



KNOW YOUR METRIC

“ When performance is measured, performance improves. When performance is measured and reported, the rate of improvement accelerates.”

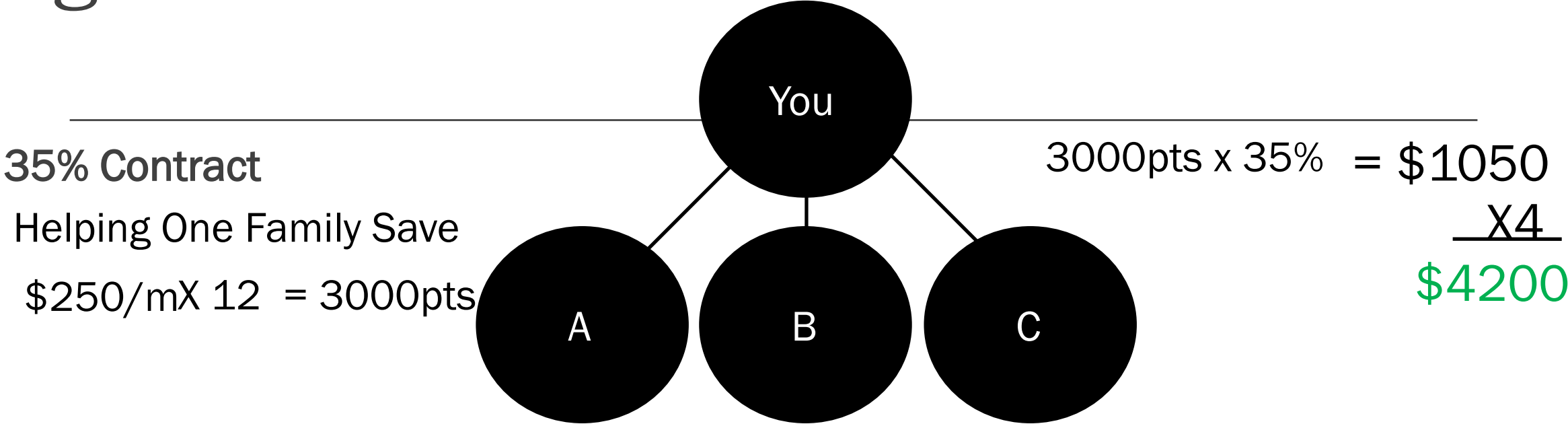
- THOMAS S. MONSON

How to Advance



- Training Agent (25%)
- Agent Promotion (35%): 3-3-30
- Marketing Director Promotion (50%):
 - 5 Licensed Associates; 40,000 Points; Rolling 3 Months
- Senior Marketing Director (65%):
 - 10 Licensed Associates; 75,000 Points; Rolling 3 Months

Agent



2nd Month Goal: 10-10-30 = SA Promotion

EARNING VISUAL



For every dollar we help a family save, the companies we work with pay out \$5-\$10 from their marketing budget

CONTRACT LEVEL	MONTHLY \$100	MONTHLY \$200	MONTHLY \$300	MONTHLY \$400	MONTHLY \$500	MONTHLY \$600	MONTHLY \$700	MONTHLY \$800	MONTHLY \$900
AGENT (35%)	\$420	\$840	\$1,260	\$1,680	\$2,100	\$2,520	\$2,940	\$3,360	\$3,780
SENIOR AGENT (45%)	\$540	\$1,080	\$1,620	\$2,160	\$2,700	\$3,240	\$3,780	\$4,320	\$4,860
MARKETING DIRECTOR (50%)	\$600	\$1,200	\$1,800	\$2,400	\$3,000	\$3,600	\$4,200	\$4,800	\$5,400
SENIOR MARKETING DIRECTOR (65%)	\$780	\$1,560	\$2,340	\$3,120	\$3,900	\$4,680	\$5,460	\$6,240	\$7,020

Senior Agent

45% Contract

Helping One Family Save
 $\$250/m \times 12 = 3000$

3000pts = \$1350

Personal

X4

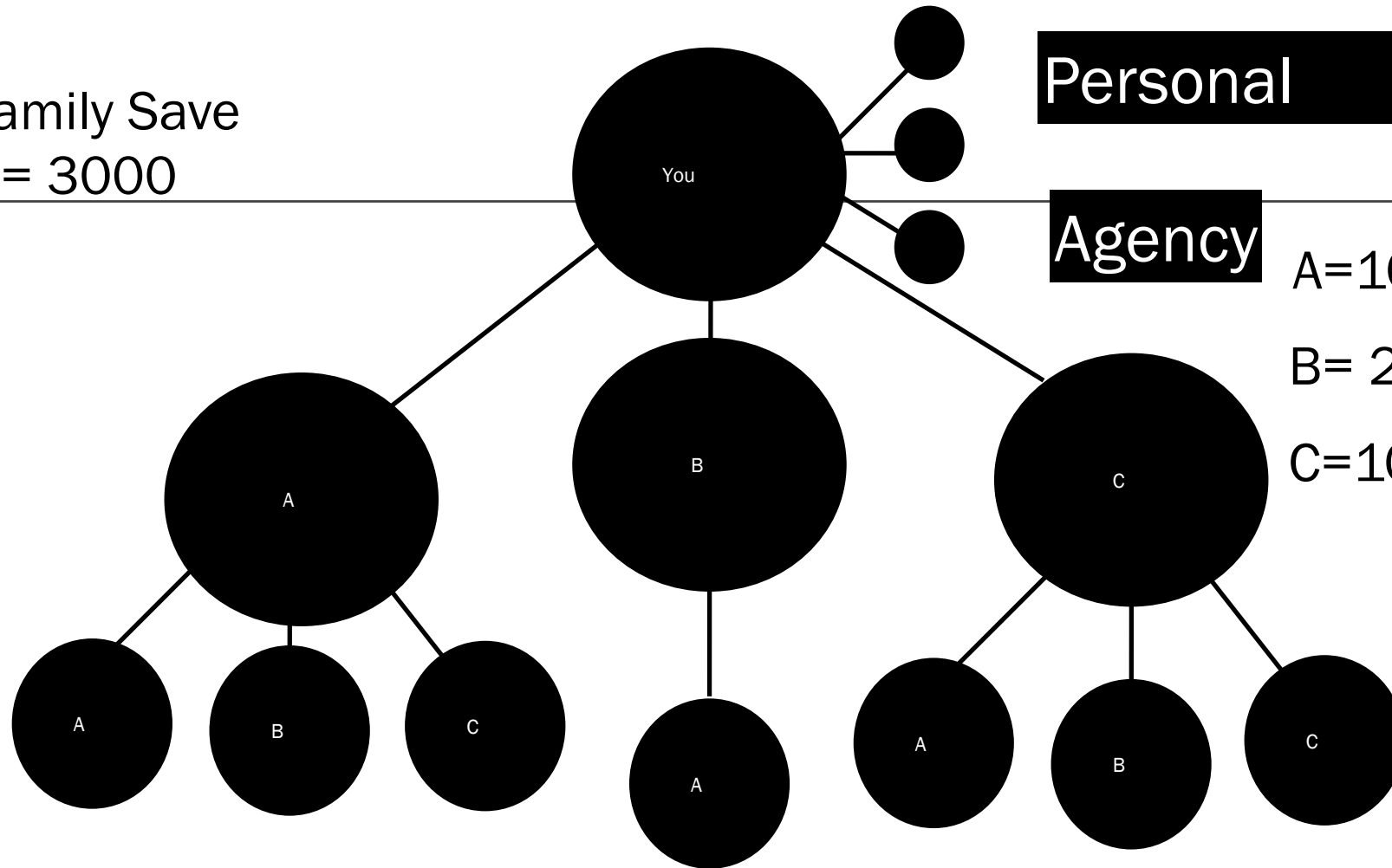
\$5400

Agency

A=10% = \$1,200

B=20% = \$2,400

C=10% = \$1,200



A=35% = \$4,200

B=25% = \$3,000

C=35% = \$4,200

Total Cash Flow: $\$5,400 + \$4,800 = \$10,200$

The most Important word to any business

VOLUME

Reverse Engineer Our Business Model

Cash Flow ← Production ← Licenses ← Recruits

Know Your Metrics

Key Metrics to Know

- PPR – Points Per Recruit
 - $\text{Rolling 12 Net Points} / \text{Rolling 12 Recruits} = \text{PPR}$
- LR – Licensing Ratio
 - $\text{Rolling 12 Licensed Agents} / \text{Rolling 12 Recruits} = \text{LR}$
- NPR – Net Point Ratio
 - $\text{Net Points} / \text{Gross Points} = \text{Net Point Ratio}$

Examples

- Rolling 12 Months

Points Per Recruit (PPR)

- $133,243 \text{ BS Points} / 53 \text{ Recruits} = 2,514 \text{ Pts} / \text{Rec}$

Licensing Ratio

- $8 \text{ Licensed Agents} / 53 \text{ Recruits} = 15.1\%$

Net Point Ratio

- $133,243 \text{ BS Net Points} / 135,192 \text{ BS Gross Points} = 98.5\%$

Making your goals a reality

Get Clear

- REALLY CLEAR

Know your Metrics

Understand how to Calculate

- $\text{Recruits} \times \text{Points Per Recruit} \times \text{Contract Level} = \text{Cash Flow}$

Making an extra \$1,000

Recruits X Points Per Recruit x Contract Level = Cash Flow

Reverse Engineer

$\$1000/\text{mo} / 35\% (\text{Agent}) / 2,500 \text{ PPR} = 1.14 \text{ Recruits or } 2 \text{ Recruits}$

How to Earn



Personal Income

- Personal Production
- Common Products to help families with a life only license:
 - Term Life Insurance
 - Indexed Universal Life (IUL)
 - DebtMerica & Legacy Shield Referrals
 - Long Term Care
 - Annuity