

• AGENCY GROWTH • THE CLOSE

The Risk- Reversal Playbook

How to bolt a **guarantee** onto your offer that closes 26 to 49% more clients without torching your margin – the **7 guarantee types**, the exact refund math that proves you can afford one, where to place it, and 10 swipeable lines you can use today.

The afford-it formula

The 7 guarantee types

Pick-your-guarantee tree

The conditions that protect you

10 swipeable statements

YOU ARE NOT LOSING ON PRICE

A guarantee is the cheapest way to **double a close rate**. Most owners are too scared to use one.

You close maybe 1 in 5 calls. They love the pitch, then say "let me think about it" and ghost you for three weeks.

Here is what is actually happening on that call. The budget is there. The need is there. What is missing is **certainty**. They have been burned by an agency before, and the second you ask for \$5,000 a month, the only thing in their head is "what if this one is the same." You can feel them pull back. So you start discounting before they even push back, and you still lose.

THE UNCOMFORTABLE TRUTH

Around **70% of agency losses get blamed on price, but only ~30% are actually about price**. The rest are about risk. The prospect is not haggling. They are afraid. A price cut does nothing for fear. A guarantee kills it outright, because it takes the one thing they are scared of and moves it off their plate and onto yours.

Stop cutting your price.
Start reversing their risk.

Here is the fear that stops you from doing it: "If I offer a guarantee, every client who does not do the work will demand their money back and I will be working for free." That fear is real. It is also wrong, and the next page proves it with math. Used right, a guarantee makes more money even after you pay out a full refund.

26-49%

Conversion lift from adding a guarantee, in tested offers

Conversion Rate Experts; VWO;
Conversion Fanatics

1-16%

Real refund / invocation rate in services, far below fears

Directional industry benchmark

~30%

Share of "lost on price" deals that were truly about price

Industry sales analyses

THE AFFORD-IT FORMULA

Prove you can afford the guarantee **before** you fear it.

One equation decides whether a guarantee makes you money or costs you money. Here it is, then a worked example you can copy line for line.

THE ONE EQUATION

$$\text{Net gain} = (\text{extra deals won} \times \text{gross margin per deal}) \\ - (\text{total deals} \times \text{refund rate} \times \text{refund cost})$$

If the left number beats the right number, the guarantee prints money. The worked example below shows it surviving a full refund and still coming out ahead.

The setup: \$5,000/month retainers, 80% delivery margin. The guarantee lifts you from **4 closes per 20 calls to 6**. Even at a worst-case 16% invocation (call it one full refund on these six), you eat one full \$5,000 refund this month.

X NO GUARANTEE

Closes from 20 calls	4
Retainer each	\$5,000
Refunds paid	\$0

NEW MRR

\$20,000

✓ WITH GUARANTEE

Closes from 20 calls	6
Retainer each	\$5,000
1 refund paid out	- \$5,000

NEW MRR

\$25,000

Same 20 calls. Same offer. The guarantee added **\$5,000 in new monthly revenue even after a full refund hit the books**. Run it a second month and the gap compounds, because the two extra clients keep paying.

YOUR BREAK-EVEN LINE

Your guarantee is profitable as long as your conversion lift % beats your refund rate ÷ your margin.

At 80% margin and a 16% refund rate, your break-even lift is $16\% \div 0.80 = 20\%$. Anything above a 20% lift is pure profit. A guarantee routinely lifts conversion far past that, which is exactly why the math almost always wins.

THE MENU · TYPES 1 TO 4

Pick the one that **de-risks the buyer** without exposing you

Ranked from boldest (biggest lift, most exposure) to safest. The risk tag is YOUR exposure, not theirs.

1

Unconditional

"Love it or full refund. No questions, no hoops."

HIGH EXPOSURE

WHO SHOULD USE IT

Owners with proof, case studies, and 50%+ margin who want the biggest possible lift.

THE ACTION THAT PROTECTS YOU

None to require, so only run this when your delivery is already dialed and proven.

2

Conditional ("show me you did the work")

"Refund only if you ran the plays we gave you and still got nothing."

MEDIUM EXPOSURE

WHO SHOULD USE IT

Almost everyone. The default for agencies whose results depend on the client showing up.

THE ACTION THAT PROTECTS YOU

Client must take the calls, run the ads, and attend onboarding. No work, no refund.

3

Minimum-Result

"X qualified appointments in 90 days, or we work free until you hit it."

MEDIUM EXPOSURE

WHO SHOULD USE IT

Owners who control delivery quality and can hit a number they set conservatively.

THE ACTION THAT PROTECTS YOU

You pay in time, not cash. Set the number at ~70% of your real average so you clear it.

4

Performance / Implied

"Lower base retainer, plus we get paid on the results we create."

LOW EXPOSURE

WHO SHOULD USE IT

Thin-margin owners and anyone who would rather share upside than risk a cash refund.

THE ACTION THAT PROTECTS YOU

Rev-share or per-result pay means you only owe more when the client already won.

Type framework adapts Alex Hormozi's guarantee categories plus three service-specific variants. Exposure ratings are practical guidance, not legal advice.

THE MENU • TYPES 5 TO 7

The three that protect **margin and retention**

5 Service-Recovery (rework guarantee)

LOW EXPOSURE

*"If it misses, we fix it free until it is right. No refund needed."***WHO SHOULD USE IT**

Owners whose real problem is churn, not closing.
Builds trust through the risky first 90 days.

THE ACTION THAT PROTECTS YOU

You owe labor, never cash, and a rework is far cheaper than replacing a lost client.

6 Anti-Guarantee

LOW EXPOSURE

*"All sales final, and here is exactly why that protects your results."***WHO SHOULD USE IT**

Premium operators with a waitlist. Used with a strong reason-why, it signals confidence, not weakness.

THE ACTION THAT PROTECTS YOU

The reason-why script does the work. We give you the exact wording on page 7.

7 Stacked Conditional

LOW EXPOSURE

*"Hit the conditions, and if you still miss the result, you are covered two ways."***WHO SHOULD USE IT**

Anyone who wants a bold-sounding promise with the exposure of a safe one.

THE ACTION THAT PROTECTS YOU

Combine 2 to 3 mild conditions (work + minimum spend + attendance) so the bar is fair but real.

The boldest guarantee you can **actually stand behind beats a timid one you bury in the contract.**

Notice the pattern. The boldest guarantee (Unconditional) carries the most exposure, the safest ones (Service-Recovery, Stacked Conditional) cost you labor at most. You do not need the riskiest one to win. You need the boldest one your delivery can back, wrapped in conditions that keep you whole. The next page tells you exactly which to pick.

THE DECISION TREE

Which guarantee is **right for you?**

Find the line that matches your situation. That is your starting guarantee. You can stack conditions on any of them.

IF

Your margin is under 50%



USE

Conditional or Performance

Share upside or require work, so a refund never wipes a thin month.

IF

You fully control delivery quality



USE

Minimum-Result

Set a number you reliably clear. You pay in time, not cash, on the rare miss.

IF

Churn is your real problem, not closing



USE

Service-Recovery

A "we fix it free" promise carries clients through the first 90 days, where 43% of churn happens.

IF

You have proof and strong case studies



USE

Unconditional

Your delivery is proven, so take the biggest possible lift and let the bold promise close for you.

IF

You want bold wording, safe exposure



USE

Stacked Conditional

Combine 2 to 3 fair conditions for a guarantee that sounds huge and pays out rarely.

THE AGENCYGOD PICK

Ours is a **conditional performance guarantee**: you hit the result or you get paid \$10,000. It is bold enough to close on its own, conditional enough to stay sane. **"We put \$10K on the line. You either get the result or you get paid."** That single line does more on a call than any feature in your deck.

THE CONDITIONS THAT KEEP YOU WHOLE

A guarantee is only scary **without conditions**

Require these client actions in writing. Every one of them is fair, and every one of them protects your margin from the client who does nothing and then demands a refund.

**Onboarding completed inside 7 days**

Intake form, kickoff call, and access granted. **If they stall onboarding, the clock and the guarantee pause.**

**Assets and logins delivered on time**

Ad account, CRM, brand files, approvals. You cannot guarantee a result for work the client blocked you from doing.

**Booked calls and leads actually worked**

They answer the calls and follow up the leads you generate. **A lead they ignored does not count against your number.**

**Minimum ad spend or budget maintained**

If the offer depends on spend, name the floor. Cutting budget mid-test voids the result, fairly.

**Full term completed before a claim**

The guarantee triggers at the end of the 90 days, not week two. This alone kills most impulse refund requests.

**One named decision-maker stays engaged**

Approvals do not sit for two weeks. A responsive point of contact is a condition, not a nice-to-have.

**THE ANTI-GUARANTEES REASON-WHY SCRIPT**

If you run "all sales final," never leave it bare. Say this: **"I do not offer refunds, and here is why. The clients who get the result are the ones who commit fully from day one. A refund option quietly gives you an exit, and an exit is exactly what kills results. So I ask for a real yes. In exchange, I put my whole team on this and we do not stop until it works."**

THE PLACEMENT MAP

A buried guarantee converts **nobody**

The risk reversal is your single strongest trust lever, so it has to show up everywhere a prospect hesitates. Place it in all five spots.

- 1 The sales call (highest leverage)**
Say it out loud right after price, while the silence is loudest. The verbatim close is below.
- 2 The proposal page**
A boxed guarantee section near the price, with the conditions listed so it reads as serious, not slick.
- 3 The contract clause**
Spell out the trigger, the conditions, and the payout. This is where a verbal promise becomes believable.
- 4 The landing page, next to the CTA**
Trust signals next to the button can lift conversions 20 to 40%, with a badge alone adding 10 to 20%.
- 5 The retargeting ad**
Lead the ad to fence-sitters with the guarantee itself. It is the one line they did not get over the first time.

**THE VERBATIM 3-SENTENCE VERBAL CLOSE**

"Before you decide, let me take the risk off the table entirely. If you do your part – run the plays, take the calls, keep the budget on – and you still do not hit [the result] in [90 days], we keep working for free until you do, or you get [the refund]. **That means the only way you lose here is by saying no to something that is guaranteed to work."**

THE SWIPE FILE

10 swipeable guarantee statements

Fill the red blanks with your niche, number, and timeframe. Each one is under 125 characters so it fits a proposal, a contract line, or a landing page.

- 1 Booked [20] qualified calls in [90] days, or we work free until you do.
- 2 Show us you ran the plays. Still no [result]? Full refund, no hoops.
- 3 If we miss your [lead] target, you do not pay month two. Simple.
- 4 We hit [X new patients] a month or we keep going free until we do.
- 5 Love the first [30] days or get every dollar back. Decide at day 30.
- 6 Lower base, plus we only earn the rest when you book [outcome].
- 7 Anything we ship that misses spec, we rebuild free. You never pay for a redo.
- 8 Do the work, keep [\$X] spend on, hit no [result] in [90] days? Refund.
- 9 We replace any month that misses target with a free one. Your downside is zero.
- ★ The flagship: "We put \$10K on the line. You either get the result or you get paid."

Pick one. Match it to your guarantee type from page 4, attach the conditions from page 7, and put it in all five placements. **The line you are scared to say is usually the one that closes.**

THE BENCHMARK BOX

The invocation rate is almost always **lower than you fear**

When owners refuse a guarantee, it is fear talking, not data. Here is what the data actually says.

1-16%

Refund / invocation rate for
service offers

Far below the "everyone will demand a refund" fear. Conditions push it toward the low end.

21-28%

Refund rate for courses and
coaching

Why conditions matter. Self-serve buyers churn more, so service guarantees must require work.

26-49%

Conversion lift from a tested
guarantee

Geeks2U grew sales 49%; a 30-day money-back lifted conversions 26 to 32% in tests.

A meta-analysis of 22 studies found that a 100% money-back guarantee **increases purchases more than it increases returns**, and buyers pay more when they believe they can walk away with little hassle. One telecoms company tripled sales to \$9.1M on a 60-day guarantee, and the actual return rate came in well below what its safeguards allowed for.

READ THE MATH ONE MORE TIME

At a realistic 16% invocation and 80% margin, your break-even conversion lift is **20%**. The tested lift from a guarantee runs **26 to 49%**. The gap between those two numbers is your profit. The fear says "they will all refund." The data says the few who do are more than paid for by the many who only bought because the risk was gone.

Refuse the guarantee and you keep 100% of the risk and lose the deal.

Sources: Conversion Rate Experts (Geeks2U 49%, Mobal \$9.1M); VWO and Conversion Fanatics (26 to 32% money-back lifts); Janakiraman, Syrdal & Freling, Journal of Retailing (2016) meta-analysis. Conversion figures are directional third-party benchmarks, not AgencyGod promises. Course and service refund ranges are directional industry benchmarks.

• YOUR NEXT MOVE

You can write the guarantee. We can back it with you.

A guarantee only works when you own every link in the chain that produces the result. That is the whole reason we can put \$10,000 on the line: we build the client-acquisition machine **with you** and run it, so the booked calls keep showing up whether or not you had time to prospect that week.

Every month you keep all the risk on the client is another month of "let me think about it" and panic discounting. **Apply to AgencyGod now.** We onboard only a handful of agencies a month, and every spot comes with the \$10,000 guarantee.

\$10K
GTD

You get the result or you get paid \$10,000

Apply to AgencyGod →

Free 30-min strategy call · limited monthly intake

agencygod.com

Results mentioned are real client outcomes and are not typical. Individual results vary with effort, market, and execution. The \$10,000 guarantee is real and subject to the program's written enrollment agreement terms.