as hard as Survivors do.** They just decorate it differently.

The myth is seductive. Inventors are painted as restless innovators, always chasing the next frontier. Survivors are written off as cautious relics, obsessed with precedent. But that's not how people actually behave. Not in real companies. Not in real meetings.

Because both types seek *stability*. They just define it differently.

For Survivors, homeostasis looks like a solid system, a clean track record, low variance. They relax when things follow a repeatable rhythm. For them, the unknown is a threat - a crack in the ceiling, not a window.

For Inventors, homeostasis is control through *change*. Forward motion. It's not that they love risk - it's that their baseline sense of safety depends on progress. If they're not pushing something forward, they feel stagnant. They feel trapped. But once they've *made* a change? Once they've committed to a new direction? They'll defend that decision just as fiercely as a Survivor defends a legacy process.

Because now *that* change has become their new normal. Their new status quo. Their new comfort zone.

And this is where people blow it.

They assume an Inventor is always open to new ideas - because they were open once. They assume a Survivor will always resist - because they hesitated before. But no one stays open forever. No one stays hesitant forever. Everyone, eventually, finds a ledge they're willing to die on.

Your job is to *see how they protect their version of stability*. What makes them feel in control. What makes them dig in their heels. What they need to believe before they move.

For Survivors, homeostasis isn't stagnation. It's defense. Not the kind you see in war movies - no explosions, no last stands - but the quiet, invisible kind. The kind that lives in checklists, internal policies, and unread spreadsheets. Survivors don't

wake up in the morning dreaming of revolutions. They dream of systems that don't collapse. They dream of engines that run quietly, without surprises. To them, a strategy that holds up under pressure is a rare and sacred thing, and the idea of tearing it apart - just because someone walks in smiling with a shinier wrench - feels less like progress and more like sabotage.

Their resistance isn't laziness. It's loyalty. And if you try to bulldoze your way through that loyalty with a sexy pitch and a pile of "future potential," you'll be surprised how quickly the temperature in the room drops. These people aren't looking to block you. They're trying to *guard something*. Something that, to them, is holding the whole damn thing together.

They trust maps that have been walked. They trust systems that have earned their scars. Hand them a process that's gotten people safely across the river and they'll follow. But show up with a blank sheet and say, "Let's innovate," and they'll pause. Not because they're small-minded - but because in their world, blank maps get people killed.

These are your operators. Your stabilizers. Your protectors of value. They build longevity not by chasing the new, but by perfecting the now. And if you mistake that for being slow, you weren't paying attention. Survivors aren't dragging their heels - they're standing guard over the last piece of the system that hasn't cracked yet.

Inventors, though - they're a different animal.

Their homeostasis isn't built on structure. It's built on motion. They don't feel safe when things are working. They feel safe when things are *moving*. Constantly. And from the outside, that can look chaotic - like they're chasing shadows, like they're incapable of settling, like they're wasting time. But inside their mind, it's all very calm. This is what calm *feels like* to them. Scanning. Testing. Questioning. Searching for a pattern no one else has seen yet.

Their behavior confuses people. Because most of the world still believes progress should be linear, measurable, contained. But the Inventor doesn't move in straight lines. They drift. They loop. They circle something long before they name it. And when the environment shifts - and it always does - they're the ones who already packed their bags. While everyone else is standing around the old machine trying to fix it, the Inventor is already out past the fence line, sketching blueprints for something else entirely.

But here's where the story twists again.

Even when they land the breakthrough - even when the results are undeniable and the room finally catches up - they don't linger. For the Inventor, success is not a destination; it's a signal. A signal that the work is finished, the question has been answered, and the terrain is now familiar. And the moment something becomes familiar, it begins to decay in their eyes. Their instinct doesn't pull them toward scaling it. It pulls them away. Because once the system is stable, their presence is no longer required - and their mind is already chasing the next edge, the next unknown, the next beautiful, unfinished thing that hasn't yet been proven, packaged, or tamed.

They are not here to build systems. They are not here to teach the dance.

They are the bees who vanish over the next hill, halfway to something that may not even exist. Because for them, the comfort doesn't lie in the nectar. It lies in the flight. Exploration isn't the means. It's the whole point.

Both types are loyal to a kind of internal safety. It just *looks* different from the outside. For Survivors, safety means improving what's already proven. For Inventors, safety means never fully committing to a path that might close a future door.

So no, Inventors aren't your easy win. Survivors aren't your uphill battle. That's not how this works.

The only question that matters is: **what kind of stability are they defending?**

Once you see that, the entire conversation changes.

You might say, okay then, I am offering an innovative product, and I'm offering people a chance to step into the future. That means, I'm an Inventor - and now my job is to filter Survivors, stick with Inventors, and sell to them.

It sounds clean. It sounds logical. But the reality is a little messier. The majority of people want to think of themselves as Inventors. Very few actually are.

For the last eight years, I've worked with brokers who view self-funding as "innovative" for the healthcare market. They see themselves as pioneers, even though self-funding has been around for decades and the concept is familiar to almost every employer. And you know what? It totally makes sense. Because

innovation isn't about how new your product is on paper. It's about how your prospect sees themselves by adopting it. It's identity work, not product work.

Before we go any further, let me give you a friendly, strategic warning. Don't rush to categorize yourself or your company as a Survivor or an Inventor just yet.

I've seen this happen too many times to count - especially during interviews, webinars, or those overly eager Zoom consultations. Someone hears the first half of the framework and their eyes light up like they've just cracked the Enigma machine. *"Ah, I get it. I'm obviously an Inventor."* They say it like it's a Hogwarts house. As if being called "innovative" by a LinkedIn endorsement carries more weight than years of behavioral patterning.

Here's the trap: the entire strategy you're reading works better if you can identify the type in others - and the only way to reliably do that is to scan them *through yourself*. Through your own operational instinct. It's a similarity/difference algorithm that runs in the background of your brain.

Most people - especially the confident, articulate ones - are quick to crown themselves as Inventors. They've got slides, they've got strategies, they've got "revolution" in their bios. But in practice, when you watch how they sell, how they hire, how they handle risk... they're Survivors. High-functioning, brilliant Survivors, yes - but still guided by continuity, not disruption. Their version of innovation is an upgraded process, not a whole new game.

When you mislabel yourself, you don't just misread others - you misbuild strategy. So slow down. Don't rush to belong. You'll know soon enough. And when you do, the entire field of vision will shift - yours and theirs.

Now, if you're not confused enough yet, let me confuse you a bit more: **All Inventors are Survivors. But not all Survivors are Inventors.**

This brings us to the question that always lurks just beneath the surface, like a shape moving behind the frosted glass:

Are Survivors and Inventors born this way... or do they become that way because of what they go through?

The answer - if you're brave enough to actually sit with it, rather than stuff it into a TED Talk - is yes. Yes, they're born that way. And yes, they're made afterward. It's not either/or. It's both/and. Welcome to the contradiction we don't like admitting.

People do not arrive on Earth as fresh whiteboards, no matter how much motivational speakers with suspiciously perfect teeth claim otherwise. They're born into blueprints. Families, habits, unspoken rules. A kitchen table where silence says more than shouting ever could. The way Mom's voice thinned when she talked about money. The way Dad tensed up when the phone rang at 9 p.m. and he didn't recognize the number. These aren't memories - they're blueprints. Instruction manuals passed down without a single word.

So yes, people come pre-wired. But no, the wiring isn't the whole story.

Because something else creeps in - something far more dangerous than DNA: **reward**. That slow-drip conditioning that starts before you even know your own name. Praise the child who solves a puzzle in a new way, and you've planted the seed of invention. Punish that same child for coloring outside the lines - literally or metaphorically - and you've just shown them the door marked "survival only."

And that's when the machine enters the arena. The system. The institution. The conveyor belt we politely call "education," though let's be honest - factory training might be more accurate. The first thing we teach kids isn't how to think, it's how to *behave*. Not how to imagine, but how to obey. Raise your hand. Stay in line. Give the answer the teacher wants, not the one you actually believe. That answer is already printed, by the way - it's in the teacher's manual, the district-approved guide, the holy script of standardized testing. Creativity is welcome, sure - so long as it looks exactly like what we've already decided creativity should look like.

Ask a better question than the one on the test? Too bad. Off-topic. Irrelevant. Here's a C+. Also, we called your parents.

It's not subtle. It's mass programming. And it works.

Survivors - bless them - flourish in this setup. They play by the rules, color inside the margins, master the game as written. They grow up cautious, clever, adaptable. The world throws a punch, they brace for impact and keep standing. They make excellent employees, reliable team players, solid citizens. They read the map someone else made and they follow it beautifully.

But then there are the others.

The strange ones. The restless ones. The kids who ask *why* until the adults lose patience. The ones who get labeled "challenging," "inappropriate," "distracted."

The ones who keep drawing new maps when everyone else is memorizing the old one. They don't fit, not because they're broken - but because the system was never built for people like them. So they drift. They drop out. They get dismissed as failures. Until one day, they reappear - dragging with them some new company, or invention, or ideas the rest of us didn't see coming.

Because that's what an Inventor is. Not a genius. Not a prophet. Just someone who got kicked around by the world long enough to figure out that survival isn't a steady state. It's movement. Constant movement. Change or die, and sometimes both.

But let's not pretend this is all beautiful. It isn't. The tragedy isn't that Inventors are rare. The tragedy is that *we make them* rare. Every time a kid asks a question we're too tired to answer and we tell them to just accept it... every time a student solves a problem in a way we didn't anticipate and we mark it wrong... every time we see someone coloring outside the lines and we hand them a smaller crayon - we aren't raising thinkers. We're producing rule-followers. Obedience over originality. Survival over transformation.

And then, years later, we hold innovation conferences and wonder why most businesses are built on a re-sale. Why everything looks like a remake.

Simple. We're stamping out Survivors by the thousands. We're feeding them into the system, checking for defects, rewarding conformity, and then acting shocked when all we get is sameness. Meanwhile, the few Inventors we haven't crushed? They're out there in the margins, quietly shaping the future - not because they were invited to, but because they had no other choice.

However, most of the people you're going to work with - especially in business - aren't Inventors. They're Survivors. And that's not an insult. That's a demographic fact. These are people who've spent their whole lives managing risk, controlling damage, playing defense.

You're not selling to bold revolutionaries. You're selling to professionals trying to keep their department from falling apart before Q3. And Inventors - if they're smart - learn to speak that language. They learn to package change in the skin of safety. They sell evolution disguised as improvement. Disruption that looks, on the outside, like a very smart upgrade.

Because that's the game.

SURVIVORS, INVENTORS: Insurance Broker Edition

You can dream all you want. But if you can't pitch your dream to a Survivor, if you can't make it feel like the next logical step in a familiar story, then your invention dies in your notebook.

So start there.

Not with the future.

But with the people still surviving the past.

EVOLUTION CALLED THEY LET IT GO TO VOICEMAIL.

There's one line that shows up everywhere - Survivor or Inventor, gatekeeper or decision-maker. It doesn't care who you're talking to. It's standardized now, like an out-of-office reply.

Sometimes you hear it directly. Sometimes you don't hear anything at all - the ignored call, the voicemail nobody checks, the email politely filtered into a folder labeled "Not Urgent." But the message is the same either way.

"We're satisfied."

The Rolling Stones might've sworn they couldn't get no satisfaction, but clearly, they never cold-called an HR manager or a CFO. Because in corporate America, satisfaction is everywhere. Not the good kind - not the champagne-and-bonuses kind. The other kind. The still, quiet kind that kills a conversation without leaving a body.

Nobody says "We're not interested" anymore. That's too sharp, too suspicious. Sounds like a decision, and decisions come with accountability. No - today's rejection is softer. Polished. Murder in a cardigan.

"We're satisfied with our current solution."

Which is code for: *Please stop talking, delete my number, and never return.*

Surprisingly, it works. Beautifully. That one sentence ends more sales cycles than pricing objections, bad decks, or calendar conflicts ever could. It sends perfectly good salespeople into months of silence. Sometimes years.

The real problem? It isn't true.

And the deeper problem? Most brokers act like it is.

"Satisfied" is the most dangerous word in B2B sales. It's not a decision. It's a defense mechanism. It's what people say when they want to avoid a conversation they fear will cost them time, energy, or reputation. It sounds final, but it's not. It's



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