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PREFACE

Congratulations on having the courage and taking the first steps to turning your dreams into a reality. By becoming a **student of the business**, you will unlock many new possibilities for growth in every area of your life. You've done so much more than just "join" a business.

Welcome to being in business **for yourself, but not by yourself**; we are here to help! Align yourself with your SMD, your EVC, and the BFS (Business Format System). Coach ability is the key. Our commitment to the team is to always provide the best opportunity possible and to be an example of success. We're excited for your future!

Always be coachable. The System in this book is a result of many years of experience and a few thousand mistakes. It's better to **imitate than to create**. If you come up with a great *new* idea, our advice to you is to take a cold shower or smack yourself, then read this book again. Chances are the leaders have tried that idea before, and if it worked it would be in the book.

The System is "the great equalizer." It doesn't matter what nationality, educational background, sex, or age you are. The System doesn't know those things about you. It doesn't matter if you're short or tall, speak with an accent, or what side of the tracks you grew up on. If you run the SYSTEM, the SYSTEM will run your business! Read and re-read this book often and **master the fundamentals**. Don't ever get bored with doing the basics. The business is SIMPLE! Don't get too fancy or over complicated. It's always been about saying **old things to new people**, not new things to your old people.

You now have the chance **to build your own company within a company!** The following chapters are filled with simple, time-proven, duplicable "trade secrets." The blueprints to building a successful business, which has the potential to make your dreams come true! Now that you have the blueprints, it's up to **you** to build it.

We've seen thousands of people before you totally change their lives. Our own lives have been completely changed from these principles you are about to learn. We're excited to be on this journey with you! It's going to be an adventure with ups and downs. This business is simple although it's not going to be easy all the time, but also know that it's worth it! We're grateful for our associations with great people like you! You're in the right place, at the right time, with the right team!

We believe in you! Now's your chance to **be somebody! Make it happen! The future belongs to the bold!**

Your teammates,

Daniel & Christine Charlier

BUILDING YOUR “COMPANY WITHIN A COMPANY”

World Financial Group (WFG) is about **creating opportunities and pursuing possibilities**. Our goal is simply to **help** you reach **your goals**.

Through our **Business Format System, visionary leadership, powerful consumer concepts, marketing and product training, and cutting-edge technology**, we are **helping people succeed**.

Our Vision is to become the most influential financial marketing company in history. **Our mission** is to build and protect wealth for families.

Your future takes a giant leap forward **right now** as you learn how to harness the **Magic of Compound Building**. Then through **relentless repetition and copying** of our **blueprint** for success, you can **reach your goals** as many others have done **before** you by using our **duplicable Turnkey Marketing Business Format System (BFS)**.

OUR CHALLENGE TO YOU:

Become a Possibility Thinker and an Impossibility Achiever

- **Dare to Set Big Goals Again**

Because of the power of our Turnkey System, you can begin to imagine the possibilities of building your own business that harnesses the power of geometric growth. Then, begin to set bigger goals and change forever your family’s financial situation and the financial situations of the people you bring into business with you.

- **Increase Your Will to Win**

Everyone has within them the need to compete. World Financial Group provides you with a forum in which career and competition go hand in hand as you aspire to take advantage of our great recognition and reward System.

- **Align Yourself with Our System Builders**

Your challenge is to apply the System as it was set down before you. Turn yourself into the perfect copy machine. With cookie-cutter exactness, run our System over and over again, and you create the possibility to achieve the same success other leaders have enjoyed. Remember, the key is to imitate, not create.

- **Develop a Passion for our Mission**

The leaders of World Financial Group are 100 percent committed to creating wealth for families. There is a critical need for the education that we deliver on a giant scale. You’ll never realize the full potential of the opportunity if all that motivates you is the money. Personal success will depend on how strong your passion is for the Mission and how effectively you can get many other people to feel the same way. It’s the Mission that motivates.

World Financial Group gives you the Vision, the Mission and the System. Now, it’s up to you to take advantage of this Opportunity and do it. Remember, you are in business for yourself, but not by yourself.



World Financial Group, Inc. (WFG) is a financial services marketing company whose affiliates offer a broad array of financial products and services. Insurance products offered through World Financial Group Insurance Agency, Inc. (WFGIA), World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc., World Financial Group Insurance Agency of Wyoming, Inc., World Financial Insurance Agency, Inc. and/or WFG Insurance Agency of Puerto Rico, Inc. WFG, WFGIA and TFA are affiliated companies.

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STEP 1

Section One Prospecting

Developing a Target Market

Purpose: To max-out and organize your available resources to attract the people necessary to accomplish your goals

Just as a building contractor cannot construct a building without a large supply of raw materials, a World Financial Group Empire Builder needs a large pool of prospects to plug into the Business Format System to build a distribution empire.

You can divide prospecting into three areas:

1. WARM MARKET

- Friends, neighbors, relatives, co-workers, social contacts, business contacts
- Anybody and everybody

2. FRIENDSHIP BORROWING SYSTEM (REFERRALS)

- Relationship marketing through our Referral System

3. FRIENDSHIP FARMING

- Turning strangers into friends to create a new market.

I. DEVELOPING YOUR NATURAL MARKET

CREATE A TARGET MARKET LIST

- Writing/Creating a target market list is a top priority of any new associate.
- Make the list the start of an exciting business adventure. From this list, you'll build a business and potentially transform the lives of the people on it.

IMPORTANT KEYS TO DEVELOPING YOUR PROSPECT LIST

1. Add names, don't eliminate them.

Resist the tendency to eliminate people from your list because you think they're too busy or make too much money. This is a major mistake. Remember, it's not just who you know, but also who they know. Add referrals and new prospects to your list daily. Your list should look different every week.

2. Use the "Executive Memory Jogger":

The leader goes through each item on the memory jogger with the new Associate to generate names for the prospect list. The purpose is to "jog" your memory for **every** quality person you know. Write the names on the start-up worksheet. Your list should have a minimum of 100 names to start with and grow to as many as 300 or even 500.

3. Identify the "Top 25" on your list.

To get off to the fastest start possible, you need to be in the right market. Once you develop your list, you need to quickly identify the "Top 25" and begin contacting them immediately with your leader. The people on your "Top 25" list should all have the following general qualifications:

Age 25+ Years

Married

Dependent Children

Homeowner

Solid Business/career background

\$50,000+ Household Income

Dissatisfied with current situation

Entrepreneurial-minded

These qualifications are called the **8 pointers**. This helps you stay in good markets, be more profitable and attract better quality business partners. The best people for you to talk to are married couples with dependent children.

STEP 1

SECTION ONE

PROSPECTING

RESTAURANT EXAMPLE:

Imagine that you are opening up a restaurant and after your initial investment, menu design, and staff are hired, you are ready for a pre-grand opening, who would you invite?



You'd likely invite your warm-market of friends, family, co-workers, neighbors & acquaintances to attend your pre-grand opening, taste the food, and enjoy the environment.

During the pre-grand opening you'll receive different types of feedback from various people.

- 1) Some who are simply "impressed" with your Restaurant.
- 2) Some who will "refer others" to visit your Restaurant.
- 3) Some who will enjoy the food & become regular "customers/clients" of your Restaurant.
- 4) Some who would like to work with you in your Restaurant and perhaps open up additional locations in the future as a "business partner" of yours

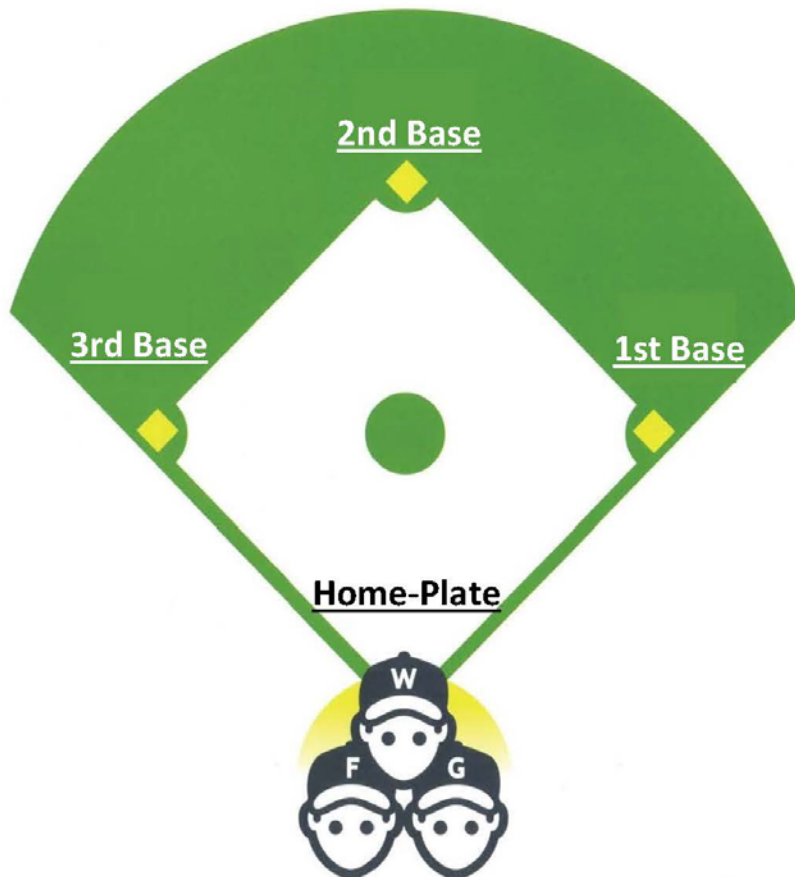
STEP 1

SECTION ONE

PROSPECTING

BASEBALL EXAMPLE:

Just like a game of baseball, when we give a 1 on 1 Presentation or a Corporate Overview, our goal is to simply help get the prospect onto 1st base.



1st Base = Positive Impression, they are impressed with our company and mission.

2nd Base = They give us referrals & know of people who we could help either on a business level or on a client level.

3rd Base = They would like to do a Financial Needs Analysis (FNA) to determine how to better prepare for their financial future.

Home Plate = They would like start in business with WFG and complete an Associate Membership Agreement (AMA).

The object of a game of baseball is to get on base. If you try to hit a "Home-Run" every time you are up at bat you'll likely strike-out frequently. Our objective with WFG is simply to make a positive impression when we give a Presentation. Overtime as we do more presentations, we will start hitting "Doubles", "Triples", & "Home-Runs". Our goal is not to sell or recruit the prospect, but rather make a positive impression (Get on 1st base). Most people who have goals and dreams will see value in what we can do to help accomplish them with our Business System or through our Financial Needs Analysis. The Prospect will let us know if they are interested in 2nd, 3rd, or Home-Plate, it is simply up to them to decide which is best.

PROSPECT LIST: MEMORY JOGGER

Use this list to help you remember people and write their names down as they come to you.

Across the street	Fire Chief	Optimistic	Vacationed with
Adventurist	Fireman	Other neighbors	Waitress
Always having parties	Former boss/co-worker	Other Relatives	Was in my carpool
Ambitious	Former roommate	Out of state	Was my teacher
Apartment Manager	Furniture salesman	Owns a restaurant	Wears a beard
Art Instructor	Garage Mechanic	P.T.A	Web designer
Attractive	Goal oriented people	Painted my house	Where you grew up
Bald Headed	Goes bowling with me	Parent's	Who do you call for help
Bank Tellers	Golf Pro	Friends/neighbor	Work out with
Barber	Good with computers	Pay too much in taxes	Workaholic
Baseball team	Grocery store employee	Pilot/airlines employee	Works for the city/state
Basketball team	Handsome	Plays cards with	Works nights/shifts
Best dressed	Has a dangerous job	Plays an instrument	Works weekends
Best personality	Has a pick-up truck	Positive thinking people	Military:
Best Sales man	Has a second job	Postman	Air Force
Best smile	Has expensive taste	Preacher	Army
Boss	Has hunting license	Printer	Coast Guard
Bought car from you	High Achievers	Public speaking skills	Marines
Brunette/Blond/Redhead	High school reunion	Quit smoking	Navy
Bus driver	High self esteem	Real Estate Agent	R.O.T.C
Car repair	High voice	Recent Promotion	Veterans
Carpenter	Hobbies	Repaired my electronics	Medical:
Cell phone contacts	Home address book	Restaurant owner	Chiropractor
Choir	In another city	Rides a bus	Dentist
Christmas card list	In-laws	Runs a beauty shop	Doctor
Church Friends/Directory	In management	Sales person	Wedding:
Coaches	Interior decorator	School principal	Attended
College friends/Coaches	Just married/had a baby	Seamstress	Best Man/Maid of Honor
Computer programmer	Lab technician	Secretary	Bridesmaids/Groomsman
Confident people	Landlord	Self-motivated people	Photographer
Contractor	Lifeguard	Sells flowers	Networking Groups:
Co-worker	Likes cars	Senior citizen	Alumni association
Dance class/teacher	Likes to camp	Sheriff	Face book
Day care center	Likes to debate	Shortest	Linked In
Deep voice	Likes to play golf	Single Dad/Mom	My Space
Delivers parcels & packages	Little League	Soccer/Sports Parents	Twitter
Dietician	Mailman	Sold you a car (private)	Other networking groups
Does odd jobs	Minister	Spa or health club	People Who:
Downsized/laid off/fired	Most integrity	Speech class	Are on a diet
Drives Cadillac	Most likely to succeed	Step children	Are Underinsured
Drives Chevy/Ford/Dodge	Most outgoing	Student	Are Uninsured
Drives European	Most popular	Successful people	Have organizational skills
Drives Japanese	Most trustworthy	Tallest	Like a challenge
Dry cleaner	Motel owner	Taxi driver	Like helping charities
Eat out with	Moustache	Teachable people	Loves people
Editor	Music Lessons/Teacher	Teachers	Loves to learn new things
Electrician	Natural leaders	Teaches my kids	Owns small business
Enthusiastic	Needs more money	Team concept people	Want more for their family
Entrepreneurial	Neighbors on the left	Tells Jokes	Wants out of debt
Eye glasses	Neighbors on the right	Thrifty	Wants to retire
Fashion model	New car	Track team	Wants to work for themselves
Finger nail technician	Notary Public	Twins	
	Office skills	Unemployed	



START-UP WORKSHEET

Associate Name: _____

Senior Marketing Director: _____

Date Completed: _____

SMD Approval: _____

STEP 1

SECTION ONE

PROSPECTING

Name	*Profile	Name	*Profile	Name	*Profile	Name	*Profile
1	12345678	1	12345678	1	12345678	1	12345678
2	12345678	2	12345678	2	12345678	2	12345678
3	12345678	3	12345678	3	12345678	3	12345678
4	12345678	4	12345678	4	12345678	4	12345678
5	12345678	5	12345678	5	12345678	5	12345678
6	12345678	6	12345678	6	12345678	6	12345678
7	12345678	7	12345678	7	12345678	7	12345678
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21	12345678	21	12345678	21	12345678	21	12345678
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23	12345678	23	12345678	23	12345678	23	12345678
24	12345678	24	12345678	24	12345678	24	12345678
25	12345678	25	12345678	25	12345678	25	12345678

* 1-25+ Years 2-Married 3-Children 4-Home Owner 5-Income 6-Ambitious 7-Dissatisfied 8-Entrepreneurial Minded



TOP 25 WORKSHEET

STEP 1 SECTION ONE PROSPECTING

Associate Name:	Marketing Director:
Date Completed:	MD Approval:

	First name	Last name	*1 R/F/A	Phone Number	*2 1 2 3 4 5 6 7 8	Date 1 on 1	Date BPM	Date FLS	*3 Hot Buttons	Comments
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
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22										
23										
24										
25										

*1 (R) Relative (F) Friend (A) Acquaintance
 *2 Profile: (1) 25+ years (2) Married (3) Children (4) Home Owner (5) Income (6) Ambitious (7) Dissatisfied (8) Entrepreneurial-minded
 *3 Hot Button: Prospect's Hot Issue(s) beyond profile (i.e. - unemployed, family, etc.)

STEP 1

SECTION ONE

PROSPECTING

II. FRIENDSHIP BORROWING SYSTEM

You will not survive in business without a 100% commitment to getting referrals.

THREE WAYS TO GET REFERRALS:

1. Top 25 from new Associate.
2. Client referrals or referrals from your warm market.
3. Center of influence (COI) referrals.

CLIENT AND WARM MARKET REFERRAL

Tips on getting referrals in the field

- You should get a minimum of 8-10 client referrals.
- Trainee and Field Trainer work together to get referrals.
- Pre-frame prospect/client that you will be asking for referrals, don't wait until the end of the presentation to spring it on them.
- Let prospect/client know we don't do business on the first appointment. They can relax and learn.
- Let them know that our business is built 100% by referrals.
- Tell them to be thinking of people that might benefit from what we do.
- Let them know we are looking for quality people for the business.
- Get a commitment from them to give you referrals.
- Use the client memory jogger and referral sheets.
- Use STEAM acronym to get names "(Refer to page 1-11)".
- Teach prospect/client to pre-contact the person referred and to edify you. Let them know you will be calling within the next day or two.

If Prospect/Client Is Comfortable Giving Referrals:

Remind them we take a low-key educational approach and we don't do business on the first visit. We treat people right, and they can feel comfortable giving you names.

Have a 100% commitment to getting referrals. Don't do business with that client unless they give you referrals. If they don't trust you enough to refer you, the odds of them remaining your client will be very low.

Tips for Calling Referrals:

Call right away while it's still a hot referral

Have a very friendly tone

Use the bullet points. (Refer to Page 2-2)

CENTER OF INFLUENCE (COI) A Center of Influence is someone who is not part of your business but likes what you do and gives you referrals now and then. He/She is a leader or someone who is a credible person. You want to develop relationships over time with many COI's.

STEP 1

SECTION ONE

PROSPECTING

Personal References

- 1) _____
Name
- 2) _____
Name
- 3) _____
Name
- 4) _____
Name
- 5) _____
Name
- 6) _____
Name
- 7) _____
Name
- 8) _____
Name
- 9) _____
Name
- 10) _____
Name

Agent:

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FRIENDSHIP BORROWING SYSTEM

Relationship marketing is the key to your long-term success. All of the great builders have mastered the art of getting referrals from satisfied clients. Referrals will provide you with an endless supply of prospects for recruiting and product sales.

You can also generate leads using the **S.T.E.A.M.** System

Sample Script for Asking for Referrals

Explain to your prospects that you're seeking a certain type of person. Tell them that when you say a word, they should give you the names of people who pop into their heads. You may have them give you names of people whom they think would be interested and also those they think would not be interested. This is called the "STEAM" System. Each letter of "STEAM" represents one of the following words.

- S** **Sales.** Who do you know that is a great salesperson? What did you buy lately? Who sells himself well?
- T** **Teacher.** Who comes to mind when I say teacher? School teachers (they often need summer jobs), Sunday School teachers or anyone who teaches well?
- E** **Enthusiastic.** Who is the most enthusiastic person you know? Someone who always seems positive and always has a great attitude about life?
- A** **Ambitious.** Who do you know who really wants to be a success, or is a success? The person who goes to bed the latest and gets up the earliest?
- M** **Money motivated** or needs more money. Has one of your friends been talking about needing money? Who just sent kids to college?

III. FRIENDSHIP FARMING

The System to Turn Strangers into Friends

Farming friends is just like farming crops... Remember to start by planting a seed, nurturing the seed for a long enough time, and THEN reap a harvest!

Always remember that you're always looking for FRIENDS. The key is to truly be interested in people, and in building relationships with people, even if they're strangers.

Building any new relationship starts with a friendly conversation. Most people have a difficult time with knowing how to start a conversation with somebody they don't know. This is when it's good to remember the term F.O.R.M.

This System flows more naturally if you prime the pump first by volunteering personal information about yourself. Then you may be able to engage in questions about the person you're talking to.

F

Family. You might ask about their children, did they grow up here in town, etc.

O

Occupation. What does he/she do for a living? How long? Does he/she like his/her job?

R

Recreation. Perhaps you have a common recreational interest.

M

Message. Tell the prospect what you do to pique his or her interest. Get his or her name (ask for a business card) to call or visit in the future and share the rest of the story.

Remember: You're not trying to do a presentation. You're just trying to get contact information so you can start a new relationship. You may not even mention the opportunity until you've spoken to them a few times.

STEP 2

Section Two The Approach/ Contact

Controlling the Point of Contact

Purpose: To effectively contact a Prospect and set a Date. To attend the next Business Presentation Meeting (BPM) at the office, or alternatively, a One-on-One Presentation in the next two or three days.

THE APPROACH/CONTACT

There are numerous methods you can use in the Approach/Contact phase. The key is choosing the most effective method given the circumstances, your resources and objectives.

The following section examines the most effective Approach/Contact methods:

- **SCENARIO OF DISASTER**
- **10 POINTS OF HUMAN NATURE**
- **CONTACTING YOUR WARM MARKET**
- **SCRIPTS**
- **CAPTAIN SYSTEM**
- **SELLING THE DREAM**

Using our time-tested approach, you can effectively contact your natural market while avoiding the “Scenario of Disaster.” You must master the art of becoming a mobile inviter.

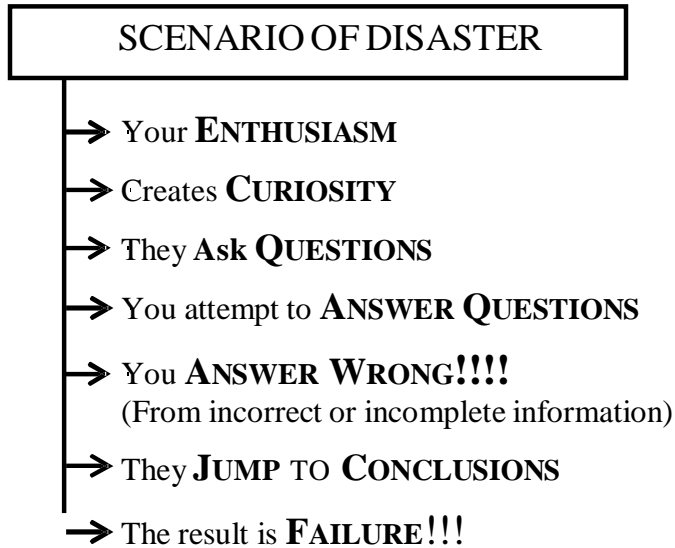
STEP 2

SECTION TWO

THE APPROACH/CONTACT

PERSONAL CONTACT

Mastering a quality invitation is the proven method of avoiding the “Scenario of Disaster.” Remember, you must control the point of contact.



POINTS TO REMEMBER IN MAKING CONTACT:

1. **SHOW ENTHUSIASM.** Don't be tentative. We have a first-class, professional, quality company.
2. **DON'T GET INTO EXTENSIVE QUESTIONS AND ANSWERS.** For you, it's premature. Let them hear it from our experienced leadership.
3. **BRING THE PERSON TO THE MEETING YOURSELF.** Arrange to pick them up, meet them at a neutral site, or give clear directions to your office.
4. **WHENEVER POSSIBLE, INVITE BOTH THE HUSBAND AND WIFE.** They are both decision makers.
5. **MASTER THE INVITATION.** This gives you the method to effectively communicate who we are and what we do. Learn to be a mobile inviter.

STEP 2

SECTION TWO

THE APPROACH/CONTACT

“BECOME A FISHER OF MEN”

BECOME A STUDENT OF THE 10 POINTS OF HUMAN NATURE:

1. People are quick to jump to conclusions.
2. They're skeptical.
3. They procrastinate – the spirit is willing, but the flesh is weak.
4. They set big goals.
5. They're curious.
6. They don't think they can sell.
7. They don't like insurance salespeople.
8. They would like to be their own boss.
9. They would like to have a business of their own, BUT...
10. They all doubt that they ever could or would.

THE TELEPHONE INVITATION TO YOUR WARM MARKET

The following is a suggested flow to help you avoid the “Scenario of Disaster.” Keep a positive attitude and personalize the invitation.

1. MARKET THE OPPORTUNITY. (SELL THE DREAM)

Don't talk about products! This is your chance to share with the prospect why you became involved with the World Financial Group opportunity. When people hear your goals, it helps spark interest in their goals.

2. GET THEIR ATTENTION.

Determine the prospect's willingness to have an open mind to a new business opportunity.

- Find out what things are important to him/her.
- Let them know you are serious about your time and his/hers.

3. EXPLAIN BRIEFLY WHO WE ARE AND WHAT WE ARE ABOUT.

This is not the time to start answering questions. Stay in control and avoid the “Scenario of Disaster.” The purpose of the call is an invitation not a presentation. If you tell them too much, there is no reason for them to come down. Keep calls to three minutes or less.

STEP 2

SECTION TWO

THE APPROACH/CONTACT

4. MAKE THE BPM INVITATION.

The BPM allows the new prospect to see the opportunity presented in the most effective way. Tell him/her that the BPM allows them to....

- Hear the story from one of the best leaders in the area.
- Get a feel for our environment, System, etc.
- Have the proper time (60 to 90 minutes) to hear key points.
- There are things they should see visually.
- Meet others from all walks of life that are a part of our company.

(Obviously, all of these things cannot be done over the phone. That's why the BPM is critical to your business.)

5. GET A COMMITMENT

- Let the prospect know the days and times for the next two BPMs.
- Get a commitment for which one is best for the prospect.
- Offer to pick him/her up. This will strengthen the commitment.

6. PUT THEM AT EASE.

Let the prospect know the purpose of the meeting is to simply provide him/her with an introduction to the company. If he/she wants to look into it further, there will be literature (use the current company-approved materials) about the company available at the end of the presentation. He/she does not have to make a decision at that time.

7. OVERCOME OBJECTIONS.

Occasionally in the course of the invitation, the prospect may begin to ask questions such as:

- “What is it?”
- “What are you selling?”
- “Before I come, I'd like to know more.”

To avoid the “Scenario of Disaster” and maintain the integrity of the invitation, you'll need a few choice responses in mind to regain control of the conversation.

- Remind the prospect of the purpose of the BPM to put him/her at ease.
- If the prospect doesn't want to attend the meeting, try to set up an appointment for a one-on-one (BPM) in his/her home or office.

Remember to avoid the “Scenario of Disaster.” If you start answering too many questions, it takes the edge off the prospect's curiosity. Master the Art of the Invitation and become a Mobile Inviter. Now you should be able to understand the psychology behind the Invitation Script.

STEP 2

SECTION TWO

THE APPROACH/CONTACT

OVERCOMING THE OBJECTIONS IN THE INVITATION SCRIPT

PROSPECT: “Before I commit to coming to a meeting, what is it?”

YOU: “Well _____, as I told you, I am really not the one to explain this to you, and it does take a good hour and a half to do it justice. The purpose of the meeting is simply to provide you with an introduction to the company. If you want to look into it further, there will be some literature and information for you to take home. No one will be asking you to make a decision at that time. Fair enough?”

Wait for answer (WFA):

“So, will Tuesday or Thursday night be better?”

(WFA)

If he/she still resists:

PROSPECT: “I would really like to know more.”

YOU: “Let me ask you a question. When I asked you earlier if you wanted to hear about a serious, legitimate opportunity and you said, “Yes,” were you serious?”

If “NO” (I was not serious) “Thanks, if you ever change your mind, feel free to give me a call.”

If “YES” (I was serious)

PROSPECT: “I really don’t want to come to any meeting without knowing more about it.”

YOU: “I appreciate that, but it’s real important that you hear about this business. Tell you what I will do. I’ll get one of my senior leaders and we will come by your home and tell you about the company. Is Monday or Wednesday better?”

If he/she still resists:

PROSPECT: “I’m not coming to any meeting nor is anyone coming to my house until you tell me more.” (Usually never gets this far)

YOU: “I appreciate how you feel, but I’m not going to mess this up for you. Here’s my number ___-___. You give me a call when you feel like attending a meeting, but don’t put it off too long - this is a ground floor opportunity and I know it could be the chance of a life time for us! Talk to you soon. Bye.”

CONFIRMATION

It’s important to confirm your guest. They are more likely to show up if you confirm them. Also a second, professional confirmation from an assistant or other leader helps too.

FIVE STEP CONFIRMATIONS

1. I talked to my manager.
2. *They are excited to meet you.*
3. We have a seat reserved for you.
4. I will pick you up at _____ or I will meet you at _____.
5. You’re not the type of person to say you are going to do something and not do it, are you?

CONTACTING IN YOUR MARKET

IN SPEAKING WITH PEOPLE ABOUT THE **OPPORTUNITY** HERE ARE SOME THOUGHTS:

- Sell the dream! Talk about the opportunity and why you're excited, not about product.
- Edify the leadership you're working with.
- I'm most impressed by the quality of people they are (integrity, character).
- I'm sure impressed with this and I trust them. You should seriously take a look at what's going on.

THOUGHTS ON SPEAKING TO PEOPLE WITH A MORE **CLIENT ORIENTED** APPROACH:

- These guys help people the rest of the financial industry isn't willing to help.
- We always knew we needed to do something better than we were doing, but we never knew where to go or who to turn to.
- If I'd met with them a few years ago it would have made a world of difference for me financially.
- I'm really impressed with this. They take a low-key educational approach, and I trust them.

STEP 2

SECTION TWO

THE APPROACH/CONTACT

HELP ME SCRIPT

Hi _____ this is _____ (Small talk)

I don't know if you have heard but I recently joined an opportunity with a financial services company called World Financial Group and I need your HELP. (Pause, they will usually ask how can I help).

Well I am in their training program that includes classroom training, getting my licenses, and ten on-the-job field training appointments. My goal is to get my ten training appointments done in the next week, I value your opinion and was hoping you and _____ would help me out by being one of my training appointments. You'll help me out, won't you? (wait for answer).

Great, thanks! What is better for you _____ or _____ (i.e. Wed or Fri, daytime or evening, 6:00 or 8:00).

Let me ask you, who else do you think I should talk to that might set up a training appointment with me?

Let me write down your address. Ok Great! I'll see you on _____ at _____.

QUESTIONS:

PROSPECT: WHAT IS IT?

YOU: It's about 30-40 minutes or so, and we'll just stop by and show you all the things we do. Then maybe in the future if you know someone or you hear anybody talking about it, you can give me a referral. If nothing else I get my training out of the way.

Use ETHOR to execute a great "HELP ME" script every time

E EXCITED

T TRAINING

H HELP

O OPINION

R REFERRALS

3 GOOD QUALITIES SCRIPT

TRAINER:

Hello _____. Hi this is _____. I'm a trainer over at World Financial Group. I was actually referred to you by _____. **Do you know _____?** I was speaking with _____ and told her/him we are expanding and looking for some sharp people, and I was describing what I was looking for and she/he mentioned you. He/she said some great things about you; she/he said you were _____, _____, and great with _____.

I DON'T KNOW MUCH ABOUT YOU, WHAT EXACTLY DO YOU DO?

PROSPECT: I am a _____ I do _____.

TRAINER: Again, I don't know much about your background but from what _____ said about you I thought it made sense to give you a call. I would love to introduce our company to you, to show you who we are, what we do and give you a chance to introduce yourself to us and see if there is a fit there.

WHAT'S YOUR WORK SCHEDULE?

PROSPECT: I usually work 8-5, Monday through Friday.

Right?

(1 on 1) - What's best for you morning or afternoon?

PROSPECT: Yes.

TRAINER: Well, I could probably get you in Tuesday evening or maybe Saturday morning. Would one of those days work for you?

PROSPECT: I probably could come Tuesday.

TRAINER: Well, Let's see, do you have a pen?

PROSPECT: Let me get one, or yes.

TRAINER: (Give your office address)... We will be here for training anyway. We are actually having a corporate overview because our company is in such a huge expansion mode. This will give you a chance to see who we are, what we do and check us out. Then, if they like you, they'll invite you back for a one-on-one meeting so they can get to know you further to see if there's a fit. I'll put you down for (time), on (day). Definitely dress sharp, as if you were going to a job interview. You will be meeting the branch managers. Let me give you my direct line in case of any challenges. It's _____. Great! Well I'm looking forward to meeting you on (day).

THE CAPTAIN SYSTEM

Every successful business “knows their numbers.” Whether it’s a retail business, a restaurant, or financial services, it is vital that you know what to expect from the time and effort being put into your business. So, knowing your numbers and tracking them will ensure that you know if your business is “on track.”

- The only thing you can control is your attitude and your activity.
- The activity you should focus on is inviting and getting appointments.

OUR NUMBERS ARE SIMPLE: 10-3-1

- For every 10 confirmed invites to a BPM, 3 will generally show up.
- Of the 3 that show, 2 will set up a follow-up interview, and 1 will sign up with the company.
- Knowing these numbers helps you to manage expectations.
- You must track these numbers in order to follow up on your business.
- All invited guest’s names and numbers are sent into the SMD’s office for a second confirmation.
- The leader can call to confirm and overcome objections and reschedule people who cancel. This strengthens your show ratio.
- Remember.....70% of the people that make a commitment to come to an overview, don’t show up! Without the captain System there would be no way to follow up with these people. This gives you a perfect opportunity to call back each “no show” the next day and schedule a one-on-one appointment.
- Do not let people, who already showed interest and committed to come down, slip through the cracks. You must follow-up and book a one-on-one. Be intense on follow-up.

When someone has 10 confirmed invites on their team to the BPM in a week, they become a captain. Recognize your captains. The person who stays focused on building captains will grow the fastest. Your business becomes very predictable.

The consistent repetition of these small, simple steps, will lead to an inevitable explosion!

10-3-1

Invites Show AMA

PHONE ZONE

Another way to “control the point of contact” is to make calls together! Leader and trainee act as joint inviters! Phone zone can be one-on-one with trainee or a big group. It’s easier to make calls if there is a group. At home making calls is tough because of distractions. Also, if you have a negative call or someone says no you tend to slow down or stop making calls. The phone seems to weigh 100 pounds and grow sharp teeth. In a group, there is an excitement and encouragement.

SELLING THE DREAM

We have a “mission that motivates” and helps us sell the dream. Learning how and why to sell the dream is the single most powerful ability you can develop. We must make sure that the ability of selling the dream is not an abstract concept to you or your teammates. So, we will help you organize it in your mind. Sell the dream in two parts.

PART ONE-

Sell the dream of the fundamental goodness of our company - how we treat each other and what we do for the consumer. Appeal to the noble side of their character.

1. I am very excited about this company for a lot of reasons, but one of the most important to me is that this company knows how to treat people right. They create an atmosphere of encouragement that is positive and they will believe in you. They appreciate the people that they are in business with. They recognize them for their efforts and they spend a lot of time trying to make others feel good about themselves and their business. It is fun. The leadership has a great sense of humor.
2. They are also doing something that is fabulous for the consumer. It makes me feel great to know that I am helping people and I really get a chance to make a difference in people's lives. It is not just a little thing that we do. We are really teaching people what they need to do in order to manage their own financial future and when you can believe in what you do, know that it is right, and know that it helps people so much, you can get excited about it.

PART TWO-

Sell the dream by illustrating what is in it for them. There are so many things we can list here, but as you sell this part of the dream, watch for their reactions about certain issues. Their body language and facial expressions will usually tell you what things hit them the hardest and you know to zero in on those things.

1. This business has also given me a chance to build a business of my own, to be independent, and to call my own shots, to be my own boss, to know that I am in the driver's seat and that I am controlling my own destiny. It is a great feeling. It has also given me a chance to make some real money, to get out of debt, to save money, and just have that kind of peace of mind.
2. It has also given me a chance to do the things for my wife and children that I have always wanted to do, for us to be excited about the future, to know where we are headed, to be able to travel and have fun. It is great to know that we are going to be able to live where we want without the pressures and stresses that most people have to face all of their lives. It is great to feel like I am in charge of my life and not have to worry about politics or anyone holding me back. Would any of these things intrigue you too?

STEP

3

SECTION THREE

THE PRESENTATION

Business Presentation Meeting Purpose: To show the power of the Opportunity

TWO WAYS TO DO THE PRESENTATION

1. THE BPM (BUSINESS PRESENTATION MEETING)

This psychology has been worked out over a number of years. All you have to do is learn how to master it.

2. THE ONE-ON-ONE PRESENTATION

The second option is the One-on-One presentation. This can be more convenient or faster than waiting to bring them to the office for BPM. Sometimes this is referred to as “Bring the Meeting to the People.” The focus is on how to make a powerful, in-home presentation or One-on-One presentation in this office.

There is no meeting more important than your next Business Presentation Meeting (BPM).

Run the System and create an exciting, quality, professional recruiting environment.

The purpose of BPM is to:

- 1. Re-sell the dream to existing teammates.**
- 2. Teach existing teammates how to sell the dream.**
- 3. Sell the dream to new prospects.**

Before you see what actually happens in the BPM itself, it’s time to take a deeper look at the dynamics of a successful meeting.

Your entire presentation must be compelling and powerful. But even if you don’t have the greatest speakers in the world, don’t let that become a negative. Capitalize on the synergy that is created by large groups of people – MoZone “(Refer to page 3-2)”.

The more people you have, the greater the sense of urgency to get in and get started. The excitement and enthusiasm become contagious. The success of your meetings will be dictated by the size of your crowds. With World Financial Group, you have so much to work with it’s nearly impossible to give a “bad” presentation.

STEP 3

SECTION THREE

THE PRESENTATION

THE BUSINESS PRESENTATION MEETING (BPM)

MOZONE

THE KEYS TO CREATING AN EXCITING, QUALITY, PROFESSIONAL RECRUITING ENVIRONMENT.

MoZONE = THE MOMENTUM ZONE

A meeting is not a meeting until it has MoZone before, during, and after the meeting.

UNDERSTANDING HUMAN NATURE

1. What communicates to people?
Although the content of what you say is very important, your tone of voice and body language can have even more of an impact.
2. Stop trying to recruit people just to the business opportunity. Recruit people to an environment/atmosphere.
3. People respond to what they feel, not hear.
4. We build people and leaders, not sell products at a BPM.
5. Talents – not learnable.
6. Ability – Learnable.
We owe people two things:
 - A real opportunity.
 - Examples of success.

MOZONE CONVERTS THE PROSPECT!

- You must have an absolute commitment to MoZone.
- Your number one responsibility is to create a “Crowd-Making Machine” (there must be 30-50 people to be considered a crowd)
- If there is no crowd, there is no MoZone.
- **No negativity** or talk of licensing in MoZone. Concentrate on making guests feel the “synergy.”
- Have banners, trophies, awards, etc. to help create the proper atmosphere in your meeting room.
- Have exciting, uplifting music to help set the tone.
- Have the leaders know their roles and be in place 30 minutes prior to the start of the meeting.
- Use warm introductions of all the leaders participating in the program. Learn to EDIFY leaders and speakers to your guest.
- For at least 20 minutes before BPM starts, there should be a “meet and greet.” Introduce guests to BPM speaker & leaders.
- After the welcome, have the new guests split off for the actual BPM.
- Use only the leaders who are succeeding as BPM speakers along with two or three fireball leaders to share one to two minutes each on their personal stories.
- In the training session, start off by recognizing the leaders who have guests in the BPM and people who had recruits, sales or became licensed since the last meeting.

STEP 3

SECTION THREE

THE PRESENTATION

KEY AREAS OF FOCUS IN THE BPM

- Monitor the number of people “old” and “new” – you have at BPM’s
- Change your habits, and you can change your life.
- **Average number of people per week at BPM = Average number of sales per month in your base shop.**

YOUR ROLE IN BPMS

- Don’t miss any meetings!
- Listen attentively!
- Come early!
- Respond enthusiastically!
- Stay late!
- Take notes!
- Introduce new prospects to the Senior Marketing Director (SMD) and key leaders before and after the meeting!
- No smoking on the premises!
- Set a positive, upbeat tone!
- Sell the office tradition!
- Keep your hands free for applause and notes (don’t fold your arms!)
- Take your prospects on an office tour!
- Smile!
- Fight for front seats!
- Act like you’re glad to be there and expect to win!
- Lean forward in your chair!

STEP 3

SECTION THREE

THE PRESENTATION

BPM PROCEDURES

1. Be prepared mentally.

Your enthusiasm, conviction and team spirit will have a tremendous influence on the impression you make. Make sure you and all your teammates review all of these MoZone steps, and remember that everyone has a role to play at the BPM.

2. Remember, People respond based on what they feel more than what they hear.

Although the content of what you say is very important, your tone of voice and body language can have even more impact.

3. Environment.

The best way to attract people to the business is to attract them to our environment. The atmosphere of the office at the BPM or at any training session is crucial to a successful meeting. Arrive a half hour before the BPM begins so that you and your guests can help create and benefit from the MoZone.

4. Professional appearance.

You must be dressed for a business meeting. Proper business attire is to be worn by all guests and team members.

5. When you arrive, go directly into the BPM meeting room.

Circulate and help create a friendly atmosphere. Make sure you personally greet each guest. Stay in the meeting room until announcements have been made and you are dismissed for classes, etc.

- Do not hang around the halls, lobby, sidewalk, parking lot, etc. If you are waiting for a guest, wait in the BPM room only.
- Do not neutralize the excitement of the environment with technical details or negatives.

6. Have all guests sign in and get a name tag.

The host should sign in the guest and also print the guest's first name in big block letters on the following color name badges: Red - new, first-time guests; Blue - new recruits in training, Silver - Life Licensed and Gold - Securities Licensed Associates. Inappropriately dressed guests should be escorted to an office for a One-On-One appointment.

7. Properly use "leadership edification."

Introduce your guest(s) to your leaders and speakers. This helps develop relationship between the speaker and your guest(s). Make sure to use your guest's name often during conversation with the speaker to ensure the name will be remembered through association and used in interaction during the meeting. Remember, the use of a person's name is a positive form of recognition. It's important to "edify" the leader, not the guest.

8. Find your guest(s) a seat near the front.

Fill in existing seats before requesting new ones to be set up. There will be a chair monitor – you and your guest (s) don't set up chairs. Don't sit in with your guest (s) unless you are staying for the entire meeting.

STEP 3

SECTION THREE

THE PRESENTATION

9. If you're not going to be staying in the meeting with your guest (s)

Tell your guest that while he/she is in the overview (BPM), you'll be in the next room in the training class. Explain that you'll meet him/her as soon as the meeting is over.

10. If you're going to be staying in the BPM with your guest(s)

- Sit forward in your seat (don't lean back).
- Take notes.
- Clap, cheer and laugh at the appropriate times.
- Don't talk or ask questions during the meeting.
- Don't answer questions the speaker asks the crowd during the meeting.
- Don't get up and leave during the meeting.
- Remember, the time before and after the meeting is for the guests. If you have any questions, comments, or things you need to take care of, wait until all the guests have gone.

11. Toward the end of the meeting, SMDs and other leaders will be introduced.

People who hold these positions have earned the right to be introduced individually, and these leaders typically will be setting the follow-up interview.

WHILE THE MEETING IS IN SESSION

Have a **"Fresh Start"** mentality. Remember what it felt like the first time you brought a guest. Do not look or act like you have been in the business for years.

It's imperative that any conversation or business conducted in the lobby or halls be done very quietly so as not to disturb or distract those in the meeting! Also, never re-enter the meeting once it is in session. Late guests **must** be handled One-on-One.

STEP 3

SECTION THREE

THE PRESENTATION

THE BPM FLOW

- Now that everyone knows his/her roles and has his/her assignments, it's show time:
- The MoZone begins promptly 30 minutes prior to the meeting. All leaders should be in the meeting room with their guests, meeting the other new guests and using leadership edification.
- The meeting should always begin on time with all attendees in the main meeting room.
- The emcee will introduce the speaker(s), and then guests will be escorted to the presentation room.
- After announcements have been made, break into classes.
- Classes should be broken into three phases. Phase one is orientation class, a crusade class, and possibly a scripts or Systems class. Phase two is usually System and leadership training. Phase three is more advanced for licensed individuals only. Role playing can be used for "Drill Practice Rehearse."
- Five minutes prior to the end of the BPM, all instructors and class attendees should return to the main meeting room for the last part of the BPM training and to be in place to set follow-up interviews with invited guests.

THE BPM PRESENTATION

To make the most effective presentation possible, you must operate with the proper marketing tools.

- Larger offices should use the latest technology – a notebook computer linked to a projection unit.
- Smaller offices can start with our standard, full-color BPM overheads and use the highest-quality, brightest overhead projector possible.
- Showing a current, approved recruiting video is optional, but always use one of the current standardized BPM presentations.
- The BPM presentations have proven to work in our largest markets. Study audiotapes/videos of the presentation so you can give an effective and dynamic presentation.
- Do not discuss any products marketed by any companies. The BPM is NOT a sales presentation
- The infectious enthusiasm of the friend who is an Associate is the key element, not the size of the office, the eloquence of the speakers, nor the impressive power points or videos.

THE ROLE OF THE BPM PRESENTER

- The BPM Presenter should be the most dynamic, most enthusiastic, strongest leader in the office with a current track record of success.
- The BPM Presenter should not rotate – it should always be your best leader.
- The BPM Presenter must have the right mentality to help move the prospect to a decision, to become a new Associate.
- If your best presenter feels that he/she cannot put forth his/her best effort on a given night, replace them with the next best presenter.
- This is not a place to practice. People work too hard to bring guests to the BPM. Let people practice at home with their families.
- Keep all negatives away from the presenter before the BPM. The presenter must be excited.

SUBLIMINAL MESSAGES OF A BPM

MASTER THESE AND BECOME A MASTER BUILDER. THESE ARE THE THINGS THAT WILL SET YOU APART.

1. You want your guest to feel:
 - They can do it.
 - There's money to be made here.
 - These are good people doing good things to help people.
2. Keep the meeting simple, never complicated.
3. Have a conversational style, with an easy and pleasant delivery. Your presentation should be solid, but not flashy. Ideally, you'll give a one-on-one delivery to the group.
4. Market the potential of the opportunity. (Sell the dream)
5. People from all walks of life have become successful, and you have the same potential for success.
6. Keep an exciting, fun pace - make people feel good.
7. Quality of family values – let people know this is a family-oriented business
8. Send the message loud and clear – it's the ground floor and it's time to start today, but don't make the opportunity seem like an employment position.
9. Solidify the company by identifying our preferred companies. However, don't get into the specific products that are offered. This is not a sales presentation.
10. Make people feel good - make them feel special. Make the extra effort to call people by their names from the stage. Make them feel as if they are part of the meeting.
11. Relate to all types of people - universally appealing.
12. No pressure! (Even a little "Laid - back")
13. No HYPE is needed in your presentation, the facts are good enough. Do not oversell.

STEP 3

SECTION THREE

THE PRESENTATION

HOW TO CLOSE THE BPM

1. Invite guests to stay after the meeting or get questions answered in the same night.
2. Set follow-up appointments within 24 – 48 hours after the BPM.
3. Use the BPM questionnaire card to set the follow-up appointment.

AFTER THE MEETING

1. People really do want to be led and supported. Take your new guest(s) to get a BPM Decision Kit.
2. After picking up the kit, set up an appointment for a follow-up interview. If he/she resists, stay in control and take him/her to meet your leader.
3. When setting the appointment, be supportive of the leader, not of prospects making excuses.
4. It's important that all of these steps take place within 10-15 minutes.
5. Make sure all guests complete the BPM Business Review Card before he/she leaves and turn it in to the upline leader.
6. Time is of the essence. The potential new recruit will never be more excited than when they leave the meeting

The first 24 to 48 hours demands your full attention.

THE BPM DECISION KIT

You should prepare a BPM Decision Kit for your guests in advance. The kit can be sold at cost (\$5) and should include the current approved versions of our best recruiting materials. The kit must not contain any product-related material.

WHEN YOU TALK TO A GUEST AFTER BPM:

WHAT TO SAY

“Wasn't that awesome!”

“I told you that it would be impressive!”

WHAT NOT TO SAY

“What did you think?”

“Was it okay?”

“Have any questions?”

“Let's go out to dinner and discuss what you just saw. (Don't have “Scenario of Disaster” after the meeting or do a “Parking Lot” interview.)

THE MEETING AFTER THE MEETING

Objectives of the Meeting after the Meeting:

- This is when you determine who's for real, who's committed, who's in and who's out.
- Recognize new team members and introduce them to the team.
- Build relationships among the entire team.
- This is an endurance test – practice the team's endurance.
- Determine who's serious about the business, and let others know that if they are not serious they are welcome to leave the meeting.
- Reach for the hearts of team members and get them to commit more.
- Fight the war of focus – help the team focus.
- Discuss the current month's goals and re-sell vision.
- Identify potential leaders and rising superstars.
- The main objective is to determine the goal for the current week, and share responsibility with team leaders.
- Have a reality check – find out how mature your team is, talk about issues, problems and help your team members focus. This is also the opportunity to determine if you have the right kind of team to reach the big time.
- Each team leader determines his/her organization's mission for the upcoming week.
- This is the time and place to talk about the higher law:
 1. The spirit of giving and being good to each other.
 2. Team Spirit.
 3. Reputation.
 4. Specific building techniques.
 5. Communication among your team.
 6. SMD Preparation.

THE MEETING AFTER THE MEETING AFTER THE MEETING

Each team leader takes his/her team to another room to hold a breakout meeting.

- Each team leader divides the responsibility for the week's mission among team members.
- The team leader has a reality check and endurance practice for the team.
- Each team member leaves the meeting knowing his/her responsibility for the week.

THE ONE-ON-ONE

THE BPM PRESENTATION “BRING MEETING TO THE PEOPLE”

The One-On-One presentation or Home BPM is one of the fastest ways to truly build an explosive growth team. You don't need to wait for a meeting in the office. Just get in front of people and tell them our company's story. There should be several BPMs being done all week long that feed guests to the BPM. The One-On-One is the key to viral growth. This is the most important type of meeting to build a super hierarchy. You should have them **ALL THE TIME**, a minimum of 4-5 days or nights per week. **The result of the initial meeting will be to get a commitment to come to the BPM.**

1. ONE-ON-ONE

- What? When you cannot get the prospect to the big BPM nights, take the meeting to them.
- Where? Home, office, restaurant or work.
- When? Breakfast time, mid-morning, lunch time, afternoons, dinner time, evenings (anytime and all-the-time). Four to five days/nights per week.
- Who? Friends, neighbors, relatives, co-workers, social contacts, business associates (anybody and everybody).
- How? With enthusiasm and emotion. Feed into the group BPMs to see the bigger picture.

FOR A BUSINESS TO BE GREAT IT NEEDS TO HAVE 5 THINGS:

1. Dramatic Market Need
2. A Great System
3. Powerful Compensation
4. Good Economic Timing
5. Strong Core Values

HOME BUSINESS PRESENTATION MEETINGS

- Use the current BPM presentation.
- Three to ten key couples.
- BPM Decision Cards.
- Enthusiasm about opportunity.
- Invite back to group BPMs in the office, to see the bigger picture.
- The contact's spouse should be present.

STEP 3

SECTION THREE

THE PRESENTATION

Name:	
Date:	

CAPTAIN LIST



Name	Phone Number	Inviter's Name	Confirmed	Follow-Up
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23				
24				
25				

STEP 3

SECTION THREE

THE PRESENTATION



GUEST SIGN-IN

DATE _____

N.O	NAME	PHONE	INVITER	E-MAIL
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
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Page _____ Of _____ SMD Copy: _____

STEP 3

SECTION THREE

THE PRESENTATION

BUSINESS PRESENTATION REVIEW CARD

The BPM speaker will hand out Business Presentation Review cards at the end of the presentation. He/she will walk the guests through, how to fill out the cards completely and the importance of setting a time immediately. The leaders will make sure an appointment is booked within 24-48 hours. It's critical that all important information such as contact information, time and place of appointment, and who invited them is on the card before the guest leaves. This card, along with guest sign-in sheets, can be kept on file for follow-up purposes.



Business Presentation Review Card

Date: _____

Guest Of: _____

NAME	SPOUSE
ADDRESS	WORK PHONE
CITY, STATE, ZIP	CELL PHONE

I AM INTERESTED IN . . . (PLEASE CHECK ONE)

- STARTING A BUSINESS/CAREER IN WFG
- LEARNING MORE ABOUT FINANCIAL SOLUTIONS FOR MY FAMILY
- BOTH OF THE ABOVE

APPOINTMENT: <input type="checkbox"/> HOME <input type="checkbox"/> OFFICE	DAY OF WEEK: _____	
DATE: ____/____/____	TIME: _____	EMAIL: _____

World Financial Group, Inc. (WFG) is a financial services marketing company who's affiliates broad array of financial products and services. Insurance products offered through World Financial Group Insurance Agency, Inc. (WFGIA). WFG and WFGIA are affiliated companies. WFG and WFGIA Headquarters; 11315 Johns Creek Pkwy Johns Creek GA 30097-1519 Phone: 770-453-9300

STEP 3

SECTION THREE

THE PRESENTATION

BACK OF BUSINESS PRESENTATION REVIEW CARD

We would appreciate your feedback. Please take our short survey below.

What did you hope to gain from this presentation?

What did you like the most?

Who do you care about that could benefit from the financial information we provide?

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STEP

4

Section Four

The Follow-Up

Mastering The Art Of Follow-Up

PURPOSE: To quickly move the prospect through the recruiting process

THE FOLLOW-UP

Just as important as controlling the point of contact on the front end, the follow-up is equally critical on the back end.

When these two components are properly executed, you will recruit a higher percentage of people and at the same time, have a higher volume of sales – a by-product of running a recruiting System.

This section covers all the necessary steps for a successful follow-up:

- **THE FOLLOW-UP INTERVIEW**
The critical step to obtaining a recruit's decision and getting the recruit off to a fast start.
- **FILTER AND CHALLENGE NEW ASSOCIATE**
The true measure of a new recruit's commitment.

STEP 4

SECTION FOUR

THE FOLLOW - UP

We are looking for people who are looking for us. It's hard to identify who is serious and who's all talk. You, as the leader, must guide the prospect through the follow-up process. Follow-up starts the moment the BPM is finished.

PRE-FILTERS TO GUIDE PROSPECT THROUGH THE FOLLOW-UP

STAY AFTER BPM FOR MoZONE

- Leader encourages prospects to stay after the meeting
- This is a sign they are very interested
- You want them to see recognition and feel MoZone.

GET THE KIT

- Leader helps prospect get a BPM decision kit.
- This shows sign of interest and commitment.

COMMIT TO A FOLLOW-UP INTERVIEW

- Leader commits prospect to follow-up interview
- Interview should be done during the day, in the office within 24-48 hours.

KEEP THE APPOINTMENT

- Leader confirms with the prospect, handling any objections, to make sure they keep the appointment
- If prospect cancels or reschedules, the probability of them signing up drops dramatically.

STEP 4

SECTION FOUR

THE FOLLOW - UP

SETTING UP THE FOLLOW UP APPOINTMENT WITHIN 24 TO 48 HOURS

WHY 24 TO 48 HOURS?

People fade very quickly because of negative feedback from friends/family. We must get him/her back into the office right away.

THE APPOINTMENT SHOULD BE DURING REGULAR BUSINESS HOURS.

If you make it convenient, it sends the wrong signal. Create a serious business tone. If you are buying a business or interviewing for a job, you do it during the day. If you woke up with a toothache, you would call the dentist and set an appointment immediately.

THE TRAINEE TOTALLY SUPPORTS LEADER IN SETTING APPOINTMENT.

“You can work it out...don’t wait,” etc.

THE TRAINEE AVOIDS DOING A “PARKING LOT INTERVIEW.”

Tell them their questions will be answered in their follow-up interview by someone qualified to do so.

IF THEY DO NOT WANT TO BOOK AN APPOINTMENT WITHIN 48 HOURS...

“Let me explain my situation so we can work out the logistics. We need to see you during the day. Our nights and weekend are taken up by presentations like this, field training, and the rest is family and church responsibilities, probably just like you. We know you work during the day, but we’ll figure it out. Morning, lunch or afternoon. For common sense reasons, it needs to be in the next 24-48 hours. We want your impression of this to be fresh in your mind and our impression of you to be fresh in ours. We pay close attention to those things more than you think; actually, we rely on it. Now what’s better for you?”

IF YOUR GUEST TRIES TO CANCEL OR RESCHEDULE THE APPOINTMENT ONCE SET...

Try to get the prospect to keep his appointment. Again, 24 to 48 hours is critical. If your guest(s) need to reschedule his/her appointment, tell him/her to call the person with whom he/she set the appointment and to do so as soon as possible. Once you find out about a need for rescheduling, immediately call your leader and let him know your guest will be calling to reschedule.

THE FOLLOW-UP INTERVIEW

The main focus of a follow-up interview is to get a recruit's decision, complete the Associate Membership Agreement, get a strong commitment to complete the Fast Start Program, and set up an appointment for a Financial Needs Analysis. The new Associate needs to begin working with the leader immediately to invite people to the BPM so he/she can begin the recruiting process to build his/her team.

- The follow-up interview should be done within 24-48 hours of the prospect attending the BPM.
- Make sure the follow-up interview is conducted at the office during the business hours.
- The trainee should always be present and positively reinforce the leader.
- The interviewer spends the first five to ten minutes building rapport with the new recruit.
- Suggested questions to ask prospect:
 1. Ask the prospect what aspects of the opportunity intrigue him/her most.
 2. Ask him/her to tell about him/herself where he/she is from, about upbringing, school, business background, etc.
 3. Ask how he/she feels about his/her success in life up until now.
 4. Ask what his /her long term goals and objectives are.
 5. Ask if he/she has any questions about any particular aspect of the company or business.
 6. Go over T.L.TC.
- Training
- Licensing
- Time Commitment
- Do Recruiting Presentation your SMD has approved you to use.
- Complete the Associate Membership Agreement.
- Set Appointment for Fast Start with spouse within 24-48 hours.
- Give approved CD's or other materials to the new associate.

THOSE WHO YOU DON'T RECRUIT

- Remember, those prospects that came to the BPM or One-On-One who are not interested in the business opportunity should sit down with someone to complete a Financial Needs Analysis.
- If not them, who do they know? Get referrals!

STEP 4

SECTION FOUR

THE FOLLOW - UP

THE FOLLOW-UP INTERVIEW- WORKSHEET

	Questions	Comments
1. BACKGROUND: Establish connection and find a common ground (TRC).	Tell me a little bit about yourself, your upbringing, education, family, etc.	
2. Quick Review: Quickly review for about 5 minutes.	Of all the things presented to you, what stood out the most, or intrigued you that brought you back today?	
3. Excellent Reputation: Since our company seeks to keep an excellent reputation in the marketplace.	We intend to maintain a high standard of excellence. What qualities would you bring to our company?	
4. GOAL/PURPOSE: What is the purpose for you to succeed in this business? What is your "WHY"?	If you make good money, what plans do you have for your family? As for me...	
5. LEADERSHIP:	Have you had leadership experience or been in any leadership position before?	
6. ANSWER QUESTIONS: I'm ready for your questions!	For your information, you will learn most of the answers to your questions by field-training and by attending the classroom training.	
7. Two Career Paths: Agent or Agency?	Associate only or associate who aspires to become a broker. Which career path do you see yourself?	
8. TIME COMMITMENT: Show weekly calendar.	What time of the week are you not available to be involved with this business?	
9. AMA/FAST START:	Get your code number for training and connect you to your team members.	
10. Next appointment: 48 Hours	We need to set an appointment to do your business plan, meet your spouse and complete your personal FNA.	

STEP 4

SECTION FOUR

THE FOLLOW - UP

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
6:00am							
7:00am							
8:00am							
9:00am							
10:00am							
11:00am							
12:00pm							
1:00pm							
2:00pm							
3:00pm							
4:00pm							
5:00pm							
6:00pm							
7:00pm							
8:00pm							
9:00pm							
10:00pm							

STEP 5

SECTION FIVE

The Start - Up

The Fast-Start Challenge

PURPOSE: Get the new recruit off to a fast start by beginning with step 1.

THE START UP

Just as the first few days of an infant's life are critical to his/her health and well-being, the first few days for a new recruit set the tone for his/her entire business career with World Financial Group.

While all the components of the start-up are important, nothing is more critical than beginning to build the recruit's business by helping him/her to recruit a team. You must instill in the new recruit a 100 percent commitment to growth from day one.

The most important elements of the Start-Up include:

- 1. FAST START PROGRAM (8 FILTERS)**
- 2. FAST START SCHOOL**
- 3. SETTING GOALS AND DEVELOPING A GREAT BUSINESS PLAN**
- 4. FIELD TRAINING**
- 5. THE EXCHANGE PRINCIPLES**

STEP 5

SECTION FIVE

THE START - UP

HOW TO GET A NEW ASSOCIATE OFF TO A FAST START

GOLDEN RULE:

A recruit is not a recruit until he/she has a recruit and both of them have gone through the 8 Speed Filters.

Filters 1-4 should be completed within the first 24-48 hours.

FILTER 1: Stay after Corporate Overview for MoZone

The leader encourages the guest to stay after the Corporate Overview for 5-10 minutes to get to know some of the team and build rapport.

FILTER 2: Pick Up Information

Leader helps guest obtain company information and brochures to help assist in avoiding the Scenario of Disaster.

FILTER 3: Commit to a Follow-Up Interview

Guest fills out the Business Review card to schedule an interview appointment within 24-48 hours. If the guest has not set up an interview time/date, make sure you introduce your SMD before the guest leaves the office and say, "I know you wanted to say goodbye to guest's name before he/she leaves).

FILTER 4: Complete the Interview/AMA

The Leader sits down with the guest to conduct the follow-up interview, to complete the AMA, to establish his/her time commitment, to acquire his/her reference, and to challenge the new recruit to obtain the Fast Start Award.

Filters 5-8 should be completed within the first 3-7 days

FILTER 5: Meet with Spouse/Partner, Create a Business Plan, and Develop a Prospect List

The Leader sits down with the new Associate and their Spouse/Partner to develop a business plan, explain the restaurant and baseball examples, develop a Top 25 list, and schedule field appointments as well as invite guests to the next BPM.

FILTER 6: Complete Financial Needs Analysis

The Leader completes the Financial Needs Analysis for the new Associate and his/her spouse/partner to help determine which concepts and products are suitable for their needs.

FILTER 7: Match-up with your Leader for Field Training

The new recruit schedules appointments with the field trainer to conduct both 1on1 recruiting appointments and Financial Needs Analysis appointments to start immediate action in their business. The goal is 3 recruits, 3 clients, in their first 30 days (3-3-30).

FILTER 8: Register for the Next Big Event

The new recruit should immediately register for the next Big Event (for example: Fast Start School, Spring/Summer Sizzler, Company Events or Conventions etc.). The recruit recognizes his team from big event to big event



The Eight Speed Filter Checklist

Fast Start Program

	Name	Inviter	Phone Number	Code #	Filter 1	Filter 2	Filter 3	Filter 4	Filter 5	Filter 6	Filter 7	Filter 8	Follow-Up
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
16													
17													
18													
19													
20													
21													
22													
23													
24													
25													

FILTERS 1-25+ YRS 2-Married 3-Children 4-Home Owner 5-\$50,000+ Income 6-Ambitious 7-Dissatisfied 8-Entrepreneurial

The new recruit qualifies for Up Start School by completing Filters 1 – 8. **He/she attends up start school to complete the fast start program.** The most important leadership skill for all new Associates is mastering the invitation and becoming a mobile inviter. Review Step 2 of the BFS to learn the scripts and avoid the “Scenario of Disaster.” Work with the upline leader to “Drill for Skill” in order to master CONTROLLING THE POINT OF CONTACT. Ability to contact and bring quality people to the BPM will determine his/her level of success in the company.

30 Day - Fast Start Challenge

The first 30 days are pivotal to the new recruit’s career. The leader alone sets the standards of excellence that will carry on for all of his future leaders.

	Recruits/Families Helped/Days
Slow Start	3/3/30
Fast Start	5/5/30
Super Start	10/10/30

Challenge the new recruit to get off to a Fast Start!
Set a winning tradition. It lasts a lifetime.

THREE PRIORITIES

1. Become a student of the BFS
2. Make money at whatever level you are at
3. Fight for your next promotion.

THE UP START SCHOOL

The Associate must complete Filters 1- 8 of the Fast Start Challenge before he/she can qualify to attend the Up Start School. This helps identify who the leader should work with. Up Start Schools should be held every two to four weeks and should be scheduled for four hours each on Friday night (6 – 10 p.m.) or on Saturdays.

The Up Start school should be designed to answer the new Associate's recruiting and building questions and should be taught only by the most enthusiastic and successful leaders.

1. Explain everything the Associate needs to know about the strength of the company and why it is a good company to be in business with.
2. Teach the Six Steps of the System.
3. Describe the uniqueness of the company's compensation plan and building System.
4. Close the school by teaching how to become a Big Base Shop Builder.

The Up Start School should be treated as a major event that explains

- Why we are unique
- How we are helping people
- Why we have international expansion
- Why we are a company for **builders**.

The agenda should also include personal success stories and testimonials from key successful leaders in the office.

The Up Start School must be exciting. This format gives the leader the opportunity to create power, synergy, and excitement among a group of new Associates.

The Up Start School is the first major event for the new team members, so it's critical that there is a large crowd. It's important to work with other leaders in the area to create a big Up Start School for everyone.

The power of the Up Start School can never be duplicated one-on-one. All new Associates who complete the school should be recognized with a special Fast Start Certificate.

The Up Start School also allows leaders to spend more time on motivation/leadership than in the BPM training classes. Most of the orientation training is covered in the Up Start School.

Once an associate completes the Up Start School, one of his/her top responsibilities becomes being a **Director of Motivation**. This will empower the leader to direct as many of his/her new Associates as possible to qualify to attend the Up Start School. Aim for more and more new qualifiers to attend each Up Start School.

THE UP START SCHOOL

The Up Start School is the most important day in a new teammate's career.

LEADERSHIP EXPECTATIONS

The difference between someone doing “okay” and being one of the biggest builders of all time is that the biggest champions do just a “little bit” more.

- One of these things is to NEVER miss a Up Start School!
- The fast start qualifiers are very important people on the team.
- Leaders need to promote the “bigness” of the Up Start School and treat it as such.
- One of the mistakes leaders make is missing a Up Start School.
- It's comparable to meeting someone, courting him/her, proposing marriage, planning a wedding, and then...
when the big day shows up, you leave your fiancé standing at the altar...ALONE. Your new teammate will feel the same, ALONE.

The associate needs to know that the leader cares about them, their success, and are excited for their future! To a new teammate, it is equivalent to a child whose parent is missing their “Big Game.” Sometimes it is just as important for them to see you there as the experience of the game itself.

ADVANCE SCHOOL PROGRAM

During every Up Start School, there should be an advanced school program running. Once a new Associates graduate from Up Start, they can begin attending the Advance School Program.

This program teaches them to be better-rounded financial professionals because BPM trainings usually stress more System and leadership topics. MoZone at Up Start Schools which include Advance School attendees will welcome and congratulate all Up Start School attendees.

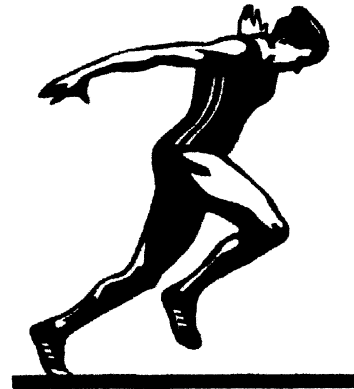
SUGGESTED TOPICS ARE

- Sales Training
- Product Training
- Presentation Training
- Role Play / Drill for Skill
- Case Study
- Client Follow Up / Business Administrative Training.

NEW UP START QUALIFIERS

- When the Up Start School is done, the Advance School attendees stay after for recognition of Up Start graduates.
- This creates the “big event” feel, excitement and MoZone for the new Associates' big Day

For Internal Use Only



7 DAY SPRINT AWARD

- COMPLETE ASSOCIATE MEMBERSHIP AGREEMENT
- DEVELOP A TOP 25 LIST
- HAVE 3 GUESTS AT THE NEXT BPM OR GO ON 3 FIELD TRAINING APPOINTMENTS

1. _____
2. _____
3. _____

- COMPLETE A WFG FINANCIAL NEEDS ANALYSIS
- REGISTER FOR LIFE LICENSE & TEST DATE
- REGISTER FOR NEXT BIG EVENT

BUSINESS PLAN

CHALLENGE ASSOCIATES TO DREAM BIG! When talking about their goals and dreams, leaders must remember that building a relationship with a new recruit is most important!

- People come into this business usually thinking small, not big.
- Set simple short term goals first.
 1. Qualify for Fast Start School.
 2. 3/3/30, 5/5/50, 10/10/30.
 3. Get licensed.
- Talk to them about their emotional motivators, their “why’s.” What are their top reasons for doing this business?
- Create a full business plan after they attend the Up Start School.
- They must read good books and listen to audios to grow and be inspired. For example, they could read books such as *Think and Grow Rich* by Napoleon Hill, *How To Win Friends & Influence People* by Dale Carnegie, *The Magic of Thinking BIG* by David J. Schwartz.

ELEMENTS OF A BUSINESS PLAN

1. Top ten reasons “WHY” I joined WFG.
2. Long and short term goals such as:
 - When am I going to be licensed and when am I going to be full time?
 - When am I going to become an SMD (or other achievements-watch, ring, trip, etc.)?
 - My exact amount of desired monthly income.
3. Personal Goals/Commitments such as
 - Number of BPM invites each week.
 - Number of new prospect/client appointments and follow-up appointments each week.
 - Number of FNA presentations.
4. Deadlines to achieve your goals. Give exact dates!
5. What I need to give up in order to achieve these goals
 - What am I willing to sacrifice?
 - You don’t get something for nothing. This business is simple not easy.
6. What do I need to improve in myself to achieve my goals?
 - What are areas of improvement?
 - What are my strengths?
7. Affirmations.
8. Develop a plan of action and get started immediately.
9. Read your plan aloud twice daily, visualizing what your life will look like if you achieve your goals.
10. Absolutely control your ASSOCIATIONS. Nothing drains your energy faster than spending time with negative people.

FIELD TRAINING

THIS BUSINESS IS BUILT IN THE FIELD!

- It is important to get your new recruit in the field immediately.
- Help them to connect to our great mission.
- Help them build a team.
- Transfer skills and belief to a new Associate.
- Knowledge does not produce activity, but activity does produce knowledge.

DO'S AND DON'TS OF FIELD TRAINING:

- The Trainee should introduce and “edify” the Field Trainer.
- The Trainer and trainee should arrive and leave together.
- The Trainee should remain quiet during most of the appointment and minimize distractions.
- The Trainee should ask trainer questions, “pick his/her brain” on the way to and from the appointment but not ask questions during the appointment.
- Field Trainers should treat people the way they would like to be treated. Use the three- step sale process, and do your best every time. Train and build the new recruit and build his/her business.
- Trainers should only use approved material.

FIELD TRAINING EDIFICATION SCRIPT:

(Couple's names) I wanted to take a minute here and thank (trainer's name) for taking time out of (his/her) busy schedule to be here (today or tonight) to train me and maybe show you something that I think you're going to be interested in.

I know I told you when I called that I wanted you to take a look at what I'm doing, but I want you to know something. I'm very serious about this opportunity, and I'm probably going to be making a career change from (current employer) in the next 3-6 months; the number one reason why I am doing that is because of the person right here: (trainer's name). (He or she) did such a great job for (spouse) and I – and we were so impressed with what this company has done for us that I felt obligated to share this opportunity with you. I just wanted to publicly thank (trainer's name) for being here. You are going to like what (he/she) is going to show you. (Trainer's name) is a very busy person and is outstanding at helping families like yours. I'm just excited that I get to share this time with you.

(Trainer's name), I want to turn this over to you.

EDIFYING THE FIELD TRAINER CORRECTLY IS KEY. A GREAT EDIFICATION CAN MAKE UP FOR A BAD PRESENTATION.

THE THREE - STEP SALES PROCESS

WE NEVER DO BUSINESS ON A FIRST VISIT.

1ST VISIT – “THE PRESENTATION”

- Begin with both spouses present.
- Sit together at the kitchen table or in the office.
- Review the presentation – disturb and intrigue.
- Gather the required data to complete the Financial Needs Analysis.
- Get two commitments:
 1. “If I can show you a plan that meets your family’s needs in every way, is there any reason you wouldn’t do business with me when I come back?”
 2. “If we do business, will you refer me to 10 of your friends?”
- Set the date for the close/2nd visit.
- Prepare clients for possible competing agents. The only business that pays is the business that stays.
- Invite the clients to the next BPM.

2ND VISIT – “THE CLOSE”

- Begin with both spouses present.
- Sit at the kitchen table or in the office.
- Review the presentation: “Fan the flames of their memory.”
- Renew the two commitments.
- Show your recommendations for their plan.
- Complete the application paperwork.
- Ask for the check, when suitable.
- List 10 names (referrals)
- Review the Memory Jogger.
- Qualify the Referrals.
- Prepare the client for possible competing agents.
- Prepare the client for the underwriting process.
- Re-invite the clients to the next BPM.

3RD VISIT – “THE DELIVERY”

- Begin with both spouses present
- Sit at the kitchen table or in the office
- Briefly review presentation again
- Review the new Financial Needs Analysis
- Reaffirm commitment to this long-term financial strategy
- Present and explain the policies being delivered
- Have delivery receipts signed
- Read “I Am Your Life Insurance Policy” letter
- Let the clients know you will reach out to them in a year for their annual review
- Prepare the client for possible competing agents again
- Re-invite the clients to the next BPM and ask for referrals
- Express your appreciation.

THE MAGIC OF THE MATCH-UP SYSTEM

The Match-Up System is the key to continue to go wide with new direct leaders. The tendency of some leaders is to not recruit too many new Associates because they feel they won't have the time necessary to be in the field and effectively work with them. The Match-Up System solves this dilemma by allowing the leader to "match-up" the new Associates with other experienced licensed leaders to train them.

BENEFITS OF THE MATCH-UP SYSTEM:

- Creates teamwork
- Speeds up learning curve by allowing every new Associate to get in the field as soon as possible with an experienced leader
- Helps retain existing licensed team members by allowing them to make money by field training new Associates
- Increases activity for the whole organization and compresses time frames
- Provides needed experience for all licensed Associates, both old and new
- Creates more trust in the organization
- Helps avoid a small-thinking mentality
- Creates a team with open mind and giving attitude
- Enforces the idea that 50 percent of something is better than 100 percent of nothing
- Builds leaders and gives momentum to the team.

THERE ARE THREE WAYS TO MATCH-UP:

1. Internal – within your base shop
2. Internal Hierarchy – with other leaders on the team
3. Inter –Hierarchy – with other leaders in the company.

MATCH-UP RULES AND GUIDELINES

1. Match-Up experienced leaders with newly licensed Associates
2. Everybody must have a winning presentation – duplicable, easy, and approved with a total focus on suitability
3. The client or prospect should always be invited to the next BPM as part the appointment elements
4. An Associate always splits 50/50 once licensed and appointed. New representatives participate in a minimum of three sales presentations with a licensed and appointed training representative
5. Prior to the appointment the trainer must communicate with the trainee to pre-qualify the client, reconfirm the appointment and review the edification of the trainer
6. Never cancel an appointment with a trainee or client under any circumstances; the trainer must fulfill the obligation
7. Always send the Field Trainer to solid appointments
8. If the field trainer uses an inter-hierarchy match-up, inform the other hierarchy leader of the rules and guidelines prior to any appointment

9. Reputation is everything; don't abuse the System
10. The SMD controls the match-up!
11. Post a scoreboard at every office and conduct a monthly competition within the hierarchy
12. Use the Match-Up System and monitor field training activity.

LEADERS INDIVIDUALLY CALL EACH OF THEIR KEY LEADERS WEEKLY TO

- Motivate and PULL them UP
- Get their COMMITMENT to work every week toward the goals they set when they joined
- Excitedly share with them the company's "Good News"
- Review their prospect lists and their key teammates with them
- Keep them on a recruiting track, including attending all BPMs
- Review their actual field activity from the previous week
- Find out how many guests their teams have coming to this week's BPM and use the Captain's List!

CONFERENCE CALLS

MONITOR ACTIVITY / FOCUS ON RESULTS

- Monitor prospect lists and invitations before the BPM
- Hold a Managers Meeting Monday morning or after the BPM to monitor these activities

Conference calls are another way to do accountability and inspiration but should not replace the one-on-one weekly communication.

EXCHANGE PRINCIPLES

This business is built on higher law. The more you give, the more you get.

Five of the great building catalysts that create and accelerate the multiplication power of this company's System are the EXCHANGE PRINCIPLES. All five are required or the System breaks down.

1. PERSONAL SALE EXCHANGE

One of our greatest uniqueness's is the Personal Sale Exchange. Most companies in this industry allow their agents to sell products themselves. This is a very limited one-time benefit. With World Financial Group, an Associate exchanges the right to make his/her own personal sale for the opportunity to make the suitable personal sale to those he/she personally recruits.

2. MARKET EXCHANGE – GENERATE ACTIVITY AND LEARN

This is an important part of the learning process for the new Associate as he/she gets invaluable field experience. By giving up the sales from their warm market to their Field Trainer, they in turn will do the same with their recruits. To replace the market; recruit one person to double the market, recruit two, etc.

3. GUIDELINE QUALIFICATION EXCHANGE

The Promotion Guidelines have been created to help the new associate develop the skills and knowledge required to become a SMD and run his/her own business. As his/her skills, knowledge, and production rise, his/her commission level increases as he/she is promoted from Associate to Senior Associate to the SMD level. Obviously, this creates override potential for the upline SMD who is teaching the associate the finer points of this business. He/she goes through this learning curve one time in the Base Shop of his/her SMD. In exchange, all of his/her future Marketing Directors will go through the same learning curve by completing the Promotion Guidelines in his/her Base Shop.

4. BUILDERS EXCHANGE – THE KEY TO WIDTH AND PROFITABILITY

One of the biggest challenges facing businesses in this country today is the ability for an individual to move up in the company based on his/her efforts or performance. Most people end up in a situation where advancement is hindered because it would be a detriment to the manager or senior leader.

It's a Catch-22: If the person moves up, it's at the expense of the leader; and if he/she is held back, it's at the expense of his/her own family and personal income. This is evident in most businesses, including corporate America and the financial services industry.

The Builder's Exchange Program Solves this Problem

All of the great System builders have mastered the principles of the Builder's Exchange. The Builder's Exchange and WFG's mentoring business model encourage, rather than discourage, leaders to build successful Associates because the team's success helps build the leader's success.

HERE'S HOW IT WORKS:

Upon promotion to SMD, the new SMD makes a one-time “exchange” of one of his/her fully - qualified Senior Associate legs or two fully - qualified Associates to the promoting SMD. The Builder’s Exchange is the choice of the promoting SMD. A promoting SMD spends a significant amount of time training and advising a new SMD on building his/her business at no cost to the new SMD. The Builder’s Exchange was designed to help offset the time and money spent by the promoting SMD who has helped a new SMD build his/her business. The exchange allows the promoting SMD to maintain a strong SMD base while the new SMD’s new promotion level increases his/ her commission. The new SMD is then in position to receive exchanges from every new SMD he/she ever produces in the future.

5. NOBILITY EXCHANGE

Lead by example with the Nobility Exchange. Putting forth some extra time and effort to help the leader receive his/her next promotion is a noble and generous professional move. By doing this, the associates display your dedication and willingness to help other team members reach their goals. And in turn, team members take note and are empowered to do the same when it comes time for their next promotion. Focus on being the “wingman” or team player for your leader, helping others get their next promotion, both upline and downline. Sometimes we call this type of team player a “FLAG CARRIER”. By being unselfish, the associate will also get promoted faster and develop a strong “team over me” culture.

STEP

6

Section Six

Duplication

THE RAPID REPETITION OF THE SYSTEM

DUPLICATION

To become a legend of the future, you must study the legends of the past. The speed and exactness with which you copy the System will, in large part, determine your success. This cookie-cutter exactness must be duplicated throughout your team.

Remember two things:

1. The key is to imitate, not create.
2. Marketing is the creation of the outlet and the movement of the product simultaneously.

The key component of duplication is

Once you develop an Agent's Mentality and a Builder's Mindset, you will be on your way to creating "a System whereby building agents never stops."

- **Agent's MENTALITY**
- **BUILDER'S MINDSET**
- **TAPROOTING**
- **CEO CLUB "GET 10"**
- **BUILDING A BIG BASE SHOP**

SPEED WIDTH

RECRUIT IN BUNCHES

When trying to build, how can you tell who will make it in this business? You can't. The people who are serious about winning and those who just give it lip service all look alike when you're first talking to them. That's why you should look for a BUNCH of people. There is just no way to accurately judge a person when you're trying to recruit him/her. No test has ever been devised that can measure the heart of a champion.

LAW OF LARGE NUMBERS, LAW OF AVERAGES

- Remember, everything in your business improves as you increase your recruiting numbers.
- Not everyone you hire will be a STUD! That is the *Law of Averages!*
- The more duds you have the more studs you'll find.
- Get the *Law of Large Numbers* working in your favor. Accept it and embrace it!
- If you go through high numbers the Law of Averages says you will find leaders!

GO WIDE FAST

60 WIDE IN SIX MONTHS

A person uses the 60-wide-in-6 months' worksheet two ways. One: His/her planning stage, in which he/she takes a pencil and fills in the names of people he/she thinks are going to be his/her next five or ten people. Two: When he/she actually gets them, he/she writes their names in ink. Ask the person to turn it in every month. If it has one name, fine. If it has the same name next month, fine. The point is to keep it in front of him/her to give him/her something to shoot for.

Whether you're shooting for 30 wide in six months or have another building goal, always project a plan. You can't help but get big FAST when you put out that kind of a personal building effort.

BUILDER'S MINDSET

Every prospect is a recruit until proven different.
Every recruit is a BUILDER until proven different.

THE TENDENCY FOR MOST WEAK BUILDERS IS TO

1. Recruit them
2. Train them.

A STRONG BUILDER WILL

1. Recruit them
2. Build them a team.

BUILD IT THREE TIMES

1. Build it in your mind
2. Build it on paper
3. Build it!

TOP PRIORITIES

1. The "continuous opening of outlets."
2. Volume production per outlet.

In this business, every person is an outlet. An outlet is anyone who is licensed and can offer products to the consumer.

The Magic of Duplication

Our System Builders follow the Business Format System. New recruits starting with World Financial Group should commit to the same blueprint.

Make sure you become a master copy that is worth duplicating.

LOTS OF PEOPLE DOING A LITTLE, LED BY A FEW DOING A LOT

1. Give everyone an opportunity
2. Give everyone an example of success.

A BUILDER'S MINDSET

TO BECOME A CHAMPION YOU MUST BUILD

1. Large network of outlets
2. Large base of diversified product-using clients.

TWO MAIN FOCAL POINTS TO WIN THE RACE FOR OUTLETS:

1. Get more and more personal direct legs
2. Get more and more people ("old" and "new") to BPMs.

SUCCESS FORMULA:

Average Number of People per Week at BPM=Average Number of Base Shop Sales per Month

OUR CHALLENGE TO YOU...

It all starts with you. You must first rally yourself, and then rally your team. Double, triple and quadruple your personal width every 90 days! You set the pace for your team.

Five Wide to Fifty Wide – All You Have to Change Is You.

STEP 6

SECTION SIX

DUPLICATION

60 Wide In 6 Months

(From _____ to _____)

The chart consists of a grid of circles. The columns are labeled 'Month One' through 'Month Six' at the bottom. The rows are connected by horizontal lines at the top. The circles are arranged in a staggered pattern, with each row having one more circle than the row below it. The total number of circles in each row is 60.

Month	Number of Circles
Month One	10
Month Two	20
Month Three	30
Month Four	40
Month Five	50
Month Six	60

STEP 6

SECTION SIX

DUPLICATION

Build to Max-out Profits

1. Wide
2. Deep
3. Wide and Deep'

Width = Profitability

Depth = Security

Primary: GO WIDE

Secondary: GO DEEP

You can go Deep after you go Wide but ... you can't have depth in a leg you haven't started. You can control the planter, but you can't control the plant.

Panic Management

1. Lack of money
2. Lack of activity
3. Lack of a definite, sound business philosophy

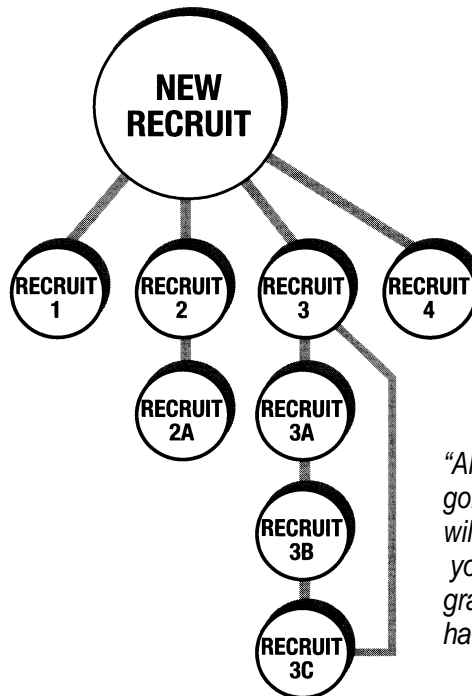
Building Outlets

1. Opening outlets is an all-the-time thing
2. Have quantity to get quality

Aim at Recruits*/Hit Sales

You're going to have Internal Consumption sales and External Consumption sales.

- Only 25% of the prospects on a target list will ever come to a BPM.
- If only 100 come to a BPM, that means there are 500 or 600 who didn't come.
- See them. Make a positive impression. Recruit them. Help them with their financial needs.
- Recruit and make concepts and products presentations simultaneously.
- When you're in the duplication business, you must make sure the master copy is worth duplicating.
- The fastest way to do that is with duplicable, transferable presentations.



“Always focus on going wide. Depth will follow. Remember you can't have grandchildren until you have Children”

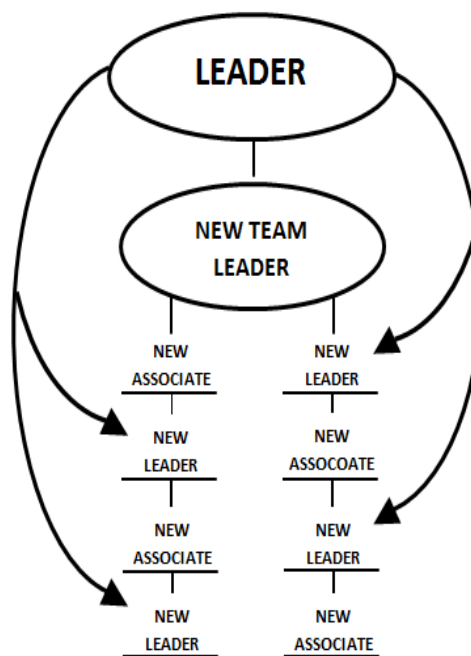
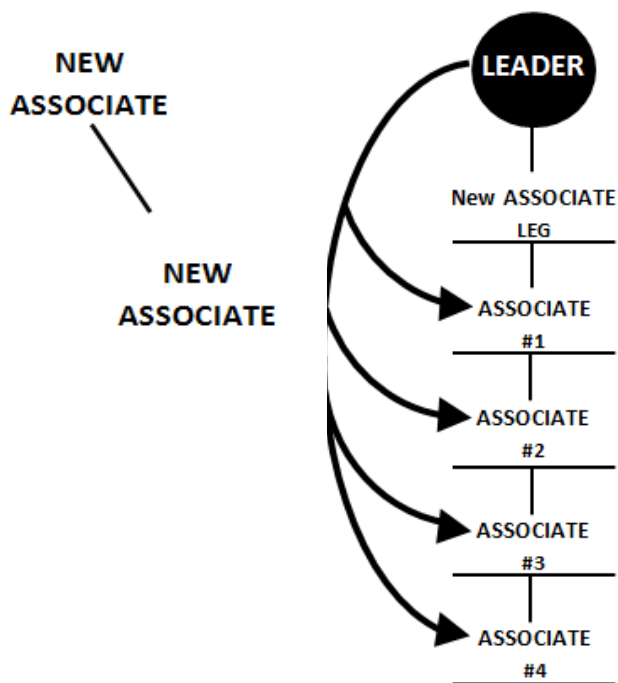


HARNESS THE POWER OF GEOMETRIC PROGRESSION

1. A recruit is not a recruit until he/she has a recruit.

2. A leg is not a leg until it is at least four deep.

3. A team will have a life of its own once you develop at least two levels of leadership.



STEP 6

SECTION SIX

DUPLICATION

THE SUPER TAPROOT

The “**Super Taproot**” is a System for maximizing tap rooting and building permanent width by going temporarily deep to build Builder’s Exchanges. This System assures that you are always a do-it-first, wide-at-the-top leader who has strong downline leadership that assures geometric progression.

This is the key to building wide, deep and geometrically

KEYS TO TAPROOTING

FRS: FIELD RECRUITING SYSTEM

Get your new Associates in the field immediately to begin building their team. It’s important that they master their recruiting skills so they can start building their team immediately. Control the point of contact and make calls for them.

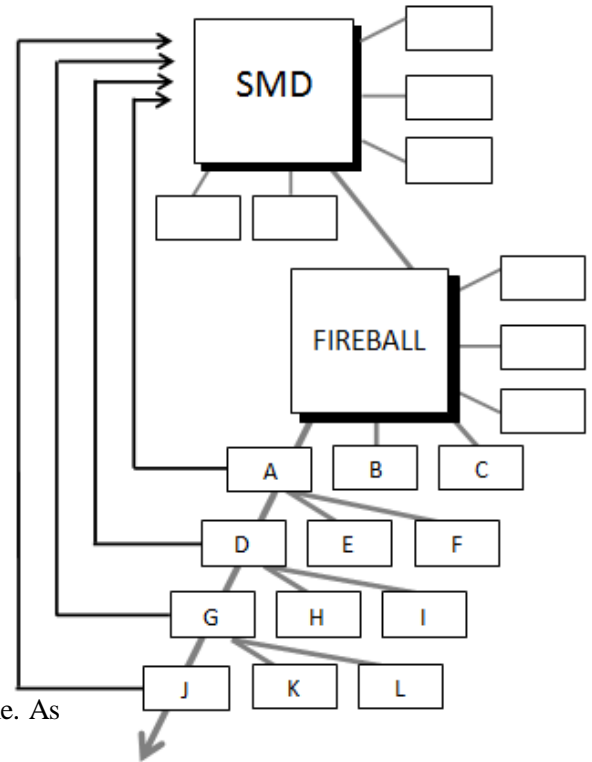
CPC: CONSTANT PERSONAL COMMUNICATION Constantly communicate with your upline leaders and new Associates. Everybody joining your team must get CPC from you and your upline leaders.

FTF: FACE-TO-FACE

See people “Face-to-Face.” The upline must have FTF with downlines. Set appointments and spend time with people all the time. As a leader, you must taproot down.

RTR: REVERSE TAPROOT

Arrange for the downlines to spend time with successful leaders and also to attend big events. Have the mindset to reverse the process instead of waiting for leaders to come to your downline. You must Taproot up. To build a Super Hierarchy, work Wide and Deep at the same time, doing this will identify the more ambitious associates who you will be able to “Taproot.”



YOUR GOAL: DRIVE THE NEW ASSOCIATE 4 DEEP IN 2 WEEKS.

STEP 6

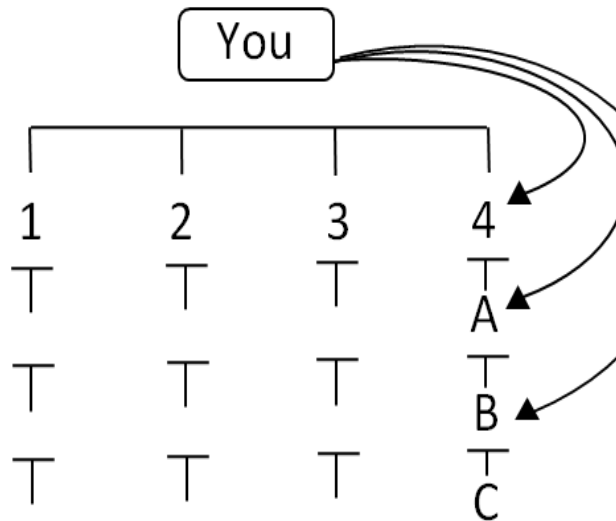
SECTION SIX

DUPLICATION

BASIC BUILDING BLOCK: 4x4 (4 WIDE AND 4 DEEP)

- For every four recruits, you'll find one leader.
- If you go 4 x 4, you will find a superstar!
- Spend the majority of your time at the most **critical point**.

BUILD WIDE, DEEP AND GEOMETRIC



SMD SUPER BASE

Building a Big Base Shop and a Big Super Base are major keys to width and potential profitability.

- The best way to lead your team is from the front.
- The base shop is the source of all power, prestige, recognition, cash flow, and promotions.

STEP 6

SECTION SIX

DUPLICATION

Compress Activity / Collapse Time Frames

By working in large groups, you are making many first presentations, visiting several homes, training many new recruits — all in the same hour.

WFG Speed Calendar

Collapse Time Frames / Compress Activity

"For a thousand years in thy sight are but as yesterday."

— Psalms 90:4

What a powerful paradigm — a thousand years on earth is but a day in the sight of the Lord. While we'll never be able to collapse time like this, we can become Possibility Thinkers and Impossibility Achievers by compressing a decade into one year ... one year into three months ... three months into one week ... one week into one day ... and one day into three mini-days.

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	MINI-DAY 1	MINI-DAY 4	MINI-DAY 7	MINI-DAY 10	MINI-DAY 13	MINI-DAY 16
7 a.m. to noon	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts
	MINI-DAY 2	MINI-DAY 5	MINI-DAY 8	MINI-DAY 11	MINI-DAY 14	MINI-DAY 17
12:01 to 6 p.m.	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts
	MINI-DAY 3	MINI-DAY 6	MINI-DAY 9	MINI-DAY 12	MINI-DAY 15	MINI-DAY 18
6:01 p.m. to midnight	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts

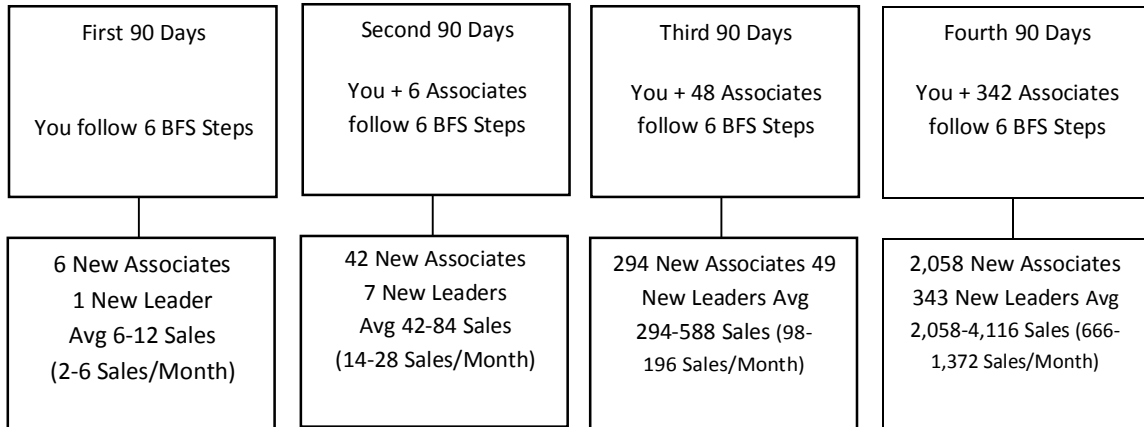
Total Combustion Super Blitz Campaign

"I expect every WFG MD/Leader to MAX-OUT all 6 days (18 Mini-Days) each week for one full 90-Day Madman Cycle."

If you are not yet full-time with WFG, simply fill in the time slots in which you have to devote to building your WFG business.

For Internal Use Only

THE MAGIC OF 90-DAY CYCLES



It's hard to stay focused long term, but you can do ANYTHING for 90 days. All you have to do is set goals, develop a plan, and go for it.

The whole story of the greatest Super Team Builders' success has been the continuous linking together of 90-Day Cycles. In the process, many great leaders have been able to duplicate this type of team building and produce leaders who do their own 90-Day Cycles.

We call it "Madman Cycles." You put our head down and work like mad for 90 days. During your Madman Cycle, you should never get too high or too low, and you should never stop for any reason. Review the results of your efforts only after 90 days. As you assess your results, recommit to another 90 days with new and bigger goals. Don't be discouraged if the first 90 days didn't go exactly as planned. If you are just a salesperson, you might be able to really see immediate results from the first 90 days. You are not a salesperson, you are a BUILDER! You are building for the future.

To continually cultivate new leaders who build a Super Team, it basically comes down to two options:

1. The long, trial-and-error way, or
2. The explosive duplication of a proven business System that perpetuates a tradition of excellence.

STEP 6

SECTION SIX

DUPLICATION

The Magic of 90-Day Momentum Cycles

4 Cycles Concurrently =
EXPLOSION!!



The whole story of WFG's success has been the continuous linking together of 90-Day Momentum Cycles. In the process, many great super team leaders have been able to duplicate this type of recruiting explosion and produce leaders who do their own Momentum Cycles.

To continually cultivate new leaders who build a Super Hierarchy, it basically comes down to two options: 1. the long, grind-it-out way, or 2. the explosive, supernova way that perpetuates a tradition of excellence.

3 SENIOR MARKETING DIRECTORS EQUAL EXECUTIVE MARKETING DIRECTOR

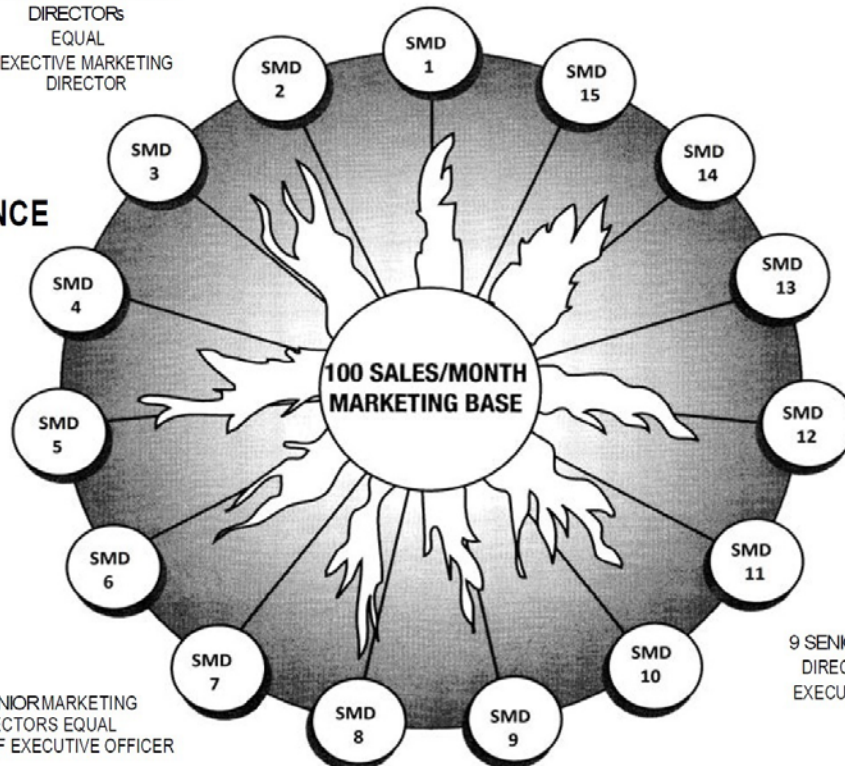
2 Ways to Get Big:

EXPLODE TO EXCELLENCE

Supernova Concept

or The Long "Grind-it-Out" Way

- 3 SMDs= EMD
- 6 SMDs= CEO
- 9 SMDs= EVC



6 SENIOR MARKETING DIRECTORS EQUAL CHIEF EXECUTIVE OFFICER

9 SENIOR MARKETING DIRECTORS EQUAL EXECUTIVE VICE CHAIRMAN

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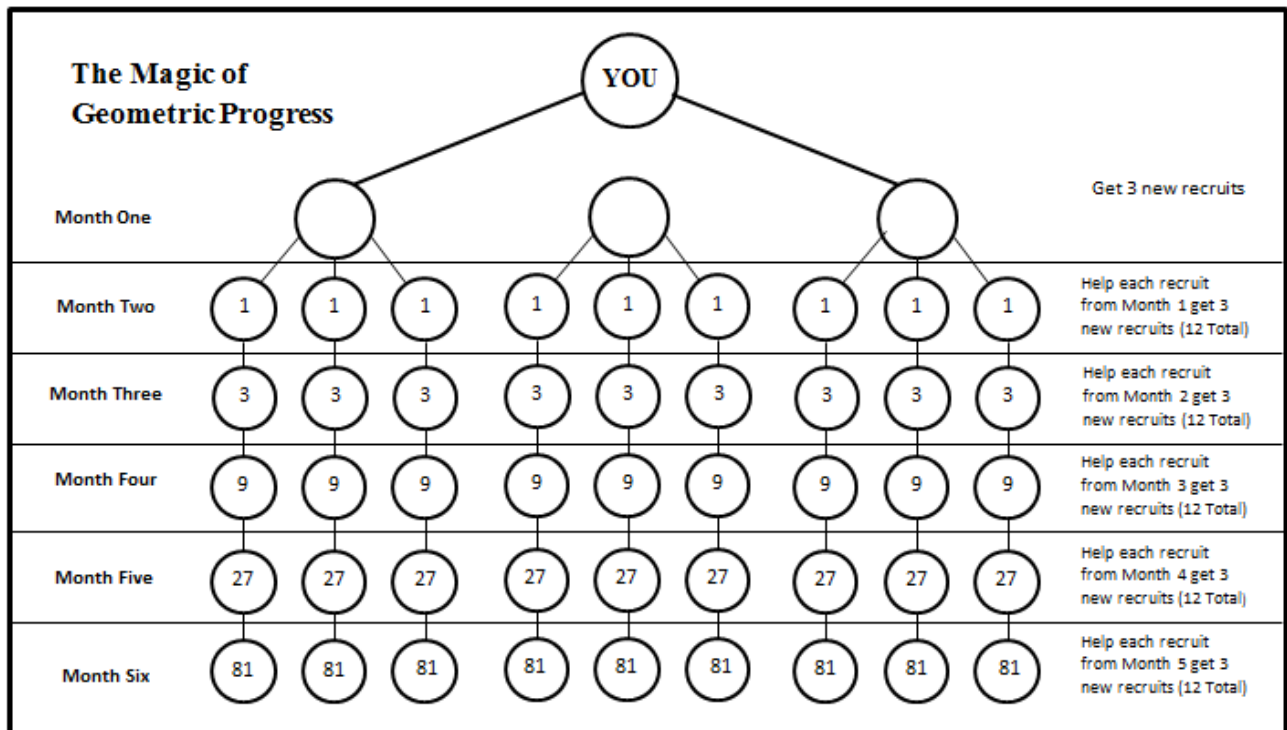
STEP 6

SECTION SIX

DUPLICATION

The Magic of Multiples

	Each Recruit 2	Difference of ONE	Each Recruit 3
Level 1 _____	2 <u>X2</u>	_____	3 <u>X3</u>
Level 2 _____	4 <u>X2</u>	_____	9 <u>X3</u>
Level 3 _____	8 <u>X2</u>	_____	27 <u>X3</u>
Level 4 _____	16 <u>X2</u>	_____	81 <u>X3</u>
Level 5 _____	32 <u>X2</u>	_____	243 <u>X3</u>
Level 6 _____	64 <u>X2</u>	_____	729 <u>X3</u>
Level 7 _____	128 <u>X2</u>	_____	2,187 <u>X3</u>
Level 8 _____	256 <u>X2</u>	_____	6,561 <u>X3</u>
Level 9 _____	512 <u>X2</u>	_____	19,683 <u>X3</u>
	1,024		59,049
		Difference of 58,025	



DEVELOP A “BUILDER’S MENTALITY”

“MASTER BUILDER” BUILDING CONTRACTOR

1. Envisions the **completed** project **before** he/she starts to build
2. Has blueprints **drawn** up in great **detail**
3. Determines how much raw material/supplies/ workers are needed to complete the project
4. Determines how much it will cost to do the job
5. Sets a **deadline** for completion
6. Develops a written **business** plan to
 - a. Hire
Painters
Brick Masons
Plumbers
Electricians
Roofers
Laborers
Carpenters
Subcontractors.
 - b. Negotiates a **constant and sufficient** cash flow **to finish** the job and stay in business (normally with a bank).

“TEAM BUILDER” HIERARCHY BUILDER

1. Has a **clear mental picture** of being the “Leader of Thousands.”
2. Prepares a business plan to reach his/her goals.
3. Determines how many prospects, interviews, recruits, financial strategies, sales, Associates, SMDs it will take.
4. Determines how much **time and resources** it will take and what things must be eliminated/sacrificed.
5. Sets daily, weekly monthly, yearly and multi-year **deadlines** to accomplish.
6. Develops a written **Business Plan** to
 - a. Recruit/train/develop new people
 - b. **Have enough** personal **sales**, training sales and new recruits to keep the builder’s personal activity at a high level while building his/her team/business.

STEP 6

SECTION SIX

DUPLICATION

CEO CLUB

Every Associate should start pushing for this prestigious club from day one. The CEO Club allows the associate to focus on the two main focal points that build a great team; a Recruiter's Mentality and a Builder's Mindset. When the associate hits the minimum requirements, his/her upline leader will reward the associate with a new shirt or pin to proudly wear at exclusive "members only" local and company-wide meetings.

RECRUITER'S MENTALITY

CEO Club helps put the associate on track to **focus on recruiting every day** and gives him/her a twelve month plan for explosive team growth.

BUILDER'S MINDSET

A team will only have a life of its own if it becomes a leg and is at least four deep. The CEO Club helps the associate focus on going wide and deep simultaneously.

This plan is an instant accountability System. People automatically count their recruiting numbers and direct legs to qualify for the shirt.

- When was the last time you had a plan?
- When was the last time you focused?
- Isn't it about time you focused to change your life?

A PLAN TO FOCUS: CAN YOU REALLY FOCUS?

Can you focus 100 percent to change your life?

The entire focus is 10 recruits. **It's a barrier breaker.**

The next 30 days are very important. With 10 recruits, you'll have the beginnings of a new team.

- The Plan to Focus should be taught to every new Associate. It teaches new Associates how to compress activity, collapse time frames and generate a recruiting explosion.
- Constantly focus your leaders on the recruiting goal for the month and stay on pace month-by-month.
- This is a simple System where by focusing on recruiting, production and promotions come as a by-product.
- It starts with getting 10 and staying focused all the way up to 100 recruits per month.

STEP 6

SECTION SIX

DUPLICATION

CEO CLUB

		Recruit Guideline	Goal	Actual Results
Month 1	_____	<u>10</u>	_____	_____
Month 2	_____	<u>15</u>	_____	_____
Month 3	_____	<u>25</u>	_____	_____
Month 4	_____	<u>35</u>	_____	_____
Month 5	_____	<u>50</u>	_____	_____
Month 6	_____	<u>50</u>	_____	_____
Month 7	_____	<u>50</u>	_____	_____
Month 8	_____	<u>75</u>	_____	_____
Month 9	_____	<u>75</u>	_____	_____
Month 10		<u>100</u>	_____	_____
Month 11		<u>100</u>	_____	_____
Month 12		<u>100</u>	_____	_____

HOW TO BUILD A BIG BASE SHOP

The future belongs to those who build BIG Base Shops.

Why build a BIG Base Shop?

- A leadership factory: Build leaders and teams will come. This is the original source of your hierarchy.
- Compensation: The majority is in the Base Shop. Let the compensation program of the Company tell you where you need to be spending your time.

Base Shop → Super Base → Hierarchy → Dynasty

The Magnificent 7 Commitments to Building a BIG Base Shop

1. Personal Commitment

- Decide you're going to build a BIG Base Shop and communicate that to your team
- Tell your team that you'll be Number 1, and they'll be Number 1.

2. Personal Recruiting Commitment

- The wider the better
- The faster the better
- Collapse time frames
- Be profitable.

3. Personal Leadership Commitment

- You be the leader
- Build leaders
- Accelerate the building of leaders
- Think big but keep it simple.

4. System Commitment

- Rapid duplication
- Build a machine.

5. Match-Up Commitment

- Master the Magic of the Match-Up System once you're fully licensed.

6. Commitment to be Positive and Optimistic

- People like to be around positive and motivated people
- It takes energy to stay positive, especially when you don't feel like being magnetic.

7. Commitment to Endure

- You must keep on repeating the SYSTEM again and again, even when you're bored with it.

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STEP 6

SECTION SIX

DUPLICATION

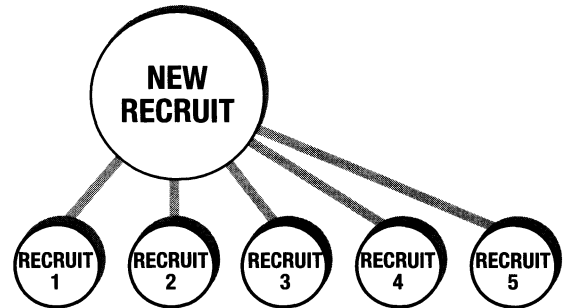
A Builder's Mindset

To Become a WFG Champion You Must Build

1. A large network of outlets
2. A large base of diversified product-using clients

Two Main Focal Points to Win the Race for Outlets:

1. Get more and more personal direct legs
2. Get more and more people ("old" and "new") to BPMs



WFG Proven Success Formula:

$$\text{Average No. of People Per Week at BPM} = \text{Average No. of Base Shop Sales Per Month}$$

Defining Reality

"You can either make excuses or build a business, but you cannot have both."

Manage Activity, but Focus on Results.

The only thing standing between you and your dreams coming true is the building of your distribution system.

"Building Block" Actions are B.B. Actions

"Direct Productivity" Actions are D.P. Actions

No. of invitations to BPM

No. of BPM attendees

No. of recruiting presentations

No. of sales presentations

No. of recruits

No. of recruiters

No. of sales

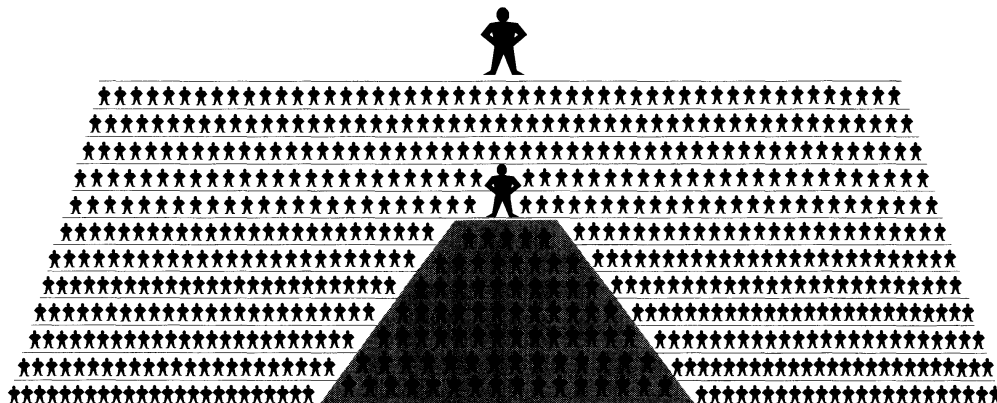
No. of agents writing an app.

Total premium/investment \$

WFG'S Challenge to You

It all starts with you. You must first rally you, then rally your team. Double, triple and quadruple your personal width every 90 days! You set the pace for your team.

5 Wide to 50 Wide — All You Have to Change Is You.



Which Leader Will You Be?

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"Recruit & Motivate"

The System to Simplify and Multiply

Recruit

Run a system whereby recruiting never stops:

1. Personal speed width = You must commit to and execute four consecutive 90-Day Madman Cycles of personal recruiting/front-line expansion.
2. You've got to constantly have geometric recruiting through your ambitious leaders and constantly identify, at all levels, your recruiting capacitors who can take a big- time recruiting charge from you.
3. The key to exploding big is to build and maintain a minimum \$50,000 pure SMD base each month. This is the ONLY WAY you can consistently produce new 1st Generation Senior Associates/ MDs. This is your constantly expanding base from which explosive quantum growth will come.

Motivate

Run a system whereby motivation never stops:

1. Stretch their vision, then motivate them.
2. There's a big difference between a motivated person and a great motivator.
3. To be a great Director of Motivation, you have to constantly, strategically direct your people to proper environment, atmosphere, places, leaders and events that will stretch their vision for you.
4. You can't stretch your own vision, you must submit yourself to great leaders and great visionaries to stretch it for you.

WFG = Surge/Explode/Plateau Recruiting Surge or Explosive Growth

"Real Growth" — Focus on Codes

To dramatically increase the size of your total coded agents:

1. Dramatically increase your monthly recruiting speed.
2. Link together four 90-Day Madman Recruiting Cycles.
3. Greatly increase number of new recruits who actually get a recruit and make training sales.
4. Greatly increase number of recruits who get fully licensed (life, accident and health, variable, and securities.)
5. Greatly increase number who make sales after license.
6. Greatly increase number who get promotions to Senior Associate & higher.
7. Greatly increase the number of associates who renew licenses.

STEP 6

SECTION SIX

DUPLICATION

8. Greatly decrease number that terminate for other reasons, such as debit balance, violations and those who leave for classic imitators.

Growth Mentality Requires:

1. A massive change of ATTITUDE
2. A mighty burst of ENERGY
3. An aggressive VERTICAL MOVE

A System Whereby Building Never Stops

The Hold-A-Meeting System

The One-On-One BPM

A Dynamic BPM

Average number of people per week at BPM = Average number of Base Shop sales per month

Use a BPM Projection Sheet. If you don't prepare to have a good meeting – you won't.

The Magic of Crowds

Monitor the Numbers

The WFG Business Format System Recruiting and Building Factory

You have to expect people to come in, but act as if none will.

Plant

raw material
delivery/transport system

processing site
screening/filter system

finishing line

volume production

Sales Management Factory

potential new recruits

new people and leaders selling the
dream

BPM
follow-up

start-up
the new people building more new
people

BUILD FROM BIG EVENT TO BIG EVENT

- You should be attending and pushing your team to attend all events.
- Every 90 days there should be an event to mobilize to.
- Become a **Director of Motivation**; direct your team to where motivation/inspiration is.
- It's the best way to track the growth of your business. Do you have more people at this event than the last?
- Big events are where leaders are born!
- Your teammates' vision is stretched and they commit more.
- Other leaders train and inspire your team for you.
- The meetings you hold and attend are the following:
 - Weekly BPMs
 - Fast Start Schools every two to four weeks
 - Inner Circle or Elite leadership classes
 - Local Super Saturdays or BFS schools every 6 weeks to once a quarter
 - Year-end Wealth Bowls or Hierarchy Kick-Off meetings
 - Company annual conventions.
- For your life to change, you need a life-changing experience.
- Mobilize your team to the next life-changing event!

STEP 6

SECTION SIX

DUPLICATION

PERSONAL PRODUCTION GOALS

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Date-						
6:01AM						
						Corporate Overview
12:00 PM						
12:01 PM		Corporate Overview				
6:00PM						
6:01PM		Corporate Overview				
10:00 PM		Weekly Conference Call				

Objective: Score Every "Mini" Day

Points:

- 10 Contact calls 1 point
- Personal Guest (each) 1 point
- Team/Guest (each) 1 point
- Associate Membership Agreement (w/fees) 1 point
- Client Needs Analysis (w/commit and initials) 1 point (Plan 30-45 minutes)
- & Recommendations
- Open Account 1 point (plan 1-1/2 to 2 hours,(including referrals)
- 10 Referrals 1 point

Total for this week

Guidelines:

- No Timer 0 points per week
- Some Timer 1-3 points per week
- Part Timer 4-10 points per week
- Full Timer 11-20 points per week
- All-the-Timer 21+ points per week

Grand Total

--

Goals:

- Tuesday Night Meetings - Mandatory Tuesday Night Meetings - Mandatory \$ _____per month
- _____Sales* per week \$ _____Take home/\$ _____Taxes
- Invite _____People per week *To meet my income goals, I need \$ _____per week.

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STEP 6

SECTION SIX

DUPLICATION

WEEKLY ACCOUNTABILITY SHEET

NAME:					MONTH				WK1
ACTIVITY	MON	TUE	WED	THU	FRI	SAT	SUN	GOAL	RESULT
Read Business Plan									
# New Prospects									
Invitations									
Confirmations									
Guests to Corp. Overview									
One-on-One/ Corporate Overview Invite									
Phone Calls 10+									
Recruits Personal									
Recruits Team									
Personal Financial Review									
Recommends									
Personal Points ('000)									
Team Points ('000)									
# of Referrals/client									
Families helped?									
Appts. next week									
Report to Leader?									
Income									
Savings									
Exercise									
Family Time									
Spiritual									
Plan Tomorrow (1hr)									
Read (1hr)									

SMD RESPONSIBILITIES

A DIRECTOR OF MOTIVATION

Profile of the Great Builders

All the great builders do more than recruit and train a few people and work downline. They build wide and maintain **BIG BASE SHOPS**. They run big BPM Systems and should recruit and train 100 or more people a month in their Base for several years. They should build strong personal relationships with all their key people.

The 10-Point Profile of a Strong SMD:

- 1. Attitude**
- 2. Income**
Sets a goal to have consistent cash flow.
- 3. Total Business Person**
A student of the business, manages activity and focuses on results; makes money/saves money.
- 4. Quality Business**
Maintains high levels of compliance, supervision, and persistency.
- 5. Strong Builder**
Replaces him/herself with a Builder's Exchange team leader that has a recruiter/builder mentality.
- 6. Business Center**
Moves out of upline's Base Shop complex to begin building his/her own office when the time is right and with upline Executive Vice Chairman approval.
- 7. Support Staff**
Hires a sharp administrative team.
- 8. Savings**
Sets aside enough savings to ensure at least one year's rent and key business expenses.
- 9. Strong after Builder's Exchange**
Always builds wide and deep.
- 10. Motivation/Communication**
A good leader – good at motivating and communicating with downline

WHAT WE STAND FOR

▪ **DOING WHAT'S RIGHT**

- Strength of character: honesty, integrity, trustworthiness, dependability, and respect!
- Number 1 question we ask is “Can you be trusted?”
- There’s no right way to do the wrong thing. The fastest shortcut is do it right the first time.
- We have a mission that motivates. Each Associate becomes a “crusader.”

▪ **TREATING PEOPLE RIGHT**

- Treat others in business how you would want to be treated.
- “People don’t care how much you know until they know how much you care.”
- Learn to speak the language of EPR – Encourage, Praise and Recognize.
- Be optimistic, always look for the best.

▪ **SPOUSAL SUPPORT AND INVOLVEMENT**

- A couple working together, with the same goals and dreams, can get more done than any four to five individuals.
- The strongest asset an individual can have is spousal support.
- We want spouses to know our concepts and beliefs.
- We want spouses to know we appreciate them.
- We want spouses to know that this is their business, as well.
- Working with us should never jeopardize the husband/wife relationship or the family needs.

▪ **FISCAL RESPONSIBILITY**

- WFG Associates need to be good examples of being wise with their money.
- Live within your means.
- SAVE money. You don’t have to be “flashy” to sell the dream.
- Don’t “over-promote.”
- We want to help build financially-independent business owners, not just a lot of people that make a lot of money.

▪ **DREAM BIG**

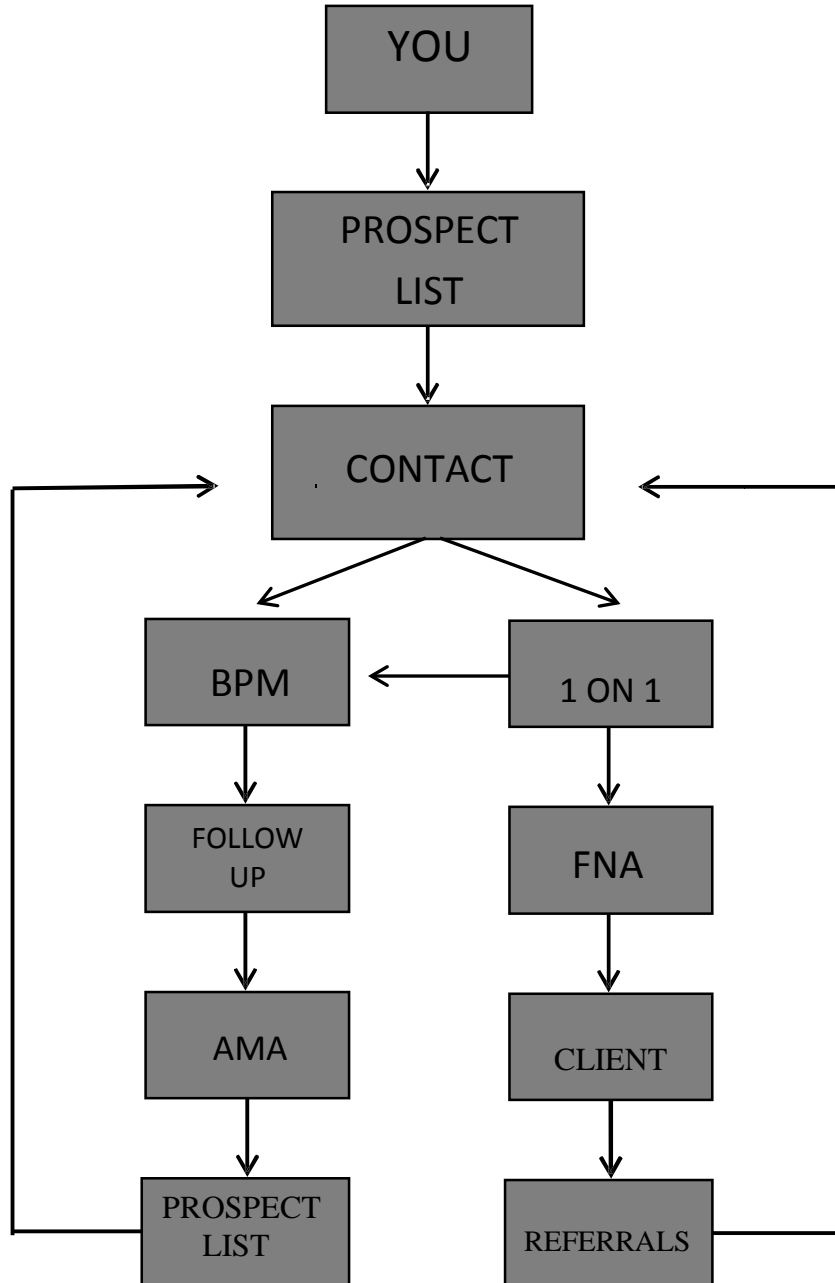
- Make no small plans, for they have no power to stir the souls of men.
- “All your dreams can come true if you have the courage to pursue them”- Walt Disney.
- Become an impossibility achiever.
- We won’t be another boss. We will be your coach. We will help you and push you to become your best.
- Never stop dreaming about how much better life can be! Think Bigger, Dream Bigger,
- Become Somebody!

▪ **FAITH FIRST, FAMILY SECOND, BUSINESS THIRD.**

THE SYSTEM

The Business Format System is a step-by-step blueprint to help build and grow your business. Starting a business from the ground up is hard. Experienced WFG field leaders have limited the guesswork in building your business by creating the System manual to help you hit the ground running.

At a glance, the System looks something like this:





Additional Resources



World Financial Group Websites:

MyWFG.com = Associate website, used to track, build, & develop your business.

WFGReview.com = Website with information, sponsorships, & Charity Info

ResearchWFG.com = Website provides lots of public data & research on WFG.

TFAconnect.com = Transamerica Financial Advisors, Inc. Website.

WorldFinancialGroup.com = Office Locator & General Company Website

WFGopportunity.ca = Canadian Website

WFGnewsroom.com = Company News & updated WFG information

WFGwomen.com = Successful Women in our Company

WFGchairmancouncil.com = WFG Chairman's Council Website



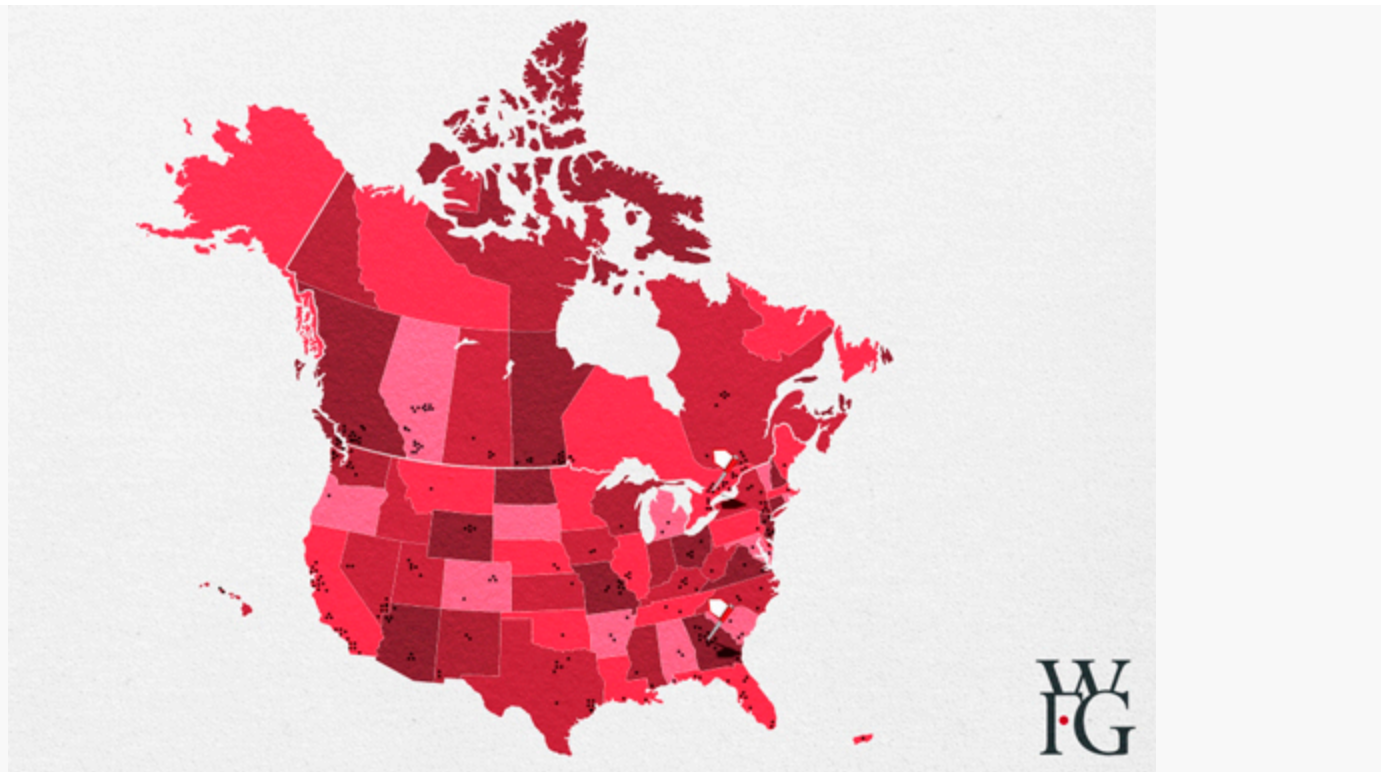
Facebook: World Financial Group (WFG)

Link: www.facebook.com/world.finanical.group.inc



Twitter: @TheRealWFG

Smartphone / Tablet Application: "WFG Drive" (search and install)



WFG – By the Numbers

When it comes to our performance, our numbers indicate the positive impact we have in helping families have better tomorrows.

We are a company with:

- More than 23,000 licensed financial professionals throughout North America
- A diversified product portfolio, representing some of the industry's leading financial services providers to consumers
- Executive leadership with more than a century of experience in the financial services industry.

We are a Transamerica Company:

WFG is a Transamerica Company. The Transamerica companies offer a wide array of life and health protection solutions with a common purpose: to protect families and their dreams. For more information on Transamerica, please visit www.Transamerica.com

Does WFG Associates make money by recruiting people?

This is absolutely not true. WFG Associates do not make money from their strategic expansion or growth efforts. WFG associates only make money by helping families secure their financial futures through the sale of our diverse products and services.

Will WFG pressure you to sell products to your family and friends and may make you try to recruit them?

There is no pressure to push products on family members, and we are extremely proud of that. However, there is no better place to start helping families achieve financial freedom than with the ones you love. WFG associates show families how to manage their debt, make sure they are properly protected in the case of a tragedy, and plan for retirement.

What does my \$100 go towards?

We do charge an Associate Membership Agreement fee. This fee gives you access to our business platform that has helped thousands of associates start their own financial services business. It also gives you access to our suite of marketing materials, websites, and a support system to help you build your WFG business. With such a low barrier to entry and a tremendous upside in terms of potential income, a mere \$100 could be the best investment you ever make.

If I decide to come on board with WFG, am I hired for a job?

WFG is not a job. The WFG Business Platform empowers you to build a successful business in the financial services industry – and make a difference in the lives of individuals and families. There are few opportunities out there that match our potential for those who desire to be their own boss, and who want to control their time, talent, income and energy.

Why is there negative information on the Internet about WFG?

Why is there negative information on the internet about WFG?

Unfortunately there are many misunderstandings about our company. Here's the bottom line, we have:

1. Over 20,000 licensed agents across North America
2. Product offerings through many of North America's largest and most reputable financial companies. For a list of providers, please visit:
<http://researchwfg.myfoliocloud.net/portfolio/item/industrys-leading-providers>
3. 63,986 client accounts and \$6B assets under administration

And, just like any other company, WFG is not a career fit for everyone and some have vented their frustrations online. You have to be careful when reading comments on the internet by anonymous posters. It is much easier to make a negative comment about something or someone when no one can tie it back to you. If all the things people write about us online were true, it's very unlikely that WFG would be in business today.

Is World Financial Group a Pyramid Scheme and/or a MLM Scam?

WFG is neither a pyramid scheme nor MLM scam. We pride ourselves with partnering with some of the top financial firms in the industry, who are fully regulated to conduct legitimate business and provide quality products and services.

The WFG Business Platform empowers you to build a successful business in the financial services industry – and make a difference in the lives of individuals and families. WFG’s affiliates are members of and/or are regulated by the following U.S. regulatory bodies:

- **The Department of Insurance in all 50 states, as well as Washington, D.C. and Puerto Rico**
- **Each state’s membership of the North American Securities Administrators Association (Securities)**
- **The Securities & Exchange Commission**

Please visit our Ethics Page to view an entire list of regulatory bodies.

We act with honesty and integrity, abiding by the rules and regulations of these organizations, as we help our clients and associates succeed. We also offer products from some of the most reputable names in the financial services industry. Do you think companies like Transamerica, Western Reserve Life, Nationwide, Prudential and Pacific Life would be in business with us if we were a scam? We are proud of those relationships and firmly stand behind the products in which they offer.

WFG OPERATES ETHICALLY IN A HIGHLY REGULATED INDUSTRY

We operate in a highly regulated industry and are held accountable to high ethical standards and codes of conduct.

WFG’s affiliated companies are members of and/or are regulated by numerous regulatory bodies; and we behave with honesty and integrity, abiding by the rules and regulations, as we help our clients and associates succeed.

The WFG Foundation

The WFG Foundation supports WFG’s belief that no organization can consider itself truly successful without giving back to the community – and the Foundation has done just that by funding life-changing programs throughout the United States and worldwide.

Founded in 2002, the WFG Foundation is an independent, nonprofit 501(c)(3) organization dedicated to improving the quality of life for individuals and families in local and global communities. The WFG Foundation raises money through individual and corporate donations to support charitable projects and to fund matching grants that can effectively double qualified charitable contributions given by WFG associates to U.S.-based causes important to them. The WFG Foundation in the United States and The WFG Charitable Trust in Canada, along with donations from our U.S. and Canadian associates, have funded more than \$2 million in matching grants.

Charities Helped

- American Cancer Society
- Dalat University Alumni Charitable Trust
- Cullman Caring for Kids
- Prevent Blindness Ohio
- Benefit Tomorrow
- Atlanta Youth Wind Symphony Foundation
- Brooklyn Community Services
- Best Buddies Utah
- Houston Eye Association Foundation
- Misericordia Home
- The Leukemia and Lymphoma Society
- Texas Association of Mapau Alumni
- American Friends of International China Concern
- Meadowlark Manor
- Dismas/Magdalene Project Inc.
- Aid to Children Without Parents

Donations and contributions are vital to the existence of the WFG Foundation. Without these funds, our organization would not be able to continue to help the many charities we support throughout the United States and abroad.

Matching Grants Program

WFG Foundation Matching Grants have helped double the generosity of WFG associates and have supported causes addressing major issues such as:

- Hunger
- Homelessness
- Poverty
- Children's health and welfare
- Disease and disability
- Education
- Humanitarian and disaster relief
- Medical research
- Community and cultural programs
- American Cancer Society
- American Red Cross
- Make-a-Wish Foundation
- Leukemia & Lymphoma Society
- Muscular Dystrophy Association
- National Multiple Sclerosis Society
- Parkinson's Society
- American Diabetes Association
- Juvenile Diabetes Research Foundation
- Aid to Children Without Parents
- Ronald McDonald House
- CARE
- Feed the Children

- San Francisco AIDS Foundation
- Los Angeles Opera
- Camp Connection – Ranch Camp for Autism
- Caring House Project
- Community Partners for Affordable Housing
- Paula and Anthony Rich Center for Autism
- Gracie’s Hope
- Tzu Chi Foundation U.S.A.
- Local children’s hospitals
- Local food banks

Fundraising & Events – Fun for a Cause

In addition to individual and corporate donations, the WFG Foundation raises funds at various WFG events and holds the WFG Classic & Charity Auction, an annual golf tournament with a live and silent auction to benefit the WFG Foundation.

Golf Classic & Charity Auction

Since 2007, the WFG Golf Classic & Charity Auction has been a chance for WFG executives, associates and product providers to come together to help raise funds for the WFG Foundation. The annual event, held at some of the most picturesque resorts in North America, offers an exclusive opportunity to challenge some of WFG’s most serious — or not so serious — golfers while also helping to raise funds for a number of worthy causes. Each year, associates make this event successful by participating in a foursome, donating an auction item, and/or bidding for exclusive items and experiences

WFG Foundation Share Bear Program

In 2006, The WFG Foundation began its Share Bear Program to raise funds and to help WFG associates spread their legacy of heart to children in need in their local communities.

WFG associates donate a set amount and receive Share Bears to give to sick children at local hospitals or to their local fire and police departments, shelters, and other organizations that can give the bears to children who need comfort during traumatic situations.

The WFG Foundation issues a new collectible bear every year.

The Share Bear Collection

- 2012 – Paws
- 2011 – Black Bear
- 2010 – Super Hero Share Bear
- 2009 – Baseball Share Bear
- 2008 – Panda Share Bear*
- 2007 – Fighter Pilot Share Bear
- 2006 – Original Share Bears*

NEW ASSOCIATE TRACKING LOG

DATE: _____ MD NAME: _____



NEW ASSOCIATE'S NAME	AMA DATE	CODE NUMBER	GET THE KIT	OWN PRODUCTS	3 UNITS OF ACTIVITY	TOP 25 LIST	REGISTER BIG EVENT	INS. LICENSE TEST DATE	FAST START AWARD	3/3/30 OR 5 FAMILIES HELP	HIT MD CLUB	COMPLETED 10 TRAINING PROGRAM	TRAINER'S NAME	CERTIFIED TRAINER
1)														
2)														
3)														
4)														
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BIG BASESHOP: SMD FACTORY

MD CLUB MEMEBERS	LICENSE DATE	# OF MD CLUB	SKILL1 SET UP APPTS/ HAND ME CALLS	SKILL 2 1 ON 1 PRESEN TATION	SKILL 3 COMPLETE A PERSONAL FINANCIAL STRATEGY	SKILL 4 PROPER INTERVIEW & MEET THE SPOUSE	SKILL 5 FAST START BUILD AN AGENCY	LUNCH INS		COMPLETED 10 TRAINING PROGRAM	CERTIFIED TRAINER	MD DEADLINE DATE	SMD DEADLINE DATE
								INVITE TO BPMS	MENTALITY 1.REC 2.MTG 3.FS 4.BUILD FILTERS				
1)													
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Business Presentation Review Card

Date: _____

Guest Of: _____

NAME	SPOUSE
ADDRESS	WORK PHONE
CITY, STATE, ZIP	CELL PHONE

I AM INTERESTED IN . . . (PLEASE CHECK ONE)

- STARTING A BUSINESS/CAREER IN WFG
- LEARNING MORE ABOUT FINANCIAL SOLUTIONS FOR MY FAMILY
- BOTH OF THE ABOVE

APPOINTMENT: <input type="checkbox"/> HOME <input type="checkbox"/> OFFICE	DAY OF WEEK: _____
DATE: ____/____/____	TIME: _____
EMAIL: _____	

World Financial Group, Inc. (WFG) is a financial services marketing company who's affiliates broad array of financial products and services. Insurance products offered through World Financial Group Insurance Agency, Inc. (WFGIA). WFG and WFGIA are affiliated companies. WFG and WFGIA Headquarters; 11315 Johns Creek Pkwy Johns Creek GA 30097-1519 Phone: 770-453-9300

We would appreciate your feedback. Please take our short survey below.

What did you hope to gain from this presentation?

What did you like the most?

Who do you care about that could benefit from the financial information we provide?

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NEW ASSOCIATE CLASS TRAINING SCHEDULE*:

ORIENTATION

CRUSADE

BFS STEP 1 - PROSPECTING

BFS STEP 2 – APPROACH & CONTACT

BFS STEP 3 - PRESENTATION

BFS STEP 4 – FOLLOW UP

BFS STEP 5 – START UP

BFS STEP 6 - DUPLICATION

POINTS, PROMOTIONS, & COMPENSATION

WFG TECHNOLOGY

PRODUCT BASICS – NON SECURITIES (i.e. term, IUL, fixed/indexed annuities, LTC)

PRODUCT BASICS – SECURITIES (i.e. mutual funds, variable annuities, VUL, IAI)

*Classes can be taken in a different order than listed, and classes can be divided into parts 1, 2, 3.

ELITE TRAINING:

UPSTART SCHOOL, must qualify (filters in 10 days)

FAST START SCHOOL

ELITE INNER CIRCLE

SYNERGY CONVENTION

COMPANY CONVENTION

For Internal Use Only
10-11