





Dear Associate,

Welcome to WFG. In my opinion, it is the best opportunity of the 21st Century. I hope you get excited when you consider the possibilities. I can't wait for you to build a large and profitable business. You might want to start by:

Setting an appointment to meet with me.

We are always open for innovative ideas. We have a powerful and proven system that has delivered results for thousands of other people. The most important thing is to be coachable and make a real commitment to your business for 3 to 5 years. If you can do this, there is no limit to what you can accomplish.

We are here to help you. You are in business for yourself, but not by yourself. I want our affiliation to be long and profitable.

So, let's get going! Let's make a lot of money, help a lot of families and have fun in the process!

Best Regards,

James Schwartz
CEO-Marketing Director

SYSTEM TRAINING

OFFICE MEETING SCHEDULE:

MONDAY:

10:30 AM TO 11:30 AM - FULL-TIMER'S MEETING 6:00 PM TO 8:00 PM - PHONE ZONE

TUESDAY:

6:30 PM TO 7:00 PM - MOZONE

7:00 pm to 9:30 pm - Training and Corporate Overview

WEDNESDAY:

9:00 PM TO 9:30 PM - CONFERENCE CALL

THURSDAY: (AUSTIN, HOUSTON, SAN ANTONIO)

6:30 PM TO 7:00 PM - MOZONE

7:00 pm to 9:30 pm - Training and Corporate Overview

SATURDAY:

9:30 AM TO 10:00 AM - MOZONE

10: AM TO 11:30 AM - TRAINING AND CORPORATE OVERVIEW

CONFERENCE CALL INFORMATION:

EVERY WEDNESDAY AT 9 PM 857-232-0476 ACCESS CODE: 170749 PLANO OFFICE LOCATION: 101 EAST PARK BLVD. SUITE 451 PLANO, TX 75074

<u>0ffice Number:</u> 972-516-1061

TRAINING WEBSITE:

WWW.SCHWARTZ1.COM
PASSWORD:
newera2015

TOP 10 GOALS

1	/
	DATE ACCOMPLISHED
2	
	DATE ACCOMPLISHED
3	DATE ACCOMPLISHED
	DATE ACCOMPLISHED
4	DATE ACCOMPLISHED
5	DATE ACCOMPLISHED
6	DATE ACCOMPLISHED
7	/
	DATE ACCOMPLISHED
8	
	DATE ACCOMPLISHED
9	DATE ACCOMPLISHED
	DATE ACCOMPLISHED
10	DATE ACCOMPLISHED

TOP 10 DREAMS THAT DRIVE YOU

1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

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

194. Highway Department

195. Professor

258. Computer Games

259. Desktop Publishers

129. Sister-in-law

130. Brother-in-law

64. Homebuilder

65. Painter

The	
\ NEW	ERA

TOP 25 WORKSHEET

Associate Name:	Senior Marketing Director:

	·			Date Completed:		SMD App	oroval:		
	First Name	Last Name	*1	Phone Numbers	*2	*3 Hot			
			R/F/A		Profile	Button	1on1	CO	Comments
1					12345678				
2					12345678				
3					12345678				
4					12345678				
5					12345678				
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7					12345678				
8					12345678				
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22					12345678				
23					12345678				
24					12345678				
25					12345678				

^{1* (}R) Relative (F) Friend (A) Acquaintance

^{2* (1)- 25 +}years old (2) Married (3) Children (4) Home Owner (5) Income (6) Ambitious (7) Dissatisfied (8) Entrepreneurial-minded

^{3*} Hot Button- Hot issue's beyond profile (laid-off, business owner, great with people, teacher etc...)

S.T.E.A.M

IN ADDITION TO THE MEMORY JOGGER, ANOTHER GREAT WAY TO CREATE A PROSPECT LIST IS BY USING "S.T.E.A.M.".

-SALESPERSON-

-TEACHER-

-ENTHUSIASTIC-

-AMBITIOUS-

-MONEY MOTIVATED-

WRITE DOWN THE PEOPLE THAT COME TO MIND WHEN HEARING THESE WORDS.

	Name	PHONE NUMBER
S		
(SALESPERSON)		
T		
(TEACHER)		
E		
(ENTHUSIASTIC)		
A		
(AMBITIOUS)		
7.7		
M (Money Motivated)		

THE VEHICLE

1 Build A Team

- BIG INCOME
 - *No more living paycheck to paycheck
- SECURE INCOME
 - *ECONOMY WILL NOT EFFECT YOUR INCOME
- GROWING INCOME
 - *NO CAP TO WHAT YOU CAN EARN

2 APPOINTMENTS

- -PERSONAL FINANCIAL PLAN
- -10 TRAINING KTP'S
- -TARGET MARKET (M/H0/K)
- -DOMINATE THE AREA
- -3 to 5 Referrals
- -3 **TO 5 SALES**
- -2 to 4 Recruits

3/3/30 3x10=30 3x10=30 60/3=20 20x2400=48,00 48,000x35%= \$16,800

3 MEETINGS

- BPM's
 - *TUESDAY-6:30PM TO 9:30PM
 - *SATURDAY-9:30AM TO 11:30PM
- INVITE GUESTS
 - *GET ONE THERE EVERY WEEK
- -BIG EVENTS
 - *You build your business from big
- **EVENT TO BIG EVENT**
- *Never miss a meeting; they will change your business

4 LICENSING

- TEXAS LIFE & HEALTH LICENSE
 - *STUDY AND PASS TEST
 - *PASS WITH 70% OR MORE
- **SECURITIES 6 / 63 / 65**
 - *SUBMIT U4
 - *TAKE EXAM WHEN READY
- GET APPOINTED

BUSINESS PLAN

GOALS & DREAMS				
NAME:	DATE:	/		
NEXT 6 MONTHS:	- FAITH:	FAMILY:		
	_ 1	1		
NEXT 5 YEARS:	2	3		
	FITNESS:	FINANCE:		
NEXT 10 YEARS:	1 2.	2		
	3	3		
LICENSING GOALS: LIFE & HEALTH BY//	PROMOTION GOALS: ASSOCIATE BY/ SENIOR ASSOCIATE BY			
INCOME GOALS: 1ST CHECK BY// \$2500/Month by//	MD BY/// SMD BY//	_		
\$5000/MONTH BY/// \$5000/MONTH BY/// \$100k ring by///	NEXT FAST START SCHOO	<u>OL:</u> /		
TIME COMMITMENT				
READ BFS BY//	APPOINTMENTS PER	WEEK		
FULL TIME BY//	HOURS EACH DAY _			
OPEN OWN OFFICE BY//_	Hours Each week			

TEN FIELD TRAINING APPOINTMENTS

1/		
DATE	PROSPECT NAME	FIELD TRAINER
2// DATE	PROSPECT NAME	FIELD TRAINER
3// DATE	PROSPECT NAME	FIELD TRAINER
4// DATE	PROSPECT NAME	FIELD TRAINER
5// DATE	PROSPECT NAME	FIELD TRAINER
6// DATE	PROSPECT NAME	FIELD TRAINER
7// DATE	PROSPECT NAME	FIELD TRAINER
8// DATE	PROSPECT NAME	FIELD TRAINER
9// DATE	PROSPECT NAME	FIELD TRAINER
10// DATE	PROSPECT NAME	FIELD TRAINER

FAST START CHECKLIST

DAYS 1 TO 7						
	_ PERSONAL FINANCIAL PLAN _ COMPLETE TOP 25 LIST _ CALL FLAT TIRE 5 _ BEGIN FIELD TRAINING _ DISCUSS SCENARIO OF DISASTER _ MASTER PHONE INVITE/SCRIPTS _ QUALIFY FOR FAST START SCHOOL _ READ 3 CHAPTERS OF THE BFS	ATTEND PHONE ZONE GUEST TO BPM COMPLETE BUSINESS PLAN SCHEDULE LIFE & HEALTH EXAM MASTER 1 ON 1 LICENSE STUDY MATERIAL COMPLETE IUL TRAINING ATTEND ORIENTATION CLASS	WATCH ALL VIDEOS ON SCHWARTZ1 -INTRO TO SCHWARTZ1 -WHAT WFG OFFERS YOU -PHONE CALLS -FUNDAMENTALS ABOUT PHONE CALLS -CONCEPTS -ONE ON ONE -FLS & CLOSE VIDEOS			
		DAYS 8 TO 30				
1.	_ PROVIDE 3 FLS WITH TRNR	1 2	ATTEND FAST START SCHOOL SET UP 'TAX SAVER' ACCOUNT EARN FIRST PROMOTION FINISH READING BFS			
1. 2.	_ PROVIDE 3 CLS WITH TRNR		CREATE TRELLO ACCOUNT ORDER WFG BUSINESS CARDS			
		DAYS 31 TO 45				
1	_CONDUCT 3 FLS'S W/ TRNR	LICENSED WITH THE STATE SUBMIT LICENSE TO WFG COMPLETE AML TRAINING COMPLETE ANNUITY TRAINING COMPLETE LTC TRAINING COMPLETE VOYA ANN TNING SET UP E&O ON AUTOPAY SET UP DIRECT DEPOSIT	COMPANY APPOINTMENTS -TRANSAMERICA PREMIER -TRANSAMERICA -TA LONG TERM CARE -PACIFIC LIFE -NATIONWIDE -VOYA FIXED ANNUITIES -VOYA RELIASTAR LIFE			
DAYS 46 TO 90						
1 2	_ 3 SOLO FLS'S	3 SOLO CLOSES 1 2 3	FIRST PAYCHECK \$			