

Predictable Success

How Contacting + Tools + Follow-Up Becomes a Business You Can Count On

Tom Mathews

There is a reason most of the financial industry feels exhausted, anxious, and unsure about the future.

The real mistake industry leadership is making is believing that today's numbers are sustainable. They are not.

Half of what happens for most leaders is luck. They stumbled into a few big cases. The other half was sheer personal effort and iron will. They muscled their results into existence by talking and talking and talking, often without a real system behind it.

That is not a business model. That's a season.

At WealthWave, we are building something very different. We are building predictable success. And predictable success starts with one thing: consistent contacting combined with the right words, the right tools, and relentless follow-up.

When you commit to that, your business stops being a guessing game and starts becoming math.

The Power of a Simple Answer

Everything starts with a new conversation.



You will hear the same question for the rest of your career:

“So, what do you do?”

If you hesitate, ramble, or sound like every other financial person, the conversation dies before it ever starts.

When you learn to answer that question with:

“It’s financial. I teach people how money works.”

it’s on from there.

That one sentence does three critical things:

1. It creates curiosity.
2. It positions you as an educator, not a salesperson.
3. It opens the door for your tools to do the heavy lifting.

From there, when they see our books and ask, *“What is that?”*, you can calmly say:

“These are the books I teach from.”

Now you are not pitching. They lean in. You are a guide with a curriculum, not a salesperson with a product.

That is where a true, scalable WealthWave business begins.

“Simple, confident words start conversations. Our tools finish them.”

- Tom Mathews

From Luck To A System

Most of the industry is running on luck and willpower. A big year here, a lucky client there, a few whales that make the income look good for a while.

But deep down, most financial professionals know the truth.

The look on their face says it all. They already know what they earned in the last 12 months is not likely to be repeatable.

Big, fortunate years are not a strategy.

Repeatable comes from predictable contacting with great tools.

If you share *TheMoneyBooks* series 20x in a month and that consistently turns into 1–2 clients, then you know that if you share 20 books again next month, you are likely to see the same 1–2 clients again.

No luck. No whales. Just math and activity. That is a system.

We teach first, and serve when asked. If you do it right, most will ask.

Now imagine locking that in as your base. From there, your skills, confidence, and results can grow.

“Big years do not build freedom. Systems do.”

- Tom Mathews

The Contacting Formula: 20 Books, 1 Conversation A Day

Let's keep this very practical.

Here is a simple WealthWave contacting formula any leader can use and scale:

Step 1: Set a monthly book-sharing standard.

For example: 20 books per month.

Step 2: Have one real conversation each business day.

Each day, you either:

- Answer “*What do you do?*” the right way, or
- Intentionally reach out to someone and start the “*It’s financial. I teach people how money works.*” conversation.

Step 3: Insert a tool into the flow.

After a genuine conversation, you introduce one of our tools:

- The Financial Literacy Quiz (FLQ) at TakeTheFLQ.com

- *TheMoneyBooks* series of ebooks and printed books
- ShopYourTerm.com to get more value for your family
- A WealthWave video or podcast episode
- An invite to an in-person or virtual event

Step 4: Follow up on purpose, not by accident.

You schedule the follow-up. You do not “hope to remember.”

You say something like:

“Take a look at this over the next few days, then let’s talk. We can discuss how this could apply to your situation.”

Step 5: Track the ratios.

You watch what happens when you share 20 books.

If that turns into 1–2 clients, that is your baseline.

Now you know exactly what to do to create results. You do not need permission. You do not need luck. You just need to run the system.

“Contacting is the engine. Our tools are the fuel. Follow up is the ignition.”

- Tom Mathews

Plugging In FLQ, SYT, Videos, and Podcasts

Books are the foundation of our system, but they are not the only tool.

You can plug our entire ecosystem into the same contacting flow:

- **Financial Literacy Quiz (FLQ)**
“Take this quiz at TakeTheFLQ.com. It will show you exactly where you are with money. Once you see your results, I can walk you through what to do next.”
- **ShopYourTerm.com**
“Plug in your existing policy information. You’ll quickly see if you have a good deal or not, and what a better option could mean for you.”
- **Videos**
“Watch this short video. It explains in a few minutes what most people never learn in a lifetime.”

- **Podcasts**

"Listen to this episode on your commute. It will give you a whole new way of thinking about money."

- **Events**

"We host events where we teach this live, both in person and streamed online. I would love for you to see it for yourself."

Each of these tools becomes another way to start or advance the same conversation.

Your job is not to give long speeches. Your job is to connect people to tools, then follow up.

Your team will duplicate whatever you do.

If you are using TheMoneyBooks series, FLQ, SYT, videos, podcasts, and events every week, your team learns to do the same. That creates an avalanche of activity that can lead to incredible, predictable results.

"Leaders are not magicians. We are connectors. We connect people to education that can change lives."

- Tom Mathews

From 1–2 To 16-18–20: The Compounding Effect Of Skill

The beauty of a real system is that your numbers do not stay the same if you keep getting better.

At first, 20 books shared might reliably produce 1–2 clients.

You keep going.

You listen.

You learn to ask better questions.

You get smoother with your words.

They learn to ask for help more often.

You master your follow up.

Suddenly 1–2 becomes 3–4.

Then 3–4 becomes 5–6.

You are not working twice as hard. You are getting better at the same process.

That is how you eventually get to the level of leaders like Matt Luckey, pulling 16-18–20 clients out of the same flow.

He is not using magic. He is using a system. He basically never gets a “no.” The worst he hears is “not yet.”

He has mastered the conversation, the tools, the timing, and the follow up.

That is where we are headed as a leadership team. Not toward hype, but toward skill. Not toward one lucky year, but toward decades of predictable results.

“Do not chase bigger cases. Chase better skills. Bigger cases will chase you.”

- Tom Mathews

Why Our Model Wins Over Time

If traditional financial leaders had our tools, our events, and a big team around them, they would not just be having a good year.

They would be building a multi-million-dollar override business with a great lifestyle and a future they could count on.

That is the difference.

Most of them are:

- Over-reliant on personal production
- Under-equipped with modern tools
- Under-supported by a scalable system

At WealthWave, the formula is different:

- Education first, serve when asked

- Tools that do the heavy lifting
- A simple, teachable contacting system
- Leadership that multiplies your effort through overrides

We are not guessing what will happen. We are building it.

“Hope is not a business plan. Contacting with a system is.”

- Tom Mathews

What This Really Means For Your Life

Let's zoom out.

This is not just about bigger numbers on a leaderboard.

We can help everyone be able to breathe and enjoy their life.

When your business becomes predictable:

- You can plan your cash flow.
- You can make long-term decisions for your family.
- You can build a team that thrives whether you are in the room or not.
- You can shift from survival income to override income that keeps coming in.

That is what WealthWave really means to our leaders.

Not just activity. Not just possibility.

Breathing room.

Freedom.

A future you can actually count on.

“When people understand money, they can change their future. When leaders understand contacting, they can change thousands of futures.”

- Tom Mathews

Your Leadership Call To Action

This is where it gets real.

You are not reading this just to nod your head. You are reading this to decide.

Here is your leadership challenge:

1. **Lock in your core script.**

Practice your answer to “What do you do?” until it is second nature.

“It’s financial. I teach people how money works.”

Say it out loud. Say it in the mirror. Say it until you can own it with total confidence.

2. **Set your monthly contacting standard.**

Decide right now how many tools you will share this month.

Start with 20x if you have no baseline.

Commit to it. No excuses.

3. **Have one conversation every business day.**

One real conversation that introduces what you do and connects someone to a tool.

No matter how busy you are, you can do that.

4. **Integrate at least one more tool.**

Add books, the FLQ, SYT, a video, a podcast, or an event invite into your contacting flow this week.

Do not settle for one way to connect. Use the full arsenal.

5. **Track your ratios for 90 days.**

For 3 straight months, track:

- Books shared
- Conversations started
- Tools used
- Appointments set
- Clients gained

Watch the math show up.

6. **Teach your team to do exactly what you do.**

Do not keep this in your head.

Walk your team through our words, our tools, our tracking, and our follow-up.

The real power begins when your system is running with dozens of leaders, not just you.

“Leaders go first. They run the system before they ask anyone else to trust it.”

- Tom Mathews

The Final Word

The industry will keep chasing numbers they cannot repeat. They will keep counting on big cases and big years and hoping the next one shows up.

You do not have to live like that.

You have the words.

You have the books.

You have the FLQ, SYT, videos, podcasts, and events.

You have a proven contacting system.

You have a team that will duplicate whatever you consistently do.

Now it's on each of us.

Decide today that you will not rely on luck.

Decide that you will build a business, not just a year.

Decide that you will become the kind of leader whose success is predictable, scalable, and worth following.

Start with your next conversation.

When someone asks, *“What do you do?”*, smile and say with confidence:

“It's financial. I teach people how money works.”

Allow our system—our carefully constructed and diligently applied contacting process, supported by your engaged team—to go to work for you. Watch as it systematically generates consistent results, building the predictable, scalable future you were always meant to lead, free from the anxieties of unpredictable outcomes.