



Understanding Your Vehicle

Name _____
Agent ID _____
Hire Date _____

7/2015

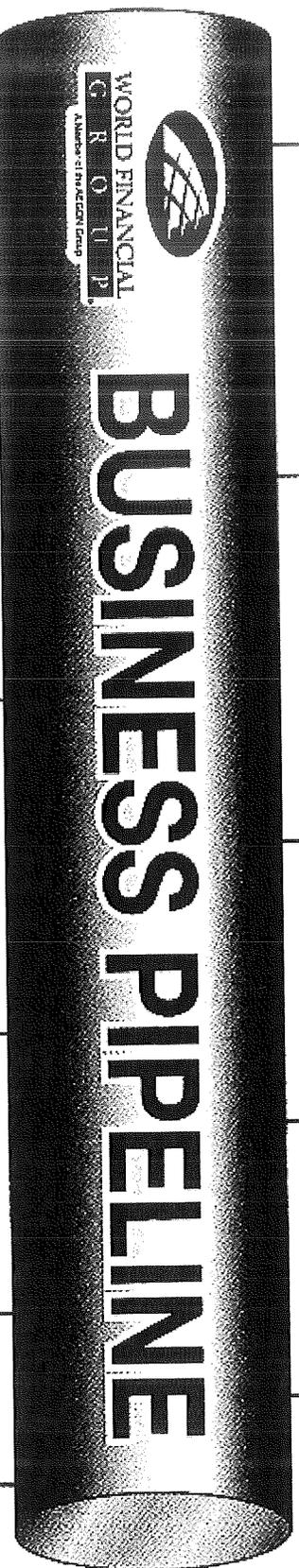
Please Have This Manual With You For ALL Appointments & Trainings.



WORLD FINANCIAL
G R O U P
an AEGON company

BUSINESS FLOW

- 2** | **Make Contact**
 - Schedule appointments
 - Unscheduled drop-bys
- 4** | **Corporate Overview**
 - Disturb & Intrigue
- 6** | **AMA**
- 8** | **Licensed & Registered Associates**
- 10** | **Cash Flow**



- 1** | **Prospecting/Referrals**
 - Your 100 name list
 - Top 25 list from associates
 - 10 referrals from each client
- 3** | **Invitation or Presentation**
 - Schedule appointments
 - Unscheduled drop-bys
- 5** | **QMD Interview**
 - Membership agreement
 - Top 25 prospect list
 - Personal Financial Review
 - Top three invited to next meeting
- 7** | **PDC/Associate Field Training Program**
- 9** | **Sales**
- 11** | **Lifestyle**

THE BUSINESS FORMAT SYSTEM™

The rapid relentless repetition of these six simple recruiting steps can lead to the building of a big business with many distribution outlets.

STEP 1

PROSPECTING

- **Leader** controls prospect list development.
- **Leader** paints a picture of how the team will be built.

STEP 2

THE APPROACH/CONTACT

- **Leader** controls the point of contact.
- **Leader** and new associate act as joint inviter.

STEP 3

THE PRESENTATION

- **Leader** runs the Corporate Overview.
- MoZone converts the prospects.

STEP 4

THE FOLLOW-UP

- **Leader** guides new associate through the Eight Speed Filters:
 - Sign-Up Process
 - Fast Start/Upstart Program

STEP 5

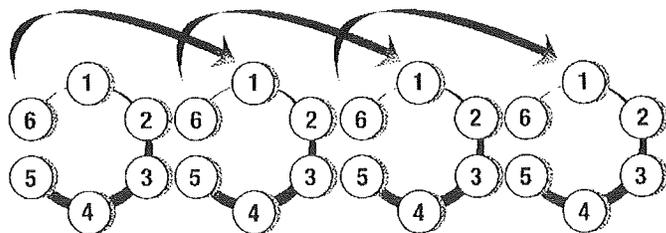
THE START-UP

- **Leader** gets new associate off to a fast start beginning back at Step 1.

STEP 6

DUPLICATION

- **Leader** guides new associate through the entire BFS Success Cycle over and over again.



This is a hypothetical scenario for illustrative purposes only. There is no assurance that results can or will be achieved. Income is earned from the sale of authorized products and services. No income is earned from recruiting.

The Eight Speed Filters

Sign-Up Process

(complete Filters 1-4 within 1-2 days)

1. Stay after the Corporate Overview for MoZone
2. Pick Up Information
3. Commit to a Follow-Up Interview
4. Complete the Interview/Sign Up

Fast Start/Upstart Program

(complete Filters 5-8 within first 10 days)

5. Develop a Prospect List
6. Create a Business Plan/Determine Immediate Goals
7. Match-Up with your Leader and get off to a fast start
8. Complete a review of your personal finances

CODE OF HONOR

- Honesty and Integrity Shall Never Be Compromised
- ALWAYS Maintain A Positive & Expectant Attitude
Choose This Attitude Each Morning Until It Becomes A Habit.
- ALWAYS Maintain High Standards and Discipline
Show Up, Be on Time (10mins early), Dress for Success, Sit & Take Notes, Be Accountable, Have an Excellent Attitude, Be Excited, Stay Intense & Laser Focused on Your Vision and Plan, Have Pride in our Team, Be Financially Stable, Focus on Bettering Yourself Daily
NEVER settle for Less Than Winning Results
- NEVER Abandon a Teammate in Need
 - Embrace The Company Mentality
“Mission (1st), Team (2nd), Me (3rd)”
- ALWAYS Be Coachable and Stay Competitive
 - Lead by Example, Not by Your Words
- Understand You Cannot Fail; You Can Only Learn and Grow.
 - Keep Everything Simple, Clear, Fast, & Doable
- ALWAYS Focus On Having FUN and WINNING

“Most folks are as happy as they make up their minds to be.” - Abraham Lincoln

Team Cashflow Official Dress Code

In order to promote a professional atmosphere, the leadership team of the Centennial Branch of World Financial Group and Investment Advisors International has developed the following dress code policy for all associates connected to the branch.

All associates must adhere to the professional dress code for all corporate overviews and events, unless otherwise stated, or they will not be admitted.

Guests are also required to follow the professional dress code, unless otherwise stated.

Professional Dress

Women

- Business professional dress
- Pant or skirt suit
- Dress skirt or dress slacks with coordinated jacket
- Dress shoes

Men

- Suit, dress shirt, and tie
- Sport coat, coordinated dress slacks, dress shirt, and tie
- Dress shoes & dress socks

NO jeans, tennis shoes, or work-out wear! (both men and women)

On occasion we will have training events that do not call for professional dress and are deemed "business casual." Below are the dress guidelines for those situations.

NOTE: *All associates must, at the very least, be in business casual dress at the office!*

Business Casual Dress

Women

- Pants, skirt, and shirt or blouse.

Men

- Pants and buttoned shirt.

The following are unacceptable during all activities:

- NO denim, jeans, or tennis shoes
- NO strapless tops, tube tops, halter tops, midriff tops, spaghetti straps
- NO spandex, lycra, or transparent clothing
- NO cut-offs or ragged clothing
- NO clothing with inappropriate words and pictures
- NO facial piercings or earrings for men
- NO facial piercings or multiple earrings for women
- NO visible tattoos (they must remain well-hidden)

Goal 2: _____ *(Financial Fitness)*

<u>Weekly Actions:</u>	<u>Due</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Goal 3: _____ *(Physical Fitness)*

<u>Weekly Actions:</u>	<u>Due</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Congratulations!

You have just completed your 12 Week plan!
 Before you put your plan down, ask yourself these questions:
WHAT will I struggle with to take these actions?

WHAT will I do to overcome those struggles?

HOW? What Is My Plan?

*# of New Contacts, Appointments, BPM & Big Event invites, Massive Activity, Accountability, More Discipline than Ever Before
 – Be Specific about your Plan and Break It Down -*

Scheduled Call Time:

Days Available to Run Appointments:

Scheduled Study Time:

Date Completed: _____
 Associate Initials: _____
 SMD Initials: _____

GETTING STARTED

- _____ Create Password for mywfg.com
- _____ Setup Dropbox dropbox.com & Sugarsync sugarsync.com accounts
- _____ Complete Your Personal Financial Plan
- _____ Setup Gmail account for calendar/ contact syncing
- _____ Download *NetLaw, WFG Pulse, WFG Drive* mobile apps
- _____ Begin Mental Shift From “Employee to Owner” Mindset

“Success is not final, failure is not fatal: it is the courage to continue that counts.” -Winston Churchill

Question #1

I want you to imagine that you are financially secure, that you have enough money to take care of your needs, now and in the future. The question is...how would you live your life? Would you change anything? Let yourself go. Don't hold back on your dreams.

Describe a life that is complete, that is richly yours.

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Question #2

This time you visit your doctor who tells you that you have only 5 - 10 years left to live. The good part is that you won't ever feel sick. The bad news is that you will have no notice of the moment of your death. What will you do in the time you have remaining to live?

Will you change your life and how will you do it?

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Question #3

This time your doctor shocks you with the news that you have only one day left to live. Notice what feelings arise as you confront your very real mortality. Ask yourself:

What did I miss? Who did I not get to be?
What did I not get to do?

Attendees

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Developing the Prospect List

- Any time a business is started, step one is to figure out your market.
- The key is to get exposure.
- Your prospect list is your most precious commodity.
- Your warm market will most likely not do business with you. You have credibility and trust, but no expertise.
- We want to impress people with our business so that they will leave saying great things about you and World Financial Group.
- We want to make you look good because you are associated with such a great company.
- This is a business of words. You need to see 10-15 presentations so that you can learn the words.
- We have to get you trained.
- We will get you referrals.
- Clients usually buy more products in the future.

The Restaurant Example

If you started your own restaurant business with \$250,000...

- You would want people to give you feedback on the food, service, décor, etc.
- You would be looking for future referrals.
- You would want customers that would come back in the future.
- Some may even want to go into business with you.

The same is true of World Financial Group.

The Baseball Example

Let's play ball! Here are some stats to observe:

Single -- to 1st Base

They are impressed.

Double -- to 2nd Base

They are impressed. They give you referrals.

Triple -- to 3rd Base

They are impressed. They give you referrals. They take advantage of our services.

Home run! -- They are impressed. They give you referrals. They take advantage of our services. They go into business with you.

KEYS TO RUNNING A DISCIPLINED SCHEDULE

1. Create a New Handwritten Top 25 List Every Week

(HINT: Keep Prospect List at Minimum of 100 names at All Times – See Memory Jogger in Fast Start Packet)

2. Set Dedicated Call Time Every Week Where You Exhaust your New Top 25

3. Always Maintain a Winning Level of Activity

Executive Memory Jogger

1. Work with	66. Roofer	131. Father-in-law	196. Sunday School Teacher
2. Boss	67. Insulator	132. Mother-in-law	197. Child's Sunday School Teacher
3. Partner	68. Landscaper	133. Brother	198. Chamber of Commerce
4. Landlord	69. Carpet Layer	134. Sister	199. Hotel Business
5. Security Guard	70. Hospital Worker	135. Father	200. Printer
6. Vending Sales	71. Department Store	136. Mother	201. Surveyor
7. Executive Assistant	72. Grocery Store	137. Cousin	202. Radio Announcer
8. Caterer	73. Convenience Store	138. Aunt	203. Sportscaster
9. Customer	74. Waitress	139. Uncle	204. Writer
10. Parking Attendant	75. Waiter	140. Grandfather	205. Journalist
11. Coffee Shop	76. Chef	141. Grandmother	206. Editor
12. Car Pool	77. Cashier	142. Niece	207. Publisher
13. Personnel Manager	78. Dishwasher	143. Nephew	208. Tanning Salon
14. Salespeople	79. Auto Supply	144. Best Friend	209. Arcade
15. Boss' Lunch	80. Electrician	145. Spouse's Best Friend	210. Baker
16. Lunch with	81. Hardware Store	146. Farmer	211. Librarian
17. Competition	82. Truck Driver	147. Army	212. Accountant
18. Repair Person	83. Pharmacist	148. Navy	213. Machine Shop
19. Copier Person	84. Funeral Director	149. Air Force	214. Pilot
20. Union	85. Flower Shop	150. Marines	215. Flight Attendant
21. Complainer	86. Health Spa	151. Babysitter	216. Air Traffic Control
22. Inspector	87. Restaurant Business	152. Sister's In-laws	217. Ambulance Driver
23. Credit Union	88. Dry Cleaner	153. Brother's In-laws	218. Travel Agent
24. Pension Plan	89. Electronics Store	154. Neighbor on right	219. Antiques Dealer
25. Fired-up Male	90. TV Repair	155. Neighbor on left	220. Armored Car
26. Fired-up Female	91. Furniture Repair	156. Across the street	221. Piano Tuner
27. Delivery Person	92. Movie Rental	157. Behind	222. Service Station
28. Express Mail	93. Appliance salesperson	158. Down the street	223. Who you camp with
29. Mailman	94. Cable TV	159. Parent's right	224. Locksmith
30. Lost job	95. Eye Center	160. Parent's left	225. Upholsterer
31. Almost lost job	96. Tire Store	161. Best Man	226. Veterinarian
32. Will be laid off next	97. Realtor	162. Maid of Honor	227. Notary Public
33. Has been laid off	98. Office Supplies	163. Matron of Honor	228. Orthodontist
34. Job-hunting Male	99. Computer Programmer	164. Bridesmaids	229. Dance Teacher
35. Job-hunting Female	100. Phone Installer	165. Ushers	230. Computer Repair
36. Hates job	101. Pest Control	166. Fellow Church Members	231. Computer Sales
37. Missed last promotion	102. Cosmetic Sales	167. Plumber	232. Cabinetmaker
38. Walking Encyclopedia	103. Carpet Cleaners	168. Jaycees	233. Architect
39. Most Likable	104. Bowl with	169. Play Bridge	234. Best Fundraiser
40. Needs part-time job	105. Hunt with	170. Play Bingo	235. Tree Surgeon
41. Engineer	106. Golf with	171. Table Tennis	236. Railroad Conductor
42. Payroll	107. Fish with	172. Pool	237. Game Warden
43. Contractor	108. Tennis with	173. Jogs	238. Bus Driver
44. Movers/Shakers	109. Ski with	174. Basketball	239. Cat Lover
45. Guard	110. Throw Darts with	175. Plays with Kids	240. Dog Lover
46. Preacher	111. Softball with	176. Climbs Mountains	241. Animal Trainer
47. Nurse	112. Baseball with	177. Hang Glides	242. Dollmaker
48. Dentist	113. Football with	178. Karate	243. Direct Sales
49. Doctor	114. Soccer with	179. Your Principal	244. Social Worker
50. Surgeon	115. Racquetball with	180. Your Teacher	245. Makes good fudge
51. Chiropractor	116. Handball with	181. Your Coach	246. Health Food Shop
52. Therapist	117. Swim with	182. Kid's Principal	247. Seamstress
53. Carpenter	118. Fire Chief	183. Kid's Teacher	248. Bookworm
54. Auto Mechanic	119. Fireman	184. Kid's Coach	249. Lawn Maintenance
55. Car Sales	120. Scoutmaster	185. Music Teacher	250. Cell Phone
56. Body Repair	121. Den Leader	186. Piano Teacher	251. Satellite TV
57. Gas Station	122. Barber	187. Hates to lose	252. Internet
58. Teacher	123. Beautician	188. Loves to compete	253. Computer Whiz
59. Substitute Teacher	124. Auctioneer	189. Kiwanis	254. E-Mail List
60. Banker	125. Sells siding	190. Lions Club	255. Voice Mail List
61. Teller	126. Photographer	191. Good cook	256. Online Service
62. Policeman	127. Guidance Counselor	192. Friend's Parents	257. Software
63. Highway Patrol	128. Youth Director	193. Lawyer	258. Computer Games
64. Homebuilder	129. Sister-in-law	194. Highway Department	259. Desktop Publishers
65. Painter	130. Brother-in-law	195. Professor	

For Training Purposes Only. For Internal Use Only.

START-UP WORKSHEET

Associate Name: _____ Senior Marketing Director: _____
 Date Completed: _____ SMD Approval: _____



Name	Profile	Name	Profile	Name	Profile	Name	Profile
1	12345		12345	1	12345	1	12345
2	12345		12345	2	12345	2	12345
3	12345		12345	3	12345	3	12345
4	12345		12345	4	12345	4	12345
5	12345		12345	5	12345	5	12345
6	12345		12345	6	12345	6	12345
7	12345		12345	7	12345	7	12345
8	12345		12345	8	12345	8	12345
9	12345		12345	9	12345	9	12345
10	12345		12345	10	12345	10	12345
11	12345		12345	11	12345	11	12345
12	12345		12345	12	12345	12	12345
13	12345		12345	13	12345	13	12345
14	12345		12345	14	12345	14	12345
15	12345		12345	15	12345	15	12345
16	12345		12345	16	12345	16	12345
17	12345		12345	17	12345	17	12345
18	12345		12345	18	12345	18	12345
19	12345		12345	19	12345	19	12345
20	12345		12345	20	12345	20	12345
21	12345		12345	21	12345	21	12345
22	12345		12345	22	12345	22	12345
23	12345		12345	23	12345	23	12345
24	12345		12345	24	12345	24	12345
25	12345		12345	25	12345	25	12345

Profile: * 1 - Married 2 - Kids 3 - Age (25+) 4 - Homeowner 5 - \$50,000 + Income 6 - Ambitious 7 - Dissatisfied 8 - Entrepreneurial Minded



Top 25 Worksheet

Associate Name: _____	SMD: _____
Date Completed: _____	SMD Approval: _____

	First Name	Last Name	R/F/A ¹	Phone Numbers	Profile ²	Hot Burton ³	One on One	BPM	Comments
1					12345678				
2					12345678				
3					12345678				
4					12345678				
5					12345678				
6					12345678				
7					12345678				
8					12345678				
9					12345678				
10					12345678				
11					12345678				
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14					12345678				
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16					12345678				
17					12345678				
18					12345678				
19					12345678				
20					12345678				
21					12345678				
22					12345678				
23					12345678				
24					12345678				
25					12345678				

1 (R) Relative (F) Friend (A) Acquaintance
 2 Profile: (1) 25+ Years (2) Married (3) Children (4) Home Owner (5) Solid Business Background (6) Income (7) Dissatisfied (8) Entrepreneurial
 3 Hot Burton: Prospect's Hot Issue(s) beyond Profile (i.e. -- unemployed, family, etc.)

Learn the Words of Our Business

BE IN A PEAK STATE MENTALLY WHEN MAKING PHONE CALLS

**REVIEW INVITE WITH LEADER BEFORE FIRST CALL*

TOP 25 LIST “DROP-BY” (Done By New Associate with Leader)

“Hey _____, this is _____. How have you been? (WFA) (Brief 30-second small talk)

What time do you get home from work these days? (WFA)

Are you coming straight home from work (Thursday night)? (WFA)

Cool! Is it ok if I Drop-By around (whatever time they say i.e. 7pm)? I just got hired on by Transamerica and I want to show you what I'm doing. I also want you to meet my Mentor/Trainer _____!....

I look forward to seeing you!

OTHER 75 LIST 1-ON-1 APPOINTMENT

- E.T.H.O.R

“Hey _____, this is _____. How have you been? (WFA) (Brief 30-second small talk)

*Did I catch you at a good time? (WFA) I'm calling because I've started a position with a company that I'm very **Excited** about. I'm going through **Training** and I need your **Help**.... Would you be willing to help me? (WFA)*

*I'd like to get together with you (& spouse) to explain exactly what I'm doing. You could give me your **Opinion** and possibly **Refer** me people if you like what we do.... When would be the best time to get together this week? (WFA) Since I'm new in the business, I'll have my mentor, (name) with me to answer any questions you may have.”*

(SAY “I look forward to seeing you” & HANG UP!!! YOU ARE DONE!)

OTHER 75 LIST 1-ON-1 APPOINTMENT

“Hey _____, this is _____. How have you been? (WFA) (Brief 30-second small talk)

I don't know if I've mentioned this to you, but I recently started with Transamerica, and they're making a major move in the local market. Now, (prospect's name), I know you enjoy working at (company), but I've always respected your thinking as a business man/woman, and valued your opinion.

I would love to show you how we're going about increasing our market presence, and I know you're happy where you're at, but maybe you know some people who aren't and would be perfect for this business.

(WFA) We're looking for S.T.E.A.M. Do you know anybody who could fit the company? (WFA)

Would you be able to give your opinion on my expansion plans? (WFA) When would be the best time to get together this week?”

INVITING TO A BPM & LUNCHEON

“ _____, this is _____. How have you been? (WFA) (Brief 30-second small talk)

*Did I catch you at a good time? (WFA) I'm calling because I've started a position with a company that I'm very **Excited** about. I'm going through **Training** and I need your **Help**.... Would you be willing to help me? (WFA) I know you (& spouse) are a (well-connected, very successful, well-liked, extremely influential, etc) person (people) and I want you to be familiar with what I do. Are you free on (big event day/ night)? (If “No”, Can you rearrange things to clear your schedule?) The reason I ask is because we are hosting an*

_____ (Women & Wealth, Executive Luncheon, 's, etc.) on (date) at (time) and I'd love to have you here.

(SAY “I look forward to seeing you” & HANG UP!!! YOU ARE DONE!)

Characteristics of Ideal Client:

FRIENDLY - RESPONSIBLE - \$10k+ INCOME - HAPPILY MARRIED - CHILDREN - HOMEOWNER - SERIOUS ABOUT THEIR MONEY

Characteristics of Ideal Teammate:

HUNGRY - DRIVEN - INTELLIGENT - COACHABLE - GOOD PERSON WITH PEOPLE SKILLS

Common Objections

NOTE: *Get really good at answering a question, then closing your response with another question. The One Who Asks the Most Questions Is ALWAYS in Control of the Conversation*

“What Company Do You Work With?”

Transamerica, have you heard of us? (WFA) If Yes or No, “I’m looking forward to telling you more about the company. When would be the best time to get together this week?”

“I Already Have An Advisor”

“I don’t want your money. All I want is your support & opinion. When would be the best time to get together this week?”

When Asked more than 2 Objections - Avoid Scenario of Disaster

Honestly, I’m really new in the business & currently getting trained. I don’t want to give you any wrong information. I think you should speak with _____ (LEADER’S FIRST NAME). He/She is my trainer & the expert. When would be the best time for _____ (LEADER’S FIRST NAME) to contact you? What’s the best number for him/her to reach you?

Leaving A Voicemail...

“Hey _____, this is _____. I have something important that I need to discuss with you. Will you call me when you get a minute? My phone number is (555) 555-5555. Thanks and I look forward to hearing back from you.”

“What Do You Do?” (Recruiting conversation)

“I’m working with Transamerica, have you heard of us? (WFA) We’ve recently launched our biggest expansion plan in the last 3 decades. We’re looking to acquiring New Talent.....people who are Hungry, Driven people with Integrity... I’d love to tell you more about what we’re doing and learn more about your business. I’m sure we could help each others’ businesses grow. When would be the best time to get together this week?”

“What Do You Do?” (Client conversation)

“I’m working with a group of professionals in the _____ area. We bring the tools that have typically been reserved for the wealthy & institutions & make them available to the masses. (WFA “What do you mean?”) (Let’s do this....Here’s my card....Do you have a card/best contact number?) I’d love to tell you more about what we’re doing and learn more about your business. I’m sure we could help each others’ businesses grow. When would be the best time to get together this week?”

“Let Me See When My Spouse is Available & I Will Call You Back”

“When are you and (spouse’s name) usually together? (WFA) Let’s tentatively set a time for (date & time) and I can follow up with you in the next few days to confirm. Thanks.”

“I’m Not Interested”

“What Exactly are you Not Interested In? (WFA) All I want is your support & opinion. When would be the best time to get together this week?”

“Is It A One Of Those Things?/ MLM?”

“No, we’re in the most highly regulated industry in the country. We’re structured almost identical to the Real Estate Industry. Do you know anybody in Real Estate? (WFA) When would be the best time to get together this week?”

“Think twice before you speak, because your words and influence will plant the seed of either success or failure in the mind of another.” -Napoleon Hill

QUICK START SCRIPTS

“ETHOR” (Help Me/Referral Script)

- EXCITED - I am excited about a new business venture.
- TRAINING – I am in their training program.
- HELP – Will you help me? (pause)
- OPINION - I value your opinion.
- REFERRALS – You may know some people that you can refer my way. Let's set a time to visit.

“STEAM” SCRIPT

- SALES – Who do you know who is a great salesperson? What did you buy lately? Who sells himself/herself well?
- TEACHER – Who comes to mind when I say teacher? School teachers (they often need summer jobs), Sunday school teachers, or anyone who teaches well?
- ENTHUSIASTIC – Who is the most enthusiastic person you know? Someone who always seems positive and always has a great attitude about life?
- 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?
- MONEY MOTIVATED – (Or just motivated or needs more money) Who is the most motivated person you know? Has one of your friends been talking about needing extra money?

“FORM” SCRIPT

- FAMILY – You might ask about their children, did they grow up here, etc.
- OCCUPATION – What does he/she do for a living? How long? Does he/she like his/her job?
- RECREATION – Perhaps you have a common recreational interest?
- MESSAGE – Tell the prospect what you do to pique his/her interest. Get his/her name (ask for a business card) to call or visit in the future and share the rest of the story.

5 – POINT PROSPECTING SCRIPT (For a “Setup Call”)

1. What do you do for a living?
2. How long have you been doing that?
3. Is that what you see yourself doing for the next ten to twenty years?
(OR: Do you see yourself retiring there?)
4. So, you are keeping your business options open, aren't you?
5. I have a friend, who is an executive of a company, who is looking to talk to strong people like you. I can't promise you anything, but I will put in a good word for you. What is the best phone number that he/she can call to reach you? If he/she calls you can you promise me one thing?— please make sure to make it the first call you return as he/she is extremely busy.

QUICK START SCRIPTS

ELEVATOR PITCH SCRIPT (Mark Onstott)

- I work with a financial services company that is growing very fast and doing extremely well.
- I'm actually part of a team that's responsible for interviewing, training, and developing staff for the Denver Metro offices.
- Let me ask you, who do you know that's in between jobs, unhappy where they are, or open to a career change?

SLOW RECRUIT SCRIPT (Ed Mylett)

- I want to talk to you about something important to me, but before I do, I want you to promise me that this conversation won't affect our relationship (work relationship/advisor-client relationship/friendship/etc.).
- I'm fired up, I'm going to the moon with this business, and I believe that we should be in business together.
- My fear is, if we don't have this talk, that I'm gonna get to the top and 10 years down the road you're gonna be upset with me and say, "Man, why didn't he talk to me."
- So I need to get you off my conscience.
- And here's how we're gonna do it—I'm gonna tell you about our firm, but you being a friend to me is more important than us being in business together, so if you think there's even a chance that this could impact our friendship, then I don't want to discuss it at all.

HERD THEORY SCRIPTS (From *Secrets of Question Based Selling*, by Thomas Freese)

- We've had several top CPA's, mortgage people, realtors, and executives from companies such as Accenture, Sun Microsystems, Quest, Ball Aerospace, Transamerica, Raytheon, and Kronke Sports join our firm in recent months. Would you like to see why?
- Our firm recently took over as the default option inside of Southwest Airlines 401(k) Plan. Would you like to see why they went with us?

AVOIDING THE SCENARIO OF DISASTER (If Prospect Asks Too Many Questions)

- They are one of the fastest growing financial services companies in the country.
- We help individuals, families, and businesses make money, save money, and get out of debt.
- Those are great questions. You can ask my trainer when he/she calls you.
- Those are great questions. If you don't mind, could you ask that question when my trainer is there? Because I'd like to know the answer to that too.
- Those are great questions. I am still in the early part of my training. If I answer your questions wrong or state something incorrectly about our company, I could jeopardize my chance to be part of their training program.
- Those are great questions. I don't have an hour to go over all the details right now and I'm sure you don't either. And there are some things you need to see visually. (Invite to Corporate Overview or set One-on-One.)

Speaking Russian vs. English

W.F.G	vs.	<i>Our Business Platform</i>
T.F.A	vs.	<i>Our Investment Platform</i>
B.P.M./ Meeting	vs.	<i>Get Together or Event</i>
A.M.A./ Recruits	vs.	<i>New Associates/ Teammates</i>
Clients	vs.	<i>People We Serve</i>
Commission	vs.	<i>Compensation</i>
Problem	vs.	<i>Challenge</i>
Presentation	vs.	<i>Conversation</i>
Sell or Sold	vs.	<i>Help Them Acquire</i>
Upline	vs.	<i>Leader, Mentor</i>
Insurance	vs.	<i>Protecting Your Economic Value</i>
IUL/ VUL	vs.	<i>Tax-Advantaged Vehicle</i>
Application/ Contract	vs.	<i>Paperwork</i>
Signature	vs.	<i>Autograph / Ok</i>
Referrals	vs.	<i>Introductions</i>
Opportunity	vs.	<i>(Encore) Career</i>
Financial Advisor	vs.	<i>In The Money Business</i>
Active Tactical Management	vs.	<i>What the Ultra-wealthy have been utilizing for decades</i>
‘What do you think?’	vs.	<i>Can I make a recommendation?</i>
‘Will you _____?’	vs.	<i>As a personal favor to me.../ I would be honored if...</i>

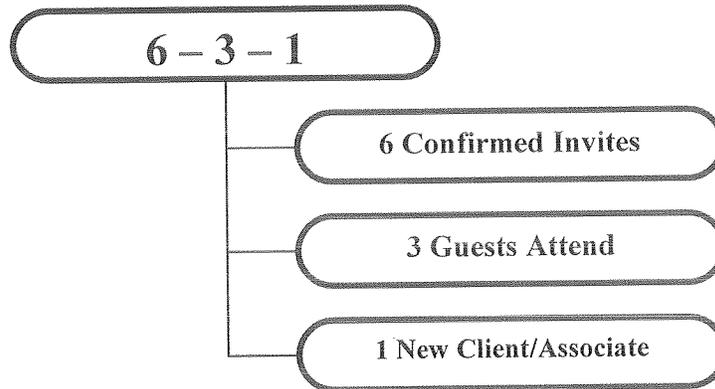
Advanced Closing Questions

- “Are you married to _____? Or do you keep your options open?”
- “If the money and timing were right, would you consider doing something different?”
 - “Do you and your family have a ‘PLAN’?”
 - “Do you have LIVING BENEFITS on your Life Insurance?”
- “Do You Think Taxes are going up or down in the future? (WFA) So, (if you had a choice) when would you want to pay taxes on your money?...on the penny seed’s or on the million dollar crop?”
- “Do you think we’re ‘Out of the Woods’ yet in this economy? (WFA) Does your advisor have anything in place to protect you in the event of another down market?”
 - “Would you ever own a car with no brakes? Then why would you own an investment with no brakes?”
 - “Are you getting an employer match? (Free Money- 401k - Qualified Plan)”
 - “Is your money Liquid, Transparent, & Appropriate?”
 - “How much Rate of Return did you lose last year by paying taxes?”
- “Mr. & Mrs. _____, you are very respected _____ & _____. If you were me, how would you go about meeting more people like yourselves?”

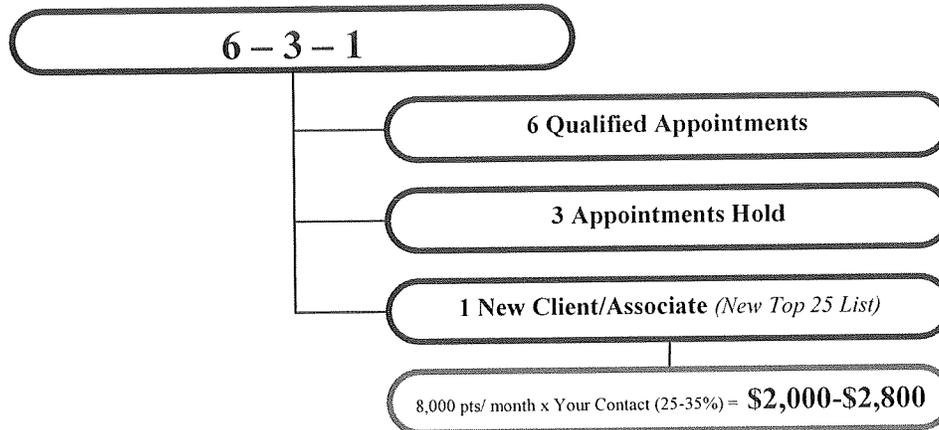
“Success is to be measured not so much by the position that one has reached in life as by the obstacles which one has overcome.” -
Booker T. Washington

We Are In A Contact Sport - Know The Numbers

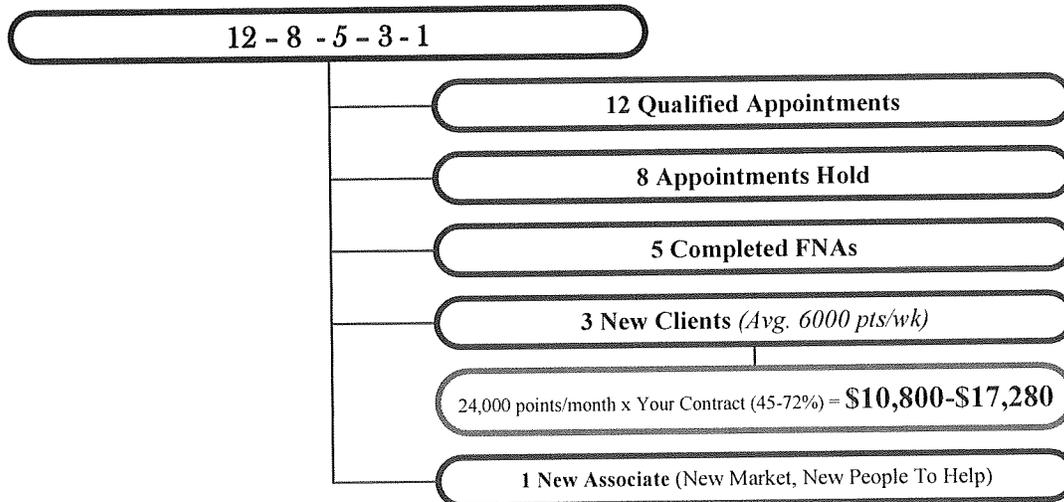
BPM, BIG EVENT & EXEC LUNCHEON ATTENDANCE GOALS - 2-3 HRS PER WEEK



PART TIMER FOCUS FOR APPOINTMENTS - 6-10 HRS PER WEEK



FULL TIMER FOCUS FOR APPOINTMENTS - 20-30 HRS PER WEEK



Tip: Whether You are Part Time or Full Time, Focus on Having A "Full Time Mentality"

"Develop success from failures.

"Discouragement and failure are two of the surest stepping stones to success." - Dale Carnegie

How To Conduct A Successful First Appointment

I. Opening:

New Associate Edifies Leader then spends rest of time observing

- a) **Leader:** *"I apologize that we can only stay for 20mins. We're excited to have (New Associate) on our team because of his/ her (3 traits) & I'm working to help (New Associate) make six-figures in the next 12months & get his/her own office open with our company"*
- b) **Leader:** *"As I show you how different we are from the rest of the industry, if anyone comes to mind that you think might benefit from what we do, please shoot those names over to (New Associate). That'd be a big help to him/her & help him/her get off to a fast start."*

II. Give Presentation – 15 mins

- a) Use "Drop-By" (if Fully Licensed)
- b) *"Every once in a while a new idea comes to an old industry & completely revolutionizes that industry. Can you think of any companies that have done that in the last 10-20 yrs? (WFA) We're doing exactly that at TFA."*
- c) If You Are Not Giving The Presentation, Take Notes
- d) ALWAYS Disturb and Intrigue
- e) ALWAYS Look Prospects in the Eye
- f) Try to Tailor Your Analogies To What Moves Them (FORM)
- g) Ask Questions at close:
 - a. *"Did Your Advisor Do This for You in 2008? (Buy/Sell Chart) How Does This Compare To What You're Currently Doing? Have You Ever Seen Anything Like This Before?" (WFA)*
 - b. *"Do You Consider Yourself An Average American? (WFA) That's Exactly Why We're Expanding."*

III. Find Level Of Interest

- a) *"Does Any of This Intrigue You?" (WFA) If Yes, "Which Parts?"*
- b) Invitation to BPM: *Story of Bill Gates/ Steve Jobs, "If there were 2 chairs open at their launch meeting in their garage when they were getting started, would you sit down at that table? (WFA) This is what we have this Tuesday evening/ afternoon...Can you clear your schedule?"*

MEMORIZE IT ... PERSONALIZE IT... NATURALIZE IT... UTILIZE IT!

"Unless you change how you are, you will always have what you've got" - Unknown

Basic Money Concepts To Master

THE EFFECT OF TAXES AND INFLATION ON YOUR PURCHASING POWER:

EXAMPLE 1:

If you save..... \$100.00
 at 3% Interest..... + 3.00
 Pay Tax at 25%..... - .75
 (Combined Fed & State).....
 Net After Tax..... \$102.25
 Inflation at 3.5%..... - 3.50
 Actual Return..... \$ 98.75
 (After Tax & Inflation)

You Lose!

EXAMPLE 2:

If you save..... \$100.00
 at 5% Interest..... + 5.00
 Pay Tax at 25%..... - 1.25
 (Combined Fed & State).....
 Net After Tax..... \$103.75
 Inflation at 3.5%..... - 3.50
 Actual Return..... \$100.25
 (After Tax & Inflation)

You must get about 5% or more in interest to beat taxes and inflation.

Notes:

Notes:

Let's do some Math. Mr. A and Mr. B both have \$100 to invest. In the following scenarios, who ends up doing better?

Scenario 1:

	Mr. A	Mr. B
Year 1:	+40%	+10%
Year 2:	-20%	+10%
Net:	20%	20%

Result:

Mr. A	Mr. B
\$140 <small>(100+40)</small>	\$110 <small>(100+10)</small>
\$112 <small>(140-28)</small>	\$121 <small>(110+11)</small>
\$112	vs. \$121

Scenario 2:

	Mr. A	Mr. B
Year 1:	+50%	+ 0%
Year 2:	-50%	+ 0%
Net:	0%	0%

Result:

Mr. A	Mr. B
\$150 <small>(100+50)</small>	\$100 <small>(100+0)</small>
\$ 75 <small>(150-75)</small>	\$100 <small>(100+0)</small>
\$75	vs. \$100

Try to avoid the market risk.

SMALL CHANGES, BIG MONEY

What if you can make small changes in your spending habits and start saving \$10/day (\$300/month)?

**\$300/MONTH AT
8% IN 30 YEARS**

↓

\$447,107

**\$600/MONTH AT
8% IN 30 YEARS**

↓

\$894,214

Can you cut down on the following?

- Sodas + Cigarettes + Lattes + Cable TV + Games + Bottled Water + Sweets
- + New Gadgets + Shopping + Driving a Nice Car + Eating Out + Partying...

Notes:

Recommended Reading

*WFG SYSTEM MANUAL: Six Steps to Building A WFG Business
System Builder* by Xuan Nguyen
WFG Field Training Modules on www.mywfg.com

Think & Grow Rich by Napoleon Hill
How To Win Friends & Influence People by Dale Carnegie
Rich Dad, Poor Dad by Robert Kiyosaki, Sharon Lechter
The Cashflow Quadrant by Robert Kiyosaki
The 21 Irrefutable Laws of Leadership by John C. Maxwell
Prospecting the Sandler Way by
The 12 Week Year by Brian Moran
How Rich People Think by Steve Siebold
You Were Born Rich by Bob Proctor
Quantum Success by Sandra Ann Taylor

Training System

* Reference Fast Start Packet

MATHEWS/MITCHELL TEAM WEBINAR - Monday Mornings 9:30am

BPM & SYSTEM TRAINING – Wed Evenings 6:30 pm

BPM & ADVANCED TRAINING – Monthly Saturday Mornings 9am -
11am

A Position of Strength

World Financial Group provides its associates with a powerful, competitive compensation and promotion program that supports its superior business model. WFG offers you the chance to build a business of your own, with the exciting prospect of rising through the promotion levels and earning an income that can help you and your family prosper for generations to come.

WFG believes that, in order to grow, it must compete against the offerings from other financial services companies to attract and retain quality, professional associates. Through the years, the company has continued to improve its compensation and promotion guidelines to help maintain this competitive advantage.

In 2011, a committee comprised of field leaders representing a wide variety of teams, made substantial changes to WFG's compensation and promotion programs. As a result, WFG now has one of the most robust compensation and promotion structures in the financial services industry.

Promotion Guidelines²

Associate (Level 10)³

- 3 - 3 - 30 (Recruit 3 new associates and observe your field trainer complete 3 non-securities sales calls in 30 days.)

OR

- 20,000 net points in a rolling 3 months

Senior Associate (SA - Level 15)³

- 3 direct associates
- 4 life licensed associates in downline
- 30,000 base shop net points⁴

Senior Marketing Director (SMD - Level 20)^{5,6}

- 10 licensed associates in downline (6 must be life licensed)
- 3 direct legs
- (Legs must include 2 Senior Associates)
- 75,000 base net points⁵
- \$35,000 or more in rolling 12-month cash flow (Cash flow required for Senior Associate to qualify for promotion to SMD)

Executive Marketing Director (EMD - Level 65)⁷

Rolling 6 Months

- 3 direct SMD legs⁸
- 500,000 base thru 1st net points⁴

Rolling 12 Months

- 3 direct SMD legs⁸
- 750,000 base thru 1st net points⁴

CEO Marketing Director (CEO MD - Level 70)⁷

Rolling 6 Months

- 6 direct SMD legs^{8,9}
- 1 million base thru 1st net points⁹

Rolling 12 Months

- 6 direct SMD legs^{8,9}
- 1.5 million base thru 1st net points⁹

Executive Vice Chairman (EVC - Level 87)⁷

Rolling 6 Months

- 9 direct SMD legs^{8,9}
- 1.5 million base thru 1st net points⁹

Rolling 12 Months

- 9 direct SMD legs^{8,9}
- 2.25 million base thru 1st net points⁹

New Compensation²

Base Shop

Title	Fixed: W/RL Basis Points ^{10, 11}	Based on 100% Table ¹⁰ Fixed: Other	Variable
Training Associate	30	25	25
Associate	45	35	35
Senior Associate	55	45	45
Senior Marketing Director	81	65	65

Generational Overrides

Level	Fixed: W/RL Basis Points ^{10, 11}	Based on 100% Table ¹⁰ Fixed: Other	Variable
1 st Generation	17	12	10
2 nd Generation	8	6	5
3 rd Generation	5	4	3
4 th Generation	3	3	2
5 th Generation	2	1.5	1
6 th Generation	1	1	.5
Total Generation Override	36	27.5	21.5

Supervisory Overrides

Position	Variable
Branch Office Supervisor	1.25
Branch Office Manager	5.5
OSI Manager	1
Total Supervisory Override	7.75

(Supervisory Overrides on variable business only.)

Total Pool Contribution

	Fixed: W/RL Basis Points ^{10, 11}	Based on 100% Table ¹⁰ Fixed: Other	Variable
Total	126.5 points	100%	100%

Base Shop Pool ^{12, 13, 14}	40% ¹³	Super Base Bonus Pool ^{14, 15}	30% ¹⁵	Super Team Bonus Pool ^{14, 16}	30% ¹⁵
• SMDs and Up		• EMDs and Up		• EMDs and Up	
• 10,000 base shop net points with 3 or more Recruits; or		• 15,000 base shop net points and 100,000 base thru 1 st net points		• 100,000 base thru 1 st net points and 500,000 base thru 6 th net points	
• 15,000 base shop net points with less than 3 Recruits		• Qualifies on base thru 1 st Generation net points		• Qualifies on base thru 6 th Generation net points	
		• Pays on 1 st Generation net points		• Pays on 1 st thru 6 th Generation net points	
		• Base shop qualification exemption for Chairman's Council Members			

WFC: Powerful Compensation, Serious Business

Compensation System

Our Platform.
Your Dreams.

Never before and most likely, never again, will we experience a time of opportunity like we're living in today. In any industry – financial services included – one big marketing innovation can change the world. And, more importantly, it can change *your* world.

World Financial Group's (WFG) marketing innovation combines a world-class organization and resources to help people just like you reach their dreams. Earning a favorable return on your skills, knowledge, and time commitment requires the right model. If you're determined to own your future, the compensation and promotion structures offered by the WFG business platform are unlike anything you'll find in the financial industry.

WFG continues to expand each year as more everyday associates rise through the promotion levels to become successful leaders. Are *you* ready to claim the tremendous potential that awaits you at WFG?

North American Earnings: Averages & Highest*

The following are the average and highest earnings for a rolling 12-month period through September, 2014 for North American associates who held life, securities, and/or investment advisory licenses.

Leadership Level	Average Earnings	Highest Earnings
Senior Marketing Director (life licensed only)	\$50,163	\$485,258
Senior Marketing Director (life and securities only)	\$67,401	\$536,263
Senior Marketing Director (life, securities, and advisory)	\$80,037	\$643,832
Executive Marketing Director	\$182,740	\$968,940
CEO Marketing Director	\$392,360	\$1,510,739
Executive Vice Chairman	\$912,412	>\$10,000,000

* Reference Compensation & Promotion Guidelines Brochure #2513

WFG offers an excellent income opportunity. The following example shows how helping a family results in a \$2,808 commission paid to the field, with the commission based on an average Life Insurance Policy sale to a 40-year-old male who is contributing \$185 per month (**\$7 per day**) to the policy.^{6,7}

Transaction Based Income

PERSONAL EFFORT	Per Month	Per Year
Associate^{8,9} (Helps 4 families a month)	\$4,044	\$48,528
Senior Marketing Director^{8,9} (Helps 4 families per month)	\$7,276	\$87,312
TEAM EFFORT	Per Month	Per Year
Senior Marketing Director leading a 5 person organization^{8,9} ¹⁰ (Organization ¹⁰ helps 4 families per month)	\$16,174	\$194,088
Senior Marketing Director <u>and</u> Each Member¹⁰ of the organization helps 4 families per month	\$23,450	\$281,400

Recurring Fee-Based Income

CREATING YOUR PERSONAL PENSION

\$15,000,000	=	\$106,500 fee based income
\$14,000,000	=	\$99,400 fee based income
\$13,000,000	=	\$92,300 fee based income
\$12,000,000	=	\$85,200 fee based income
\$11,000,000	=	\$78,100 fee based income
\$10,000,000	=	\$71,000 fee based income
\$9,000,000	=	\$63,900 fee based income
\$8,000,000	=	\$56,800 fee based income
\$7,000,000	=	\$49,700 fee based income
\$6,000,000	=	\$42,600 fee based income
\$5,000,000	=	\$35,500 fee based income
\$4,000,000	=	\$28,400 fee based income
\$3,000,000	=	\$21,300 fee based income
\$2,000,000	=	\$14,200 fee based income
\$1,000,000	=	\$7,100 fee based income

**Income numbers above are annual and recurring with your Ser.65 license at 71.75% SMD/BOM contract assuming 0% growth.*

⁶ Opportunities to build other income may be achieved by qualifying for additional compensation and by qualifying for bonus pools.

⁷ Commission amount may vary based on product type and size of purchase. This example is based on a Western Reserve Life Indexed Universal Life Insurance Policy.

⁸ This is a hypothetical scenario for illustrative purposes only. There is no assurance that these results can or will be achieved. Income is earned from sales of WFG authorized products and services. No income is earned for recruiting. See the current WFG Field Manual for compensation percentages on all diversified product lines. All compensation plans subject to change. Promotional criteria/designations are determined and offered by or through WFG. Personal percentages earned on products may vary based on promotional level with WFG. As of Feb. 1, 2011, WFG Associate contract level of 35.6%, Senior Marketing Director contract level of 64%, Senior Marketing Director override level of 28.1%.

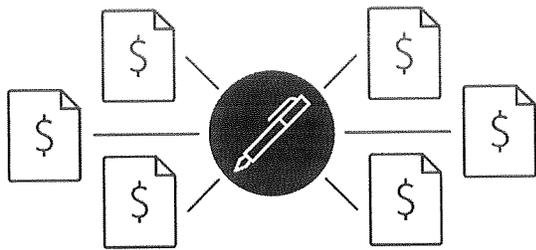
⁹ Associates of WFG are independent contractors, regardless of field title/designation.

¹⁰ Example assumes all Senior Marketing Director's team members are at the Associate level.

How Much Recurring Revenue Do You Need To Be Financially Free?

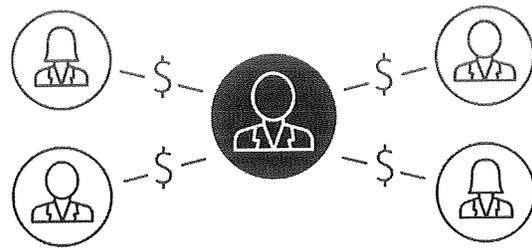
A Unique Blend of Ways To Earn Income

WFG throws open the doors to success for anyone with the spirit and desire to make a better life as a financial professional. We reward our associates with a robust compensation plan in the financial services industry on our diversified product portfolio. You get the industry's most powerful business platform where, from day one, you'll have access to the support and systems necessary to get started and continue to grow at every level. As you advance through our ranks and build your business, you will have the opportunity to earn more money while helping more people.



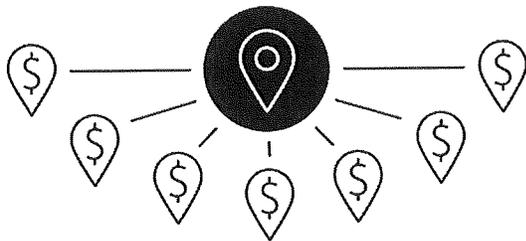
Personal Income

Every time you help a client and write new business, you earn a commission. As you reach certain preset levels, your commission percentage increases. Because we encourage our associates to reach out to everyone, and not just high earners, there are no limits to how many people you can help.



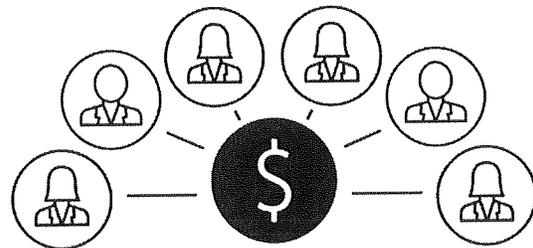
Training Income

Promotions open the doors to match up opportunities and the position to train new associates. As the associates you train write new business, you earn a portion of the overall commissions.



Expansion Income

There are no territories to hold you and your business back. You're free to expand your business anywhere in North America. From a local team to teams that you establish in other towns or even other states, our platform will support your efforts and help you support your organization.



Bonus Income

Qualified leaders earn a pro-rata share of an override on our entire company. Your portion of the bonus can grow based on your organization's production. Company-wide bonus pools can multiply and compound your earning potential, while rewarding leaders for the quantity and quality of their business.

Promotion & Recognition System

Guidelines¹

Base Development

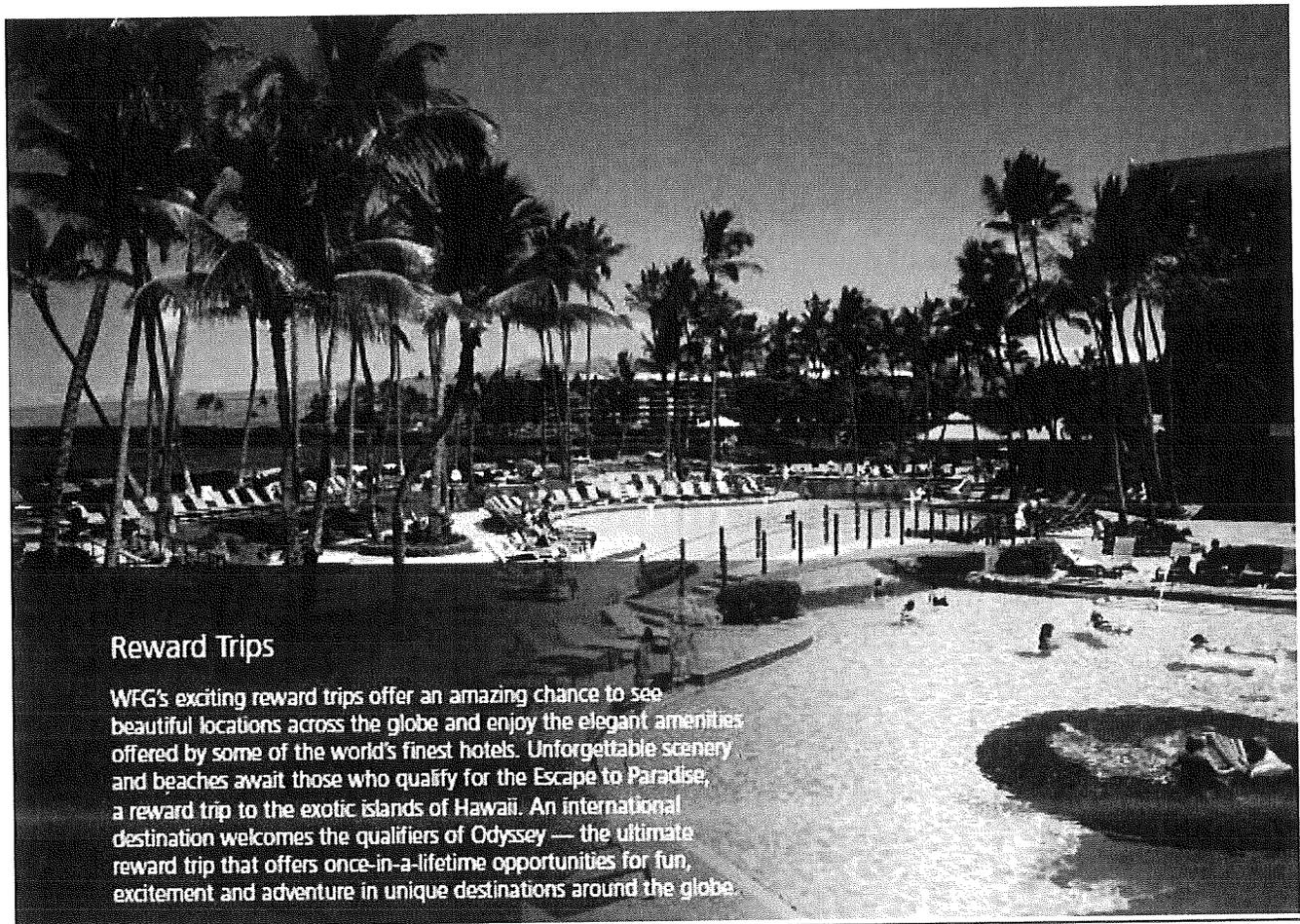
	Associate (Level 10) ²	Marketing Director (MD - Level 17) ²	Senior Marketing Director (SMD - Level 20) ^{3, 4}
Rolling Time	30 days	3 months	3 months
Associates/Legs	3 New Associates	3 Direct Associates	3 direct legs (1 direct leg must be MD level 17)
Licensed Associates in your organization	---	5 (life licensed)	10 (6 life licensed)
Field Training Appointments	3 (non-securities only)	---	---
Production	---	40,000 base shop net points	75,000 base net points ⁵
Cash Flow (Rolling Time)	---	---	\$35,000 or more (12 months)

Alternate

Rolling Time	3 months	---	12 months
Production	20,000 net points	---	225,000 base net points ⁵
Cash Flow (Rolling Time)	---	---	\$35,000 or more (12 months)

Executive Development

	Executive Marketing Director (EMD - Level 65) ⁶	CEO Marketing Director (CEO MD - Level 70) ⁶	Executive Vice Chairman (EVC - Level 87) ⁶
Rolling 6 Months			
Direct SMD Legs	3 ⁷	6 ⁷	9 ⁷
Base - 1st Net Points	500,000 ⁵	1 million ⁵	1.5 million ⁸
Rolling 12 Months			
Direct SMD Legs	3 ⁷	6 ⁷	9 ⁷
Base - 1st Net Points	750,000 ⁵	1.5 million ⁵	2.25 million ⁸



Reward Trips

WFG's exciting reward trips offer an amazing chance to see beautiful locations across the globe and enjoy the elegant amenities offered by some of the world's finest hotels. Unforgettable scenery and beaches await those who qualify for the Escape to Paradise, a reward trip to the exotic islands of Hawaii. An international destination welcomes the qualifiers of Odyssey — the ultimate reward trip that offers once-in-a-lifetime opportunities for fun, excitement and adventure in unique destinations around the globe.

Success Society & \$100,000 Ring Club

Honoring the company's rising stars, associates who become members of WFG's Success Society receive a custom watch with the WFG logo on its face.

As a WFG \$100,000 Ring Club member, you are recognized with a unique ring with a blue center stone. Diamonds are added to the ring with each additional \$100,000 earned in a consecutive 12-month period. The blue center stone can be exchanged with different color center stones that signify higher cash flow levels.

Millionaire Hall of Fame

The Millionaire Hall of Fame honors WFG's top leaders who earn a rolling 12-month cash flow of \$1 million or more. Leaders inducted into this elite group qualify for additional diamonds and new center stones for their rings as well as a custom portrait displayed at the World Financial Group headquarters in Johns Creek.



As You Continue Your Journey to Help As Many Families As Possible, Be Profitable, Go Full-Time, Earn Your SMD Promotion, etc.

(So You Can Truly “Own Your Business”)...

Constantly Ask Yourself These Questions & Take Notes:

*“Who Do I Spend My Time With? What Do They Have Me Saying and Thinking? Does It Serve Me?
Who Am I Becoming And Do I Like What I See?”*

“I’ve failed over and over and over again in my life and that is why I succeed” - Michael Jordan

LICENSING PROCESS for LIFE LICENSE and/or ACCIDENT & HEALTH LICENSE

I. Select your preferred method of study: online video or classroom.

- A. For people who prefer to self-study online:
(courses provide videos, mp3s, pdf materials, online practice tests...)

Go to www.mywfg.com to choose from our preferred education providers:
→ "Tools" tab
→ "Licensing & Training"
→ "Pre-licensing Education"

- B. For people who prefer a classroom environment. (Class is 2 days for Life and Health)

<http://www.testtraining.com/wfg> Enroll by phone 888-422-7714

If you register online you will need to enter a manager name and phone:
Chris Felton, 303-221-3639.

II. Schedule Your State Licensing Exam(s)

State licensing exams are administered by:

PEARSON VUE
800-274-2616
<http://www.pearsonvue.com/programs/>

Call them to schedule your exam at a testing center near you, or sign up online.

Cost for taking the "Life" test or "Life & Health" test will be **\$73**.

You will be asked for the "school code" for the class you're taking:

- a. Testteachers = #50275
- b. ExamFX = #50801

III. Register your new License with the State of CO.

The issuing of state licenses is administered by:

SIRCON
www.sircon.com

Once you have passed your exam you must wait 48 hours before you can use the Sircon website to apply for your license(s). Instructions for applying for your license are found on the "PASS" certificate you were given by the testing center (Pearson Vue)

- If this is your first license, ignore the "National Producer Number" (you don't have one yet!)
- If you do not have your securities license, ignore the CRD part.

Cost for License (CO resident) is per line of authority

Life	\$71
Accident & Health	\$71
Processing Fees	\$3.75

Sircon will send you an email with your license number in 2-3 days. There will be a link where you can go to print out your license. It will NOT be mailed to you.

NOTE** -- You will need to repeat this part of the process (steps III and IV) each time you add a "line of authority" to your license, e.g. if you become securities licensed and add "variable products," etc.

IV. Fax your License to the WFG Home Office:

PRINT OUT your Life License from the Sircon website (see #4 above) and fax it to the WFG home office. Include your agent code on the license or the cover sheet.

Attn: Licensing Dept Fax: 678.966.6100

Or, email it to wfglicenseapps@transamerica.com

V. Talk to your trainer to start Appointment Paperwork with product providers.

VI. Complete the Anti-Money Laundering course.

THIS MUST BE COMPLETED IN ORDER FOR YOUR TRAINER TO SPLIT BUSINESS WITH YOU!

Go to www.mywfg.com

- "Tools" tab
- "Licensing & Training"
- "Anti-Money Laundering Course (AML)" (at the top)

This will take you to the Kaplan website. Follow the directions. The course costs less than \$25. Once completed, you must print out your completion Certificate (remember to put your agent code on it) and fax it to the home office:

Attn: Licensing Dept Fax: 678.966.6100

Or, email it to wfglicenseapps@transamerica.com

VII. Complete the Indexed Universal Life (IUL) Training course.

THIS MUST BE COMPLETED IN ORDER FOR YOUR TRAINER TO SPLIT BUSINESS WITH YOU!

1. www.mywfg.com
 - "Tools"
 - "Licensing & Training"
 - "IUL"
2. This will take you to a short online course (free). Follow the directions.
3. Once completed WFG will automatically be notified.

VIII. Check the Status of your License and Training Courses.

www.mywfg.com

- "Tools"
- "Licensing & Training"
- "Licensing & Appointments"
- "View all licensing and appointment information" (2nd link)

START UP & LICENSING FEES

As of April 2011

WFG Associate Membership Agmt. (AMA)	\$100
LIFE INSURANCE or LIFE/HEALTH INSURANCE LICENSING	
Colorado Life Insurance or Life and Health Pre-Licensing Class	\$90-159 Depending on provider and type of class Contact your Licensing Coordinator for info.
Life Insurance Exam or Life & Health Insurance Exam:	\$73
Colorado Resident License(s):	
Life	\$71
Health	\$71
Fees (per license)	\$3.75
WFG Anti-Money Laundering Course	\$21.75 Annually
FINRA SERIES 6 SECURITIES LICENSING	
Online U4 Fees (includes Series 6 exam fee & state regis.)	\$504.25 (includes \$85 exam, \$14 Colo. regis)
Additional Investigative Fee, if applicable	\$95
Series 6 Training Class:	\$99-\$159 Depending on provider and type of class
Colorado Variable Products License Fees	\$71 \$3.75
WGS Basic Training Course - required	No charge
SERIES 65 INVESTMENT ADVISOR LICENSING	
U4 (or U10 if not WGS RR) Fees	\$135
Series 65 Training Class	\$99
IAI Registration	\$45 Application fee \$14 Colorado State fee

START UP & LICENSING FEES - PG 2

MONTHLY WFG FEES	
Errors and Omissions Insurance (required): Life Licensed agents (waived for 3 mos. after life licensing) WGS (Securities licensed) (waived for 6 mos. after Series 6 licensing) IAI – If affiliated with WGS IAI – If not affiliated with WGS	\$25/mo \$90/mo (includes Life fee above) add \$25/mo \$85/mo + \$9/mo for WFGmail
WFG Solutions: Dream Map software, WFGmail	\$18/month or \$9/mo for WFGmail only
Team Link Communication System for training & updates	\$24/bi-monthly Discounts available for semi-annual or annual payments
MONTHLY BRANCH FEES	
Monthly Branch Tie-In Fees (Registered Reps only)	\$55-\$115 (based on promotion level)
ANNUAL FEES - Life Licensed Agents	
Continuing Education (CE) for Life Insurance State Licensing (Bi-annual) (N/A until the second two-year renewal term)	\$25-\$75 Depending on provider
ANNUAL FEES - Registered Reps (Series 6 Licensed)	
FINRA Annual Renewals	\$174
WGS Firm Element (2011 Annual Fee) (includes annually req'd AML)	\$80
FINRA Regulatory Element	\$75

Top 12 Items that a New Recruit Needs to Know

1. What web browsers are compatible with WFG-Online?

- Internet Explorer 7.0 is the recommended browser and is fully supported in all areas of WFG Online. The majority of WFG-Online is functional using Internet Explorer 8.0 & 9.0 as well, with additional compatibility when using the Compatibility Mode option in those browsers. Some sections including the home page are compatible with the Firefox 3.5+ web browser on both the PC and the Mac operating systems. Any other browser may or may not work but we will be unable to provide technical support should you decide to use it.

2. How do I set up my password and security question for WFG-Online?

- Go to www.wfg-online.com
- Click on the link - *New Associates, please create your password*
- Enter your agent code, your date of birth, and your social security number/social insurance number
- You will be prompted to create a security question and password
- Once you have created your security question and password you will have access to WFG-Online

3. Do I need to watch the “Welcome Videos on WFG-online?”

- Yes, you must watch all “Welcome Videos” in their entirety, before you will have full access to WFG-Online. **For more information see Videos under the Selling and Building tab on WFG-online.**

4. What are the most common fax numbers?

US Fax Numbers	Canada Fax Numbers
Account Research & Maintenance (ARM) (678) 966-6350	Compliance (905) 265-5913
Associate Services (Coding) (678) 966-6161	Direct Deposit (905) 265-5912
Direct Deposit (678) 966-6256	Licensing & Contracting (905) 265-5911
Licensing (678) 966-6100	Marketing & Distribution (905) 265-5914
Licensing (WRL) (678) 966-6111	
Training Reimbursement (678) 966-6361	
WGS Registration (678) 966-6166	

For more information see Contact Information under the Home tab on WFG-online.

5. Where and what is the WFG Field Manual?

- The US and Canada Field Manual is located under the Business Center tab on WFG-Online. There is a lot of valuable information located in the Field Manual including licensing and appointment paperwork, Associate Service forms (Agent Information Change, Transfers, and promotion forms), commission calculations, and much more.

For more information see Field Manual under the Business Center tab on WFG-online.

6. How do I get appointed with a provider?

- Locate and complete the company specific appointment paperwork in the Field Manual. The appointment paperwork is located under Appointment Information, Specific Company Appointments, WFG Platinum Providers, WFG Gold Providers, WFG Silver Providers, and New York Company Appointments.
- Paying for the appointment (if required) you can make the payment on WFG-online by going to the Hierarchy Tab select License, Appointments and Registration and then Appointment & Licensing Credit/Debit Card Payment.

For more information see Field Manual under the Business Center tab on WFG-online and then select Appointment Information from the Contents, or contact your Licensing Coordinator for assistance.

7. Where do I locate my commission statements and how long do I have access to them?

- Commission statements are located on WFG-online by selection the Hierarchy Tab and clicking on Commission Statements. You currently have access to the commission statements for a period of 1 year prior to the cycle date.
- Commission statements are necessary for agents to review and keep on their records. They provide valuable information regarding policies written, E&O charges, chargebacks, and earn reversals. The statements are viewable by cycle date and can be exported into different applications to keep for your records (this is highly recommended).
For more information see Commission Statements under the Hierarchy tab on WFG-online.

8. How do I calculate commissions?

- Commission calculations are important to agents to be able to understand and verify the commissions they are paid. When viewing your commission statement you can find detailed information about each transaction by clicking on the "blue" link corresponding to the commission's category.
 - a. Advances
 - b. 1st Year Earns and Additions
 - c. Trails
 - d. Excess
 - e. Renewals
- The commission calculation – Total Field Commissions X Agent Level % = Agent's commissions
For more information see Field Manual under the Business Center tab on WFG-online and then select Points and Commissions.

9. When are commissions paid?

- Two commission cycles are processed through COMPASS each week.
- Direct Deposits are transmitted to our bank and checks are mailed each Tuesday and Friday. This schedule can change during holidays and at month-end. The month-end schedule can be found in the Field Manual.
For more information see Field Manual under the Business Center tab on WFG-online and then select Points and Commissions.

10. What is "TeamLink" and how do I get it?

- TeamLink is our inter-office voice messaging and training system. It enables associates to stay in touch with their teammates and leaders, receive updates from WFG Executive Headquarters and hear world-class coaching and results from some of the most successful leaders in our business.
- To sign up for TeamLink, go to WFG-online and select the Selling & Building tab, choose Agent Resources, then WFG Solutions. On the Solutions page, find the TeamLink button at the bottom and follow the instructions to register. The cost is \$24 for initial setup, and then \$24 will be billed every second month after that.

11. What about WFG email? And where do I find the Dream Map software?

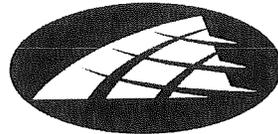
- Your WFG email and the Dream Map software are both part of a separate package called "WFG Solutions" which can be purchased for \$18/month.
- To sign up for Solutions, go to WFG-online and select the Selling & Building tab, choose Agent Resources, then WFG Solutions. On the Solutions page, follow the instructions to register.

12. I hear our team has its own website...what's that all about?

- Our branch maintains a separate website which helps us track meeting attendance, events, agent contact info, branch-designed documents, etc. It can be found at www.teamcashflow-cf.com.
- To get access to the website, give your contact information and \$10 (payable to NFLB) to Jaime or Toni Samudio. They maintain the site and will set up your access. The \$10 per year from each agent helps cover the costs of maintaining the site. (tsamudio@gmail.com, jasamudio@gmail.com)

Business Format System

SCRIPT MANUAL



**WORLD FINANCIAL
G R O U P[®]**

an **AEGON** company

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THE INVITATION

To be successful in World Financial Group, you have to become excellent at extending an effective invitation. You invite people to the Business Presentation Meeting (BPM) at the office; to a one-on-one opportunity presentation at their home; to review their financial situation and create a Financial Dream Map; etc.

In the invitation, your goal is not to present the opportunity and not to sell them anything. Your goal is simply to secure a commitment and a definite time to meet. You need to master the art of the invitation, to be able to extend an appropriate invitation at any given moment in any given situation.

However, enthusiasm and determination will only carry you so far. You also need to know what to say and how and why. You have to master the words of the business.

This mastery is a process. The more you practice and the more you invite, the better you will become.

Some Points to Remember:

1. You must be completely scripted so you know what to say.
2. You must practice the words until they are your own, so that you can deliver them smoothly and easily.
3. You must be familiar with the common objections people will offer and know how to respond.
4. You need to learn how to avoid the “Scenario of Disaster.”
5. You should learn to answer all questions with a statement followed by a closing question.
6. Don’t guess at the answer. If you don’t know the answer, write down the question and get back to them with the correct answer.
7. You must learn to stay in control of the conversation. Often the person asking the questions is controlling the conversation.
8. It is often advisable to “Clear the night before you invite.” Make sure to discover whether the person you’re inviting has scheduling conflicts before you invite them.
9. Whether the person accepts the invitation or not, always ask for referrals by posing the question, “Who do you know who . . . ?” If the timing or the opportunity are not right for them, perhaps they know someone for whom it is a good fit.

The scripts contained on the following pages have been proven effective, and contain the approved wording for your use. Only approved scripts may be used when making contact with a potential recruit. Once you have made the words your own, you will no longer need a written script. If you desire to use a script other than those already approved, you must submit it in written form for approval by the company’s Advertising and Compliance departments.

Top 25 Script for One-on-One presentations (Also known as the ETHOR script)

Once you develop your Top 25 list you want to quickly contact them and schedule a time to meet and share our message. The ETHOR script is a way of securing an appointment to meet them while taking any pressure off of them.

ETHOR stands for:

I'm Excited

I'm in Training

I need your Help

I value your Opinion

Referrals

Hi, _____ (prospect name), this is _____ (your name). (Make small talk.) I don't know if you heard, but I recently started working part-time with a financial services company called World Financial Group, and I need your help.

(Usually they will say, "How can I help?")

I'm really **excited** about the company and what we do for families. I'm going through a **training** program right now that includes classroom training, getting my licenses, and on-the-job field training. My goal is to get my ten field training presentations done in the next week, and I was hoping you would **help** me out. Since I really value your **opinion**, I'd like one of my field training presentations to be with you and _____ (spouse name). You'd be willing to help me out, wouldn't you?

(WFA – usually, "Of course.")

That's great. I knew I could count on you. I'm working with a gentleman/woman who ... (edify Field Trainer/Qualified Marketing Director). We'd like to come by and share with you what we do. Basically your role would be to listen and ask questions. You won't be expected to buy anything. Then, if you like what you see, you could **refer** people to me who might have a need for or an interest in what we do. Sound good? (WFA)

We could come by (give two optional times, e.g. Wednesday night at 6 or Thursday afternoon at 2). Which of those would be better for you, _____?

Great! Thanks for being willing to help me out. We'll see you then.

(They may ask, "What is it?" Study the Scenario of Disaster.)

Look, I just got started; I'm brand new. I am probably not the best person for you to ask these questions to. But my manager / trainer will be able to answer any questions you might have when we come by. So which is better for you, (e.g. Wednesday or Friday)?

Top 25 List Script (Inviting to Overview)

Hi _____, this is _____. How have you been? (Brief small talk)

The reason I'm calling is because I'm in the process of possibly making a career change into the financial services industry. As a result, I wanted to get some feedback from people that I know and respect (any adjectives will fit here) and you're one of those people. You might be able to refer people to me if you like what we do. You can also give me your opinion and ask a lot of questions. You'll help me out, won't you?

(WFA) "Sure."

This Tuesday at 7:30 pm and Saturday at 10:00 am we are having overviews that tell our company story and explain exactly what we do. I would like you to attend one of these overviews. Do you have your calendar in front of you? (WFA)

If you could dress sharp (suit & tie) I'd appreciate it. It is important to me that I impress my leader, _____. Sound good?

(WFA) "Sure."

_____, this will also give us a chance to get together, so as long as we are, let's use my gas. I'll pick you up and you can tell me what you think on the way home.

(SAY "THANK YOU" & HANG UP!!! YOU ARE DONE!)

Top 25 List Script (One-on-One appointment)

Hi _____, this is _____. How have you been? (Brief small talk)

The reason I'm calling is because I'm in the process of possibly making a career change into the financial services industry. As a result, I wanted to get some feedback from people that I know and respect (any adjectives will fit here) and you're one of those people. You might be able to refer people to me if you like what we do. You can also give me your opinion and ask a lot of questions. You'll help me out, won't you?

(WFA)

I'd love to tell you our company story and explain exactly what I'm doing. By the way, as part of my certification, the company suggests I bring along an experienced associate to answer questions. Don't worry, you' won't be expected to buy anything. So, can I pop by tonight or would tomorrow night be better?

(WFA)

(SAY "THANK YOU" & HANG UP!!! YOU ARE DONE!)

Leader "Top 25 List" Call

Hello _____, this is _____ (Leader's name) with World Financial Group. _____ (Recruit's name) had asked me to give you a call. Did I catch you at a good time? (WFA)

Great. The reason I'm calling is because _____ (Recruit's name) just started with us recently and we were reviewing his / her business plan. He / she told me you are someone that he / she knows and respects (any adjectives will fit here). _____ (Recruit's name) also mentioned that your opinion means a great deal to him / her. I wanted to give you the opportunity to hear our company story and learn exactly what we do. This Tuesday at 7:30 pm and Saturday at 10:00 am, we are having overviews that tell our company story and explain exactly what _____ (Recruit's name) is doing with us. You might be able to refer some people to _____ if you like what we do.

Do you have a calendar in front of you? (WFA)

Which time slot would fit your schedule best? (WFA)

If you could dress business professional I'd appreciate it. Sound good?

Wonderful! I look forward to meeting you in person.

Leader Follow-Up Call: Referral Recruiting Call

Hello _____, this is _____ (Leader's name) with World Financial Group. _____ had asked me to give you a call. Did I catch you at a good time? (WFA)

Great. Let me tell you the reason I am calling. _____ (Recruit's name) started with us recently and while reviewing his / her business plan, he / she told me you were the best/most (Use the S.T.E.A.M. method here*) person he / she knows; and coming from _____ (new recruit's name) I think that is quite a compliment. Don't you agree? (WFA)

_____, we are in the financial services industry. Our firm is looking to open new offices in the area in the next few years. We are looking for new talent to train and develop into potential leadership to help us do that. Now I don't know whether there will be an interest on your part, or, for that matter, on our part. But from everything _____ (recruit's name) has told me about you, I think it makes sense that you and I meet, don't you agree?

Do you have a calendar in front of you? (WFA)

(Invite to the BPM)

This Tuesday at 7:30 pm and Saturday at 10:00 am, we are having overviews that tell our company story and explain exactly what we do. Which time slot would fit your schedule best? (WFA) If you could dress business professional I'd appreciate it. Sound good? (WFA)

Can I count on you being there or do you need a confirmation call? (WFA)

Great, I will see you then!

(Or invite for a one-on-one)

I'm available (give two optional times, e.g. Wednesday night at 6 or Thursday afternoon at 2).

Which of those would be better for you, _____ ? (WFA)

Great, I will see you then!

* The S.T.E.A.M. method is a means of generating referrals by prompting your prospect with key words. "Who do you now who . . ." The letters stand for Sales, Teacher, Enthusiastic, Ambitious, and Money Motivated.

Top 25 Pre-Contact Script

Once you develop your Top 25 list and discuss it with your leader, give all of your Top 25 prospects a call to let them know they may be contacted. The following script is a good example of how the conversation should go.

Hello, _____ (Top 25 name). (Make Small Talk)
I wanted to let you know that I just started working part-time with a financial services marketing Company, World Financial Group. I'm really excited about the company and what we do to help people. I'm currently going through a training program, but I'm hoping to go full-time with the company in the next six months. I'm working with a gentleman/woman who ... (edify Field Trainer/Qualified Marketing Director). "I was hoping you could help me out. I gave (Field Trainer/Qualified Marketing Director) your name and number as a reference. Can you do me a favor? He/She will probably be calling you in the next few days, and when he/she does, please take a moment to take the call. And if you miss the call, please give them a call back. It's really important to me to impress them.
Thanks. I need to go. Let's be sure and get together soon. Talk to you then.

Character Reference Call (Done by Leader) (5 minutes)

Hello _____ (reference), this is _____ (Leader) with World Financial Group. I am calling because _____ (new recruit's name) has given me your name as a character reference. Do you have a few minutes to answer some questions? (WFA)

How long have you known _____ (recruit's name)? (WFA)
In what capacity have you known _____ (recruit's name)? (WFA)
If you owned your own business, would _____ (recruit's name) be someone that you would want to hire and why? (WFA)

Obviously from our name, we are in the financial services industry and _____ (new recruit's name) will be involved in helping people understand their financial situations and showing them how to manage debt and build assets for retirement. Is there any reason why you would not recommend _____ (new recruit's name)? (WFA)
Also, this position requires integrity and caring about people. Do you feel _____ (new recruit's name) has these traits? (WFA)
Lastly, I don't know if he / she will call you or not, but as part of obtaining his / her training, he / she will be involved in watching 5-10 "live" presentations. Our firm believes that one half hour in the "real world" is worth 10 hours in the classroom. If he / she does call you, would he / she have enough credibility with you that you would help him / her complete his / her training? (WFA)

Is there anything else you would like to add about _____ (recruit's name)? (WFA)
Thank you. I feel very confident about _____ (recruit's name) because of your responses.

Character Reference Follow-Up (Done by New Recruit)

Hi, _____. Thanks for being a character reference for me. I really appreciate it. As you know, I'm training with World Financial Group and I am in the certification phase already! I don't know if my trainer mentioned it to you, but I have to watch at least five training presentations as part of my certification process. I'm trying to get it done this week. Would you help me out by being available in the next couple days for one of these sessions?
(WFA)

Thanks a lot! My field trainer and I look forward to seeing you _____ (date and time). Thanks again!

OR (if they hesitate)

I understand you are busy and that time is very valuable to you. The last thing I want to do is waste your time or mine. The worst thing that could happen from getting together is that you will learn financial concepts that will educate you so that you will never be taken advantage of regarding your finances. And, that could be worth a substantial amount to your family over the next 10 to 30 years. Don't you agree? (WFA)

Great! So would you help me out by being available in the next couple days for one of these sessions? (WFA)

Thanks a lot! My field trainer and I look forward to seeing you _____ (date and time). Thanks again!

CONTRACTS (First 5 & Last 5)

Confirming FS2

- I'll be there _____. I've got all my work done.
- All I need from you is to have that referral form filled out.
- Also be sure to have your checkbook in case you decide to move forward, & we won't have to set a third appointment.
- I am excited to show you what I've put together for you.

Upfront Contract – 1 on 1

- Here is what we are here to do today. I'm here to tell you about an opportunity that may or may not be of interest to you.
- I am going to get a better understanding of who you are & what you stand for.
- If I don't believe this is a proper fit for you, is it OK if I tell you "no"?
- listening

MONEY MOVING QUESTIONS

1. N.E.A.D.S. ("On a Scale of 1-10, how satisfied are you with your current plan?")

- NOW = What do you have Now? (OR) What are you doing Now to meet your goals & dreams?
- ENJOY = What do you Enjoy about it?
- ALTER = What would you Alter?
- DECISION = Are you the Decision-maker? (OR) Are all Decision-makers present?
- SOLUTION = If I could show you a Solution, would you be open?

2. How do you make decisions?

What are the top 3 things that you need to see to come to a decision?

-
-
-

3. What are the 3 things you like about your current plan/investments?

-
-
-

4. What is your #1 Priority for this money? (OR) What is your plan for this money?

- Does your current performance/plan match this?
- Does this concern you?

5. Do you have a Defensive Exit Strategy?

- How do you feel about this? / Tell me more? / How do you mean?

6. What kind of return are you looking for?

- Is this on track?
- What has been the advice or plan for this?

7. How did it perform during the last downturn?

- Were any changes made prior to?
- After?
- What is the plan for the next downturn?
- Does that make you nervous?
- Tell me more? / How do you mean? / To what extent is that important?

8. What are your main concerns for this?

- How has your current advisor dealt with these concerns?

9. Have you given up?

- Are you open to different options?

10. If I come back with options that you like, that serve the purpose of _____

Will that be a good time to open accounts and make those changes, or is that too soon?

- What is your timeline?

HELP ME SCRIPT – INTO DROP-BY

Intro – Ask for Help:

- Hey I want to talk to you about what I am doing, but before I do, tell me . . . How are you?
- Great, I'm excited about this new opportunity and I could use your help.
- Will you help me? [Pause and WAIT for an answer]

How can I help?

- I just need 20 minutes to visit to let you know about what I'm doing and how you can help.

If they Ask - What is it?

- We help people make money, save money and get out of debt?
Everyone needs that right?

OR -

- We do marketing for companies like Prudential and Transamerica.

OR -

- Have you heard of 5280 Magazine or Colorado Biz Magazine? Well last November my firm was recognized in those publications as one of the top 5-Star Money Managers in the state.

If you get push back then “reverse them” and say:

- Sounds like your not really willing to help me, and that's fine. We'll catch up about other things soon.
- Thanks!

Continue:

- We will fill in the details when we meet with you.
- By the way, there is someone I would like you to meet...

If they ask Who is it?

- My trainer, he is doing me a favor and meeting with some folks and since I'm new, he can help explain it correctly.

Then Set the Appointment.

[Offer two times rather than say “when can you meet?” as the natural reaction will be to give you a time that does work for them...]

1. Would Thursday at 1pm work? OR -
2. Friday at 2pm?

Great, let me confirm your address?

- I'll confirm with you earlier that day!
- I'm really looking forward to seeing you!

After you have the Date, Time and Location – GET OFF THE PHONE!

REFERENCE CALL SETUP

I have recently applied for the training program at World Financial Group, one of the fastest growing financial service companies in the U.S. Will you help me by being a character reference? (**Pause. Wait for answer.**) Thank you. Also, you may be asked to help me with my training and what is the best time for _____ to call you?

It is important for me to move forward in their training program and _____ is very busy. If he calls you, please make sure that you return his call quickly. Can I count on you to do that?

What is it?

That will be a great question to ask when you get the call from my trainer. I don't want to jeopardize my training program by answering things incorrectly.

DROP-BY SCRIPT

SET UP CALL

Hi, _____ how's the family? What time do you usually get home from work? Will you be coming straight home on Monday? That's great. I'm going to drop by at 6:30 for about 20 minutes if you don't mind. I've got a guy I want you to meet, and I want to get your opinion about something. (If they say, "What is it?") -- That's what I want to show you. See you at 6:30 Monday!

PRESENTATION (20 MINS)

1. OPEN

Thank you for your time. It's our most important commodity – we just don't have enough of it. And I apologize, but we only have 20 minutes to spend with you. We've got two other appointments tonight and want to let you get back to your family – we'd like to get back to ours, too.

I don't know if you know what Joe/Suzy's been working on. He/she is pretty new with our firm, and has been in training classes on tax reduction strategies and how money works. And we were talking about who she might know, other people who should know about this, people who are hard working, charismatic, successful, and so on, and your name was near the top of that list. Joe/Suzy said you may or may not be interested in what we do, but while I'm talking the next 20 minutes, if anyone comes to mind, maybe you could shoot a note to Joe/Suzy. Sound good?

2. MIDDLE

- Sometimes, a new idea comes to an old industry and completely transforms it: Microsoft, Starbucks, Walmart – can you think of another one?
- People in the right place at the right time become wealthy and create intergenerational wealth for their families. Microsoft created the most millionaires and billionaires of any company in history.
- Our firm is becoming one of those companies. We are uniquely positioned to correct the serious problems caused by Wall Street and capture market share in the largest, fastest growing industry on the planet.
- The firm name is IAI/WFG, and our parent company is the \$500B, Fortune 100 company Aegon/Transamerica. Have you heard of Transamerica?
- Have you heard of 5280 Magazine or Colorado Biz Magazine? Last November we won the 5-Star Wealth Manager Award in 5280 & CO Biz – top 4% of wealth managers in Colorado and I'll get to some reasons why in a moment.
- Let me show you what we and just a handful of firms do for our clients.
- There are 76 million Baby Boomers. Are they all ready for retirement? What happened to their portfolios over the past decade?
- What do Wall Street and Financial Planners tell clients to do when the market tanks? "Hang in there." Is that a good strategy?
- If you have \$100 and lose 50%, you then have \$50. What % do you need to make back on your money in order to get back to \$100? 100%!

- Will the market be going down again? What's your defensive strategy to protect you in the next downturn?
 - Since WWII, average drop is 32% and happens every 5-7 years.
- Do you think there is a difference between the "haves" and the "have nots?"
 - A study was done of average returns of those with more than \$1M versus those with under \$1M. Above returns were ~11%, while those below were ~3%. One of the key reasons for this was that they have access to education, products and services that average America doesn't.
 - A key though is that the wealthy use active management strategies that get out of the market when the market goes down.
- Our solution: **Draw the Cross** (now, new, 5% floor), **In/Out Chart**.
 - On the left is the normal investment in the stock market. How high can your investments go up? How far can they go down?
 - On the right is one of many options we've made available to everyone.
 - Here you are guaranteed a minimum 5% return on your investment, and yet you can capture all the market gains.
 - If there are guarantees, then it can't go down.
 - If they ask how is that possible – say there are fees involved, active management, and companies use as a hedge against life insurance policies.
- Do you know anyone who could benefit from that? We've been moving billions of \$\$ to our firm over the last few years; everyone we talk to is interested.
- How'd your portfolio do in '08? What if your protected value for income had gone up by 5% or more and was still going up?
- How many millions can't retire now because they had no protection in '01 or '08?
- The problem, the industry is not telling the right story and we don't have enough advisors.
- We are an entrepreneurial firm with over 1 million clients served, but we're still in the foundation phase.
- Let me tell you why it's important.
- **Draw Millionaire S Curve**
 - So remember the industry changing companies that we talked about when we started? They all go through three phases in their lifecycle.
 - Foundation Phase – 84% of millionaires are created during this launch phase.
 - Growth Phase – 15% are created in this development stage.
 - Mature Phase – only 1% of millionaires are created during this phase.
 - Even though we've served \$1M clients, there are 76 Million Boomers, and 200 Million more that need our help here in the US – and we are expanding globally in places like China.
- We are looking for people with integrity, a strong work ethic, who are sick of being threatened with layoffs, who want to make \$200,000+, take time off, control their own schedule, have ownership and passive income whether or not they're working.
- Who do you know that fits that description?
- BPM or follow up appointment to review Prudential HD, Jackson, or Transamerica RIC/IMAX.

3. CLOSE

Let's say we're walking down Bill Gates's alley in 1981, and a garage door is open, and there's an extra chair. Knowing what you know now about Microsoft, would you have accepted an invite to sit down and listen? The chair is still there, and it sits in front of 76 million Boomers and one of the most lucrative industries ever. The way we start that for those who want to look at that chair or for those who have some of these product challenges we've discussed is we have a PowerPoint presentation this Wednesday at 6:30 PM (or this Saturday at 10:00 AM).

20 minutes to talk about Baby Boomers and the \$45 trillion wealth transfer; 20 minutes about our firm and the career potential; 20 minutes to talk about financial challenges and solutions like we've discussed.

Suzy/Joe thinks a lot of you. So, **I would like to personally invite you (not from the buddy but from you) to attend.** Can you make it? It's business attire.

As we have been talking, did anyone come across your mind? There are 2 ways to handle those:

1. Come out, take a look, and make sure it's credible; OR
2. Come up with those names tonight.

Which one makes sense to you?

4. IF GUEST IS A NO-SHOW

What happened? Did you get in a car accident or something? I was worried....

That's alright. Life happens. I just wanted to make absolutely sure that you will be there next week so I don't look bad.

(Only give them 2 CHANCES to make the presentation, then default to a 1-on-1.)

SUMMARY

1. OPEN – Nail this.
2. MIDDLE –
 - NEW IDEA TO OLD INDUSTRY/RIGHT PLACE & RIGHT TIME.
 - CREDIBILITY – AEGON; 18,000 LICENSED IN US, CANADA, CHINA, PUERTO RICO; 1M+ CLIENTS; 5-STAR WEALTH MANAGER; COLORADO SPECIFICS IN LICENSES, OFFICES, ETC.
 - NEED – 76/45/96 – 76M BABY BOOMERS, 45T WEALTH TRANSFER, 96% NEVER REACH. FINANCIAL FREEDOM.
 - TIMING – MILLIONAIRE S CURVE (84/15/1).
 - HOOK, CRUSADE – HD5, JNL, ACTIVE MGNT STORY, HANLON IN/OUT, BE YOUR OWN BANK

CLOSE – Nail this.

30 Minute Client Presentation

STEP 1: EDIFY. New Agent must edify Trainer

STEP 2: TIME COMMITMENT. Hey listen, thanks for helping _____ out. As we told you on the phone, we promised we will be in and out of here in 30 minutes.

STEP 3: HOW HELP. How can we help? What are your expectations for this meeting? Write it down!

STEP 4: WHO WE ARE & WHO I AM. I'd like to start about telling you a little bit about our company. Have you ever heard of Aegon?

- Aegon is a 100 year old company based out of the Netherlands.
- Aegon owns companies like Transamerica. We represent one of Aegon's distribution channels called World Financial Group.
- WFG is the 3 largest broker dealer in the US has 19K agents across the US, Canada and China helping families like you get to retirement faster.
- Summary of your background

STEP 5: PROCESS. I want to assure you of one other thing, we are not here to sell you anything, ok?

- This is a 2 step process; on the first visit we collect information and on the second visit we provide recommendations. We know you are going to have some questions about what it is we do for you.
- We would like to have your permission to not answer your financial questions until we have a chance to go and take a thorough look at your financial situation.
- I would be happy to write your questions down and will answer all your questions if we have an opportunity to get back together, fair enough?
- Furthermore, there is no cost to you for either visit.

STEP 6: HOW WE ARE DIFFERENT. I just want to start by saying we are not at all about doing business as usual.

- If you are interested in finding a better buy and hold or buy and "hope" strategy, that is not what we are about.
- But, if you are interested in challenging the status quo, positioning yourself to be able take advantage of what the institutions and extremely wealthy have had access to all along, then it is worth us spending some time to get to know your goals and objectives.
- Would you agree?

STEP 7: DISTURB AND INTRIGUE. Do you know anybody who has lost money in this market?

- Let's take a look at what happens, on average, to people that reach age 65 to 69. 27 have died, 19 have income less than 7,000, 50 have incomes of 7,000 to 45,000 and only 4 have income of more of 45,000.
- Now think about that again, 96 out of a 100 either retire dead, or dead broke.
- Why do you suppose that is? (You agree with whatever answer they give you)

STEP 8: GOAL SHEET FIN. So what we would like to do today for you, so you see how we operate, is to have you help us help you, and find your FIN#. (Financial Independence Number) (Take out Client Intake Form)

- In order for us to do that, we think it is really important for us to know what your long term financial goals are.
- What I would like for you to do is take my pen and identify the goals that are most important to you.
- Just to make it really clear, we understand that there are things in life that are more important than financial goals--your health, spiritual life, family-- so we don't want you to think we are all about the money, but that is what we are very good at doing.

30 Minute Client Presentation

STEP 9: GAUGE INTEREST. On a scale of 1-10, with 10 being the most disappointed, how disappointed will you be if you don't reach these goals? **If less than 5, stop appointment, no follow up. This person is not serious. Ask for referrals.**

- Also, how committed are you to being in that 4% club? WAIT. You've identified for us what financial goals you have. You told us you will be really disappointed if you don't reach those goals, Right?
- You said you are very committed to being in that 4% club correct?

STEP 10: COMMITMENT LEVEL TEST. Now we are going to test you a little bit to see just how committed you are to achieving those goals.

1. Now remember we want to convert people from being spenders to savers. (So, look at the husband and ask him this...) We have developed a creative way to see if you are serious and to find some dollars to help you achieve those goals
2. Mr. Husband, when you go off to work every day, how much money do you spend? We are talking about lunches, star bucks, sodas, what we call "blow money." You know, it's just the money that passes through our hands in our daily routines that we don't pay attention to...how Much? (Ask the wife the same questions)
3. (Out loud, total his blow money and her blow money for the week, then ask the two of them about nights and weekends)(Go back to the husbands blow money and out loud....repeat it...Like, "So we have 20 dollars plus, etc "...do the same for hers....Also, do the same for the week end money... for the two of them...Now add the 3 of them together...this will equal the total blow money.)
4. (Remember all of this is done out loud)
5. So we have about 600 a month, would you agree that there are about 600 dollars spent on things that are not helping you achieve these long term goals?
6. Is it reasonable to think that just by changing our daily routine a little bit, such as packing a lunch, buying soda at costco by case instead of the vending machine, going to lunch on the weekend instead of dinner, renting a moving instead of the theatres,...that we could probably save half of these dollars a month?
7. Are you serious enough about achieving these goals that we can use half of these dollars to get you in a position to save you money on taxes, make the money work hard for you, and get you on a path to financial independent? Do you have any other funds that we can add to this number?
8. Great, because we really only want to work with people that are serious about wanting to become savers instead of spenders.
9. What we'd like to do is to use these dollars as a starting point to help you achieve these goals.
10. If you're really serious about achieving these goals, and you've told us you are, we'll be really serious about going back and putting a plan together starting with these dollars to help you get there.

STEP 11: REST OF INFO. Now, what we'd like to do is just take a snap shot of everything else you are doing and find your FIN #. (Take the snap shot, gather the information and make this quick--ball park numbers are OK)

STEP 12: IRAs. If they have IRA money and or Non-qualified money, turn the goal sheet over and ask these questions:

STEP 13: IRA TESTING. I see here you have Retirement savings, I'd like to ask you a few questions about those dollars.(write it out just like this and let them answer)

- How soon do you want Income? Now or later?
- Do you want the same income forever or more up front?
- Taxes? Now or later or never?
- How long will you hold your investment accounts? > 5yrs < 5yrs
- Access to principal--do you plan on taking more than 10% out in the foreseeable future? Yes or no?
- Do you want a guarantee on your income? Yes or no?
- When do you think taxes are going to be higher? Now or when you retire?
- When would you prefer to pay taxes? Now or when you retire?

30 Minute Client Presentation

STEP 14: FIN. What we want to do now is have you help us identify your FIN#.

- If you would just have a check that showed up in the mail every month, and it was a big enough check that paid all of your expenses, spending money, fun money-- all the money you would need-- how much would you need so that you could just retire and not have to work again. (Immediately say)
- That's really the definition of financial independence right?
- You would have enough money coming in so that you would not have to go to work. Before or after taxes?
- When do you want the income to start?

STEP 15: CLOSE BUSINESS TEST. You get to be the judge.

- If we can come back with a plan to get you positioned better to save you money on taxes, get your money working harder for you, and get you on a path to reach financial independence, is there any reason at all you can think of that we wouldn't start that plan for you when we get back together?
- "NO" -- Great, then I will bring paperwork with me for our next visit so we are prepared to take the next step.

STEP 16: DECISION MAKERS /CONTRACT. Who, other than yourselves, makes the decisions for you and your family?
(Note: ALL decision makers must be present at the second visit.)

STEP 17: UP FRONT CONTRACT. It is important that I get your honest feedback.

- Ok to tell me "no".
- Ok to tell me "yes". If there is something you like, and it is appropriate, I will have the paperwork ready to get the program started.
- People often say "I need to think it over" when they do not want to say "no" or they do not understand.
- We can work through the decision together. If necessary, we can agree on a timeline for the yes/no decision to be made.

STEP 18: SCHEDULE, SUMMARIZE & REFERENCES. Schedule the second visit and summarize. Shoot for less than 3 days max for 2nd visit.

- Provide you with your FIN.
- Answer all your questions.
- Provide you options to get started
- If you like what we do, please provide us with 10 people you care about that would benefit from this service.
(If training appointment: "Our goal is to help _____ with growing his/her business.")
(If personal appointment: "We only work by referrals so this is the best compliment any client could give me.")