



TEXAS Elite Circle XXVII
Rules and Guidelines (Rev. 6)

Fall, 2025



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2025 Fall Class Schedule and Trainers

Zoom Orientation: 10:30 AM CST, 07/26/2025 (Saturday)

- Class 1. 08/09 Dr Wan Yang, Dallas
- Class 2. 09/06 With Andy Nguyen, Virtual
- Class 3. 10/11 David Jian , Dallas
- Class 4. 11/08: With Andy Nguyen, Virtual
- Class 5. 12/06: Prince Chinje, Dallas



All EC Classes start at 1:30 pm and end at 6:00 pm, CST.

In Person Check-in starts at 12:30-1:15 pm CST.

Virtual Group Check-In is at 1 pm, CST in Breakout Room.



Code of Conduct



Elite Circle Code of Conduct

HIGH STANDARDS, HIGH EXPECTATIONS

No excuses of absence of class for on-site cadets and virtual cadets (video must turn on during class to show your presence)

MINDSET

- Do not depend on your Trainer!
- Do not disrespect your leader!
- Do not depend on your Team!
- **You are IT!**
- Always compete to be #1

Note: There will be call out opportunities to challenge any Elite member after each session.
Winner will win points from competitor.

TEAM SPIRIT

- **Standing ovation for Elite circle teammates.**
- **Elite Material and/or Details will not be disclosed under any circumstances outside the Elite Team/Class**



Expectations of Elite Circle

A total Classes of 5 sessions are scheduled approximately every **three** to **four** weeks on Saturdays from 1:30pm-6:00pm.

We may travel to other locations for some sessions.

Check-in and Check-out required for every class except otherwise noted

.



Expectations of Elite Circle

- Learn / Perform
- Abide by EC Rules/Guidelines
- Have **1 new Elite Replacement** from your team by 4th class.
The qualification requirements of EC replacement:
 1. Who join WFG on or after 07/26/2025 (EC official orientation day)
 2. Active in WFG business
 3. Pay \$100 on-site (virtual zoom \$75) tuition for 2025 Fall class
 4. Attend Class 4 or class 5 in 2025 Fall EC

Please note that all 4 requirements must be met!
- Pass insurance license test and apply for license before the date of Class 5.



Rules and Guidelines

Automatic Disqualification

- Cheating on Homework, Quizzes, or Final Exam
- Negativity (to EC Advisory Officer Upline, sideline, etc.)
- Absent for 2 classes
- “0” PT’s: Cadet whose EC point is “0” or below will not be allowed to attend the class. No “Grace Class”.
- **Posting EC materials and EC detail to any person outside the Elite Circle Team.**



Registration



Special Arrangement

- ▶ The Orientation will be arranged online using ZOOM for both on-site and virtual zoom cadets. Class 2 & 4 are virtual for all out of Dallas cadets. The Class 1, 3 & 5 will be in 3242 Plano office on-site for Texas cadets! Cadets from out of Texas will attend via Zoom with group setting (if there is local office) or individual setting, **video must be turned on at all the time during class.**
- ▶ No Classroom and Virtual Zoom combination allowed.
- ▶ The rules and guideline are subject to change if there is a need and will let everyone know about it asap.
- ▶ **Please note that results (recruit and net points and promotions) from Convention 07/11/2025 will be counted toward class 1 homework credit.**



Registration Guidelines

Registration: Deadline and Payment

- All Texas cadets must submit **\$100 Non-Refundable Fee** to their SMD. All the non-Texas Virtual Cadets must submit **\$75 Non-Refundable Fee** to their SMD/ CEO MD. Supporting spouse attending classes: \$25. Registration before Aug 4 will earn **2 extra points** (payment must be paid to Kate by Aug 4).
- SMDs must submit their regular registration list of cadets online by 11:59 PM, **08/08/2025**, and pay registration fee of cadets listed to the EC Accountant, Kate Xie , texasec4u@gmail.com, **Payment is due on 08/09/2025**. NO Exceptions! All the payments are final and non-refundable.



Registration Guidelines

*All collected registration fees will be used towards the class expenses:

- Travel Expense for Flights/Hotels for guest CEO's
- *Conference Room Rental*
- *SNACKS for on-site cadets (Zoom cadets don't have snacks so less fee)*
- *Recognition Awards (Diplomas, Honor-Graduate's Shirt, MVP award, etc.)*

Note: All Texas registered cadets must attend and finish the orientation class via Zoom on 07/26/2025. Please note that for all the Virtual Zoom cadets, turning on video during class is required from class 1 through class 5. If you have problem turning on video via zoom, please fix it before the class!



Rules and Guidelines

Spouse/Significant Other Role:

- Definition of Spouse: Husband/wife, must join WFG with agent code.
- If both spouse want to join EC as a cadet, both must submit separate Registration Form along with their separate registration fee.
- If spouse role is only for “Support” and not joining EC as a cadet, all activities (sales/recruits/guests) of both codes can be counted for competing associate. Only registered cadet can report homework points for both husband and wife. Cadet submits a document to explain if homework proofs are from the spouse. When supporting spouse/ significant other attends the EC class, the “Rules and Guidelines” are also applied to them.



Homework Assignment



Basic Homework Are Recruits and Productions

Any following results count: (No double count is allowed)

- Every 1 recruit = 2 points, no upper limit
- Every 1 team recruit = 0.5 pt for upline trainer, no upper limit
- Every 2000 net point production = 1 point, no upper limit
- 500 - 1999 production net points = 0.5 point.
- 100 - 499 production points = 0.25 pt.
- **No Results (No sales, no recruit) = -2 point**

Even you miss a class, you still need to complete and submit homework.



Rules and Guidelines: Homework

- Paper AMA will be only accepted if there is a background problem. You will receive credit once the person has received a code number and you show proof of code number.
- Field training sale counts ONLY FOR EITHER *trainer* or *trainee*. It can **NOT** count for both if both trainer and trainee are in the same Elite class!
However, you can split the points (50/50)
- (Non-licensed Cadet (trainee) must have their sale proof signed by their SMD.
- All homework proof and supporting documents must be e-submitted by SMD and cadets to google drive and kept at handy for examination.



Rules and Guidelines: Homework

- All homework must be reported online by SMD, to the Google drive before **11:59 PM, Wednesday, in the week of class**. Cadets need to upload their homework proof by the same deadline. **The Homework Reporting file will be ready and be posted on www.texaselitecircles.com.**

Proof of Recruit:

- Letter/email from WFG showing the date and code number of the new recruit and the recruiter.
- Alternative Proof from mywfg.com website

Proof of sales:

- Copy #1 : The front page of the application
- Copy #2 : Premium payment page and agent report
- Copy #3: The page of illustration with target points at the bottom of this page for IUL and “money page” for annuity
- Copy #4 : The page of signature of both client and agent
- MUST **white out** client’s private information, such as SSN, Address, Email and Phone #.
- Alternative Proof from Provider website, see details next page



Homework Proof

**EC Book Reading and Review Homework
Does NOT Accept Anything from AI-Generated
Or
Treat as Rule Violation**



Alternative Homework Proof - Recruiting

1. Email from WFG including date, new member and recruiter's name



WORLD FINANCIAL GROUP
INSURANCE AGENCY, INC.

03/06/2025

Dear

Congratulations, the Associate Agreement you submitted was approved. You are now an independent associate with World Financial Group Insurance Agency, Inc. (WFGIA).

As an associate, you have access to WFG Launch through which you will learn about our business model and have access our pre-licensing education providers so you can prepare for your insurance exam. You can also share this unique opportunity with like-minded individuals who want to achieve their dream of becoming a financial services business owner.

An important note, as a new associate, you have nine (9) months to complete the WFG Launch process and obtain your state life insurance license. If you do not earn your license within this time frame, you will no longer have access to WFG Launch, and will need to re-apply to WFGIA and pay the Associate Agreement fee again.

To get started on the path to your new career, click the WFG Launch link and register with the agent code noted below. Please commit this code number to memory as it is your unique identifier as a WFGIA associate and is an essential part of doing business with the company after you become licensed.

Should you have any questions, please ask the associate or agent who recruited you. Their name, phone number and email address are listed below.

We look forward to your success!

Sincerely,

World Financial Group Insurance Agency, Inc.

WFG Launch: <https://www.wfglaunch.com/>
WFG Code: 10QKB

Recruiter Name: JENNY LI
Phone Number: 972.795.8288
Email Address: JENNY.LI@TFACONNECT.COM

2. Points & Recruit Report is also acceptable, see example:



WFG Reports

Recruit Detail

Personal Recruit Detail - 3/1/2025 to 3/31/2025

	Recruiter Code #	Recruit Name	Recruit Code #	Generation	Percent	Start Date	Status
1	04IPS	Liu	11MMZ	-1	100%	03/17/2025	A
2	04IPS	Yin	10QKB	-1	100%	03/06/2025	A



Alternative Homework Proof - Production

1. Policy application evidences from Provider's website/case management portal are acceptable;
2. The following key information must be included:
 - Owner's information
 - Producer's information (split agent and percentage if it applies)
 - Funding/Payment for Annuity; Face Amount and Target Premium for IUL
 - Signature Page of application or proof of case submission
3. One case/application's information must be consolidated into one document file for upload



Alternative Homework Proof - Production

Cadet better to provide a brief description of the case before the case proof, for example:

1. Athene FIA of \$80,000 by Agent Nancy Chen & Marc Yu (50-50 split), Net Points for Nancy 2,400.
2. Transamerica FFIUL2, Face Amount \$600k, Target Premium 8,000, by agent Nancy Chen (100%), Net Point 8,000

Cadets may prepare or upload/submit case proof as soon as the case is submitted.

SMDs can access your team member cadets' homework folder, it's your responsibility to help them.



Homework Proof

1) It is each SMD's job to **REPORT** for ALL their base shop cadets' points.

Non-SMD cadets have no access to score report sheet.

2) Each cadet (non-SMD's) – **INFORM** your SMD about your score, so your SMD knows to report your points for you.

**SMDs and Cadets, please read files and announcements
on Texas EC Website: www.texaselitecircles.com**

**Still have questions, please post in Texas EC Wechat or
WhatsApp 2025 Group**



Rules and Guidelines: Homework

Proof of Points of Sales

It is cadet's responsibility to provide the supporting documents as listed below for the point calculation.

No points will be granted without supporting documents. And all the supporting documents must be kept all the time available for advisors.

Life Insurance Policy:

- **IUL:** The page of the illustration showing the target premium and page of premium paid, the page of signature of both client and agent.
 - Premium paid only as shown on the application form will not be used as the proof to count net points.
- **Term Policy:** The page showing the annual premium.



Rules and Guidelines: Homework

Proof of Points of Sales

- **Annuity:**
 - Point Calculation: A flat **6%** of premium contributing to a “**NEWLY OPEN**” policy/contract. New premium put into an existing contract/policy will not be counted for the sales points..
 - Premium page showing the amount fund to be used for opening a new contract/policy/account.
- **Mutual Fund:**
 - Point Calculation: A flat **5%** of premium contributing to a “**NEWLY OPEN**” policy/contract/account. New premium put into an existing contract/policy/account will not be counted for the sales points.
 - Copy of check or existing contract/policy statement showing the amount fund to be used for opening a new contract/policy/account.



Rules and Guidelines: Homework

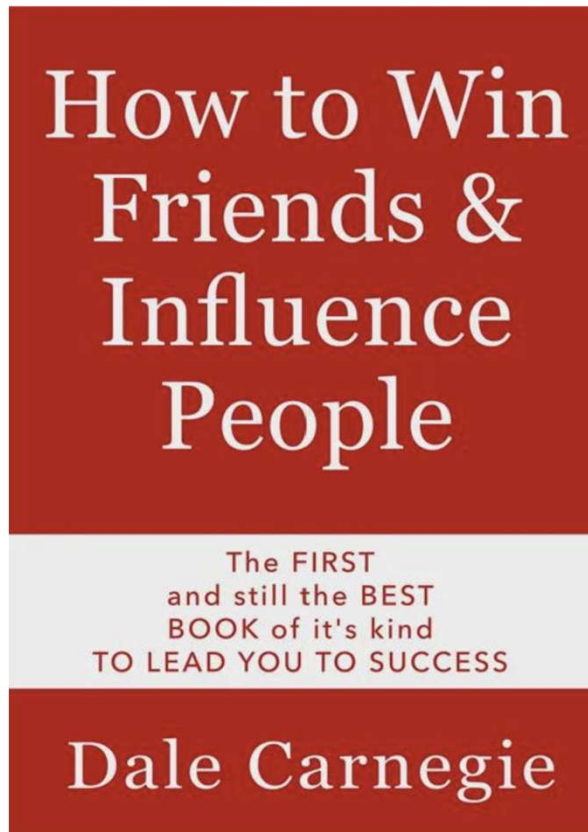
Proof of Points of Sales

- **Long Term Care Insurance:**
 - Point Calculation: A flat **7%** of the total premium (only first 10 years premium will count) contributing to a **“NEWLY OPEN”** policy/contract. New premium put into an existing contract/policy will not be counted for the sales points.
 - Illustration page showing paying schedule AND copy of check or application page showing payment or existing contract/policy statement showing the amount fund to be used for opening a new contract/policy/account. Application first page showing client name and signature page showing client signature and agent name.



Rules and Guidelines: Assigned Book

► Elite Circle Book



Elite Circle Book
Print Copy Only & No Electronic
Versions at EC Check-In
(required at/from second class
so you have enough time to buy)



Virtual Participation



Virtual EC Zoom Registration

- ▶ The remote team can be either Group or Individual setting, which needs to be indicated at registration and can not change. The group setting will only get one registration link for whole group.
- ▶ All qualified remote cadets (group leaders or individuals) needs to register before Friday, 8 pm, CST in the week of class. EC Penalties will be applied after Zoom registration closes.
- ▶ When registering, make sure the **cadet #** and **NOT** their WFG code# is used. Make sure their names are keyed in exactly as on the result sheet. After registering, only group leaders/qualified individuals will receive a confirmation email containing information about joining the meeting.



Virtual EC Arrangements

- ▶ Zoom links will be sent to Email Addresses as Typed In. Group leaders/Qualifiers are responsible to confirm they received the Zoom link. Any qualifiers missing their Zoom link needs to report before Friday 8 pm, CST for Texas EC access; For Andy's EC, the deadline is 9 am, CST Friday, so it may be addressed in time. No registration will be approved after the deadline and Cadets will be marked absent for that session.
- ▶ The remote team will follow all the rules and guidelines same as in-person team. The camera needs to be on all the time. Points will be deducted if late login/leave early/absent/camera off.
- ▶ Remote cadets need to email their homework proof and documents to their SMD by 5:00PM, Wed. and SMDs report online, texaselitecircles.com, by 11:59PM, Wednesday in the week of class. Accountability Team Captain can request and check homework proof randomly.



Check-in & Attendance



Rules and Guidelines: Materials REQ

*MATERIALS MUST BE WITH YOU AT **ALL CLASSES***

1. Name Tag (Will be provided at Class 1)
2. WFG/Team Logo shirt (Minimum of Collars/Polo shirt)
3. Business Format System Manual (Old or new version or print-copy will be accepted)
4. Book: How to win friends and influence people (**No Electronic-Tablet or Phone Version**)
5. Notebook and Pen
6. View Binder (3-ring):
7. Current Top 25 Prospect List (one is fine for class 1 through class 5, no need to write a new one for each class)
8. Your Current Team Bubble Chart (print or draw)
9. Current Business Plan (Goal and Plan showing the activities daily/weekly that how you do to reach your goal)
10. Your Top 10 Reason for your WFG Business

***** (-1/2) PT if missing materials**



Rules and Guidelines: Materials REQ

Binder Arrangement

The required documents in the binder can be arranged in the following order:

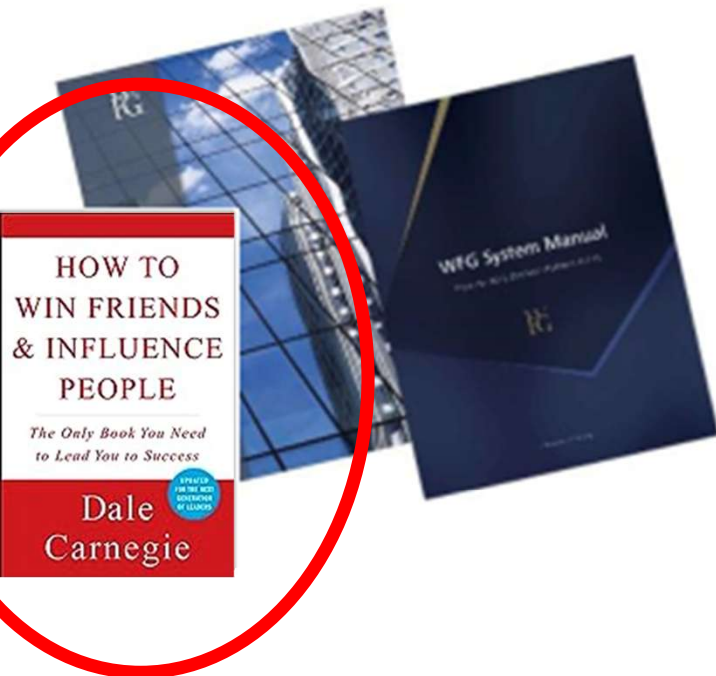
- * Tab 1: My Top 10 Reasons for WFG Business**
- * Tab 2: Current Top 25 Prospect List.**
- * Tab 3: Current Team Bubble Chart (Print or Draw)**
- * Tab 4: Current Business Plan (Goal and Plan for Daily/Weekly Activities)**
- * Tab 5: BFS Manual Summary**
- * Tab 6: Other**



Rules and Guidelines: Materials REQ



Elite Circle Materials



- 1) One notebook
- 2) Two reading books
- 3) Two pens
- 4) One binder + Tab Dividers



Grading & Assessment



Rules and Guidelines

- All Cadets start Elite Circle with **6 Points**.
- You earn or lose points along the way and are ranked accordingly...
- EC Rules, Individual Registration Form, Homework, EC Points, Ranking, Schedule, Forms, etc. please download from **<http://www.texaselitecircles.com/>**



Rules and Guidelines

ROLL CALL RULE

- If you are not in your seat when we roll call, you are considered late/absent

DRESS CODE

- Team Shirts or Provider Award Shirts or Shirts with WFG or TFA Logo
- Team Shirts can NOT be Tee Shirt. Polo Team shirt with collar are fine.
- Elite Circle Name Badge

NO FOOD OR DRINKS ALLOWED in Meeting Room

- Bottled Water is Permissible

NO IN AND OUT's *EXCEPT FOR MEDICAL CONDITIONS*

- Only for 15 minutes break given every 2-3 hours (If you have medical problem and need to go often, please let the administration advisory team captain know before the class and they will let you sit in the back.

SEATS ARE ASSIGNED ACCORDING TO YOUR CLASS RANK

AT EACH SESSION: Highest ranking Cadets will sit in the front row and the lowest ranking Cadets sit behind them.



Rules and Guidelines

- Absent 1 session => **(-2) pts, no excuses** will be accepted
- Incomplete Homework => **Points deducted accordingly** for each item.
- Do not respond the emails => **(-1/2) pt**
- Not Licensed (passed exam) by **4th class** => **(-1) pt, 5th class (-2)**



In Person Cadet Check-In Rules and Guidelines

EC Check In: 12:30 – 1:15 PM.
Check in after 1:15 PM is considered late.

- Less than 15 minutes late = **(-1/2) pt**
- More than 15 minutes late = **(-1) pt**
- Leave During Training = **(-1) pt**
- No Name Badge = **(-1/2) pt**
- Lose Badge = **(-1/2) pt**
- **No Team Shirt = (-1/2) pt**
- Any Missing Material As Required = **(-1/2) pt** . The cap is **(-1/2) pt** for Missing Materials per class
- Harassing Advisors or any volunteer staff in any way = **(-1) pt**



Virtual Cadet Check in Rules and Guidelines

Check In: 1:00 PM, CST

Join Check-In Breakout Room after 1 pm, CST is considered late

- Any Missing Material As Required = **$(-\frac{1}{2})$ pt** . The cap is **$(-\frac{1}{2})$ pts** for Missing Materials per class
- **Late for check-in or miss check-in, (-1) pt**
- **Miss check-out, (-1) pt**
- **Any cadet missing check in (-1) and check out (-1) process, will be treated as absent (-2)**
- For Class 2 & 4, there is no regular check-in for virtual cadets. Cadets are required to send screenshot (taken within 10 minutes of EC start time) to their check-in advisor proving their attendance or **losing 1 pt** (Watch out for emails from check-in advisor and reply with screenshot). Check-out will be as usual.
- Harassing Advisors or any volunteer staff in any way = **(-1) pt**



Rules and Guidelines: Bonuses-1

Bonuses are given to Elite Cadet who achieves next level of Promotion:

- Personal Promotion:

Associate	+ 5 pts
SA	+ 10 pts
MD	+ 15 pts
SMD	+ 20 pts
EMD	+ 25 pts
CEO MD	+ 30 pts

Note: Personal promotion who receive during the time in between EC, the credit will be counted on next EC first class. Upline SMD will report with first class homework and proof.

- Baseshop Promotions: 50% is counted for direct up-line

Associate (+2.5pts), SA (+5pts), MD (+7.5pts), SMD (+10pts)...

Note: **Only the first direct upline** who is in EC of the promoted associate will receive the bonus.

Example: A, B & C are Upline's of D who got promoted. If A & B are in EC, The ONLY person who will receive this Baseshop Promotion bonus will be B, not A.



Rules and Guidelines: Bonuses-2

Watch and Ring Earners

Watch (\$50,000 earner)	+ 10 pts.
\$100K Ring (\$100,000 earner)	+ 20 pts.
\$250K Ring (\$250,000 earner)	+ 25 pts
\$500K Ring (\$500,000 earner)	+ 30 pts
\$750K Ring (\$750,000 earner)	+ 35 pts
\$1M Ring (\$750,000 earner)	+ 40 pts

Note: Watch & Ring Earners who receive during the time in between EC, the credit will be counted on next EC first class.

EC Qualifier Replacement By:

Class 4: +4 pts

Class 5: +2 pts

only one replacement per term per person

Note: EC Replacement must pay or all points previously credited will be removed.



Rules and Guidelines: Bonuses-3

Recruiting Bonus (Onetime qualification per category ONLY):

Personal Recruits:

3 Personal Recruits in 30 calendar Days = 3 Bonus Points

Base Shop Recruits:

Points for Baseshop not for individual. Base Shop Recruits must be shown online for Aug/Sep/Oct/Nov. We are not able to count in between month.

10 Base Shop Recruits in 30 calendar Days = 6 Bonus Points

15 Base Shop Recruits in 30 calendar Days = 8 Bonus Points

25 Base Shop Recruits in 30 calendar Days = 10 Bonus Points

Net License: Become Net License cadet get 2 Bonus Points



Graduation



Rules and Guidelines: Callouts

- Cadets will be assigned into pairs for challenges and compete for the challenge points as posted.
- Cadets compete in category of overall points, i.e., personal recruits plus personal sales points.
- Winner of the Challenge takes opponent's $\frac{1}{2}$ **EC points** as posted.
- If both cadets tied at "0" overall points, both cadets will lose $\frac{1}{2}$ of their own EC points.
- All Cadets will compete at Class 3 and 4 twice.



Rules and Guidelines

GRADUATION REQUIREMENTS & CATEGORIES

Diploma with Honors

- End class 5 with **a minimum of 6 + PT's**
- Have an Elite Replacement (paid and qualified)
- Double Digit Baseshop Recruit (10 shown online July-Decemb
) or New 3 level deep.
- * Will receive Elite Circle Logo Shirt and Graduate Diploma with Honor.



Certificate of Completion:

- The remaining Cadets with any point left will graduate with Certificate of Completion

Special Accomplishment: # 1 TA, A, SA and MD

- Certificate of #1 TA, A, SA and MD

MVP "Team Shield":

- The #1 Net SMD Base of EC Cadet Point total (Must be SMD+)



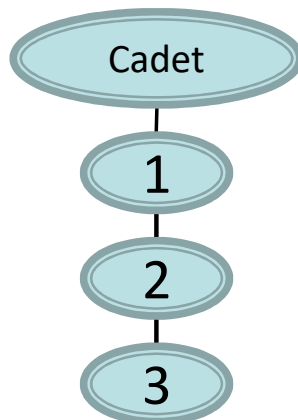
Rules and Guidelines

GRADUATION REQUIREMENTS & CATEGORIES

MVP – The Award

- Points Ranking Within Top 5 Cadet in Class 5
- End Class 5 with minimum 50 PT's
- Have an Elite Replacement (paid and qualified)
- Double Digit Baseshop Recruit (DDR – 10 at least once)
- Build a New 3 deep leg from 07/11/2025 (new member #1 don't have to be direct of the cadet, meaning taprooting 3 deep also counted, encourage to build 3-deeper of the existing leg or a brand-new leg)
- Attend Class 5
- Must Meet all the above 6 to be MVP

* Will receive MVP Award in Class 5





Advisory & Ops Teams



ADVISOR Team: Spring 2025

Website & Homework ADVISOR TEAM

Administration ADVISOR TEAM

This is a LEADERSHIP Building Opportunity

“Leadership By Example”

(ADVISOR TEAM CAPTAIN IS ULTIMATELY RESPONSIBLE.)



ADVISOR Team: Fall 2025

1. Website & Homework ADVISOR TEAM

- ✓ Takes Roll Call before every session
- ✓ Texas EC Website
- ✓ Check dress code and all required materials.
- ✓ Check and verify the proof of homework and points calculation
- ✓ Checks and updates current point balances of the class.

2. Accountant

Balance's Elite Circle Account (Financial Report).

***Reports current status to Jenny Li after EVERY SESSION.



ADVISOR Team: Fall 2025

3. Administration ADVISOR TEAM

- ✓ MC and copy the agenda for each class
- ✓ Door Guards
- ✓ Supplies, name tag, check with the conference room for pre-arrangement of equipment's, contact the person onsite if emergency help needed
- ✓ Seating arrangement for top 10 cadets in front row and reserve seat for VIP speaker and CEOs
- ✓ Snacks/Drinks for the break
- ✓ Update team with next Elite class location
- ✓ CEO travel Arrangement (transportation, room and food accommodations)
- ✓ Photography, Video Personnel



ADVISOR Team: Fall 2025

4. Remote ADVISOR TEAM

- ✓ Get the cadets name from Homework Captain Tina Lin
- ✓ Generate registration link and email to each group/individual remote cadets
- ✓ Screen materials check and presence check
- ✓ Name tag template distribution and name tag check
- ✓ Roll call for remote cadets when check in and check out
- ✓ Google form each class remote cadets' violation points deduction information
- ✓ Remote cadets' homework random check and collect & Check the top 25 total ranking cadets' homework copies and email to Homework Captain Tina Lin
- ✓ Photography for remote group by screen shot



ADVISOR Team: Fall 2025

As Advisor Teams We Expect only the BEST.
Teams will be Evaluated Periodically.

Evaluation @ 3rd Class.

You perform, you get bonus + 3 pts!

REWARD FOR ADVISOR TEAMS

*Special Recognition at Elite Circle Graduation

*Possible Extra Credit Points based on Service Performance

*All Advisory Team Volunteers who finish up to Session 5 will be joining the Elite Graduates for the Graduation Dinner.



Onsite & Virtual Advisors Team

- ▶ Chairwoman: Jenny Li, EVC
- ▶ Operation Head: Jennifer Liu/Jon Huang
- ▶ Operation Assistant: Liwei McBain
- ▶ Hospitality & Logistics: Echo Li, Cosine Yu, Ying Liu
- ▶ Facility & Setup: Yan Wang, Liwei McBain, Jon Huang
- ▶ Registration and Homework: Tina Lin
- ▶ Check-in & Rule reinforcement: Timothy Wang and Jack Chang
- ▶ Finance & Accounting: Kate Xie (CPA), Lan Luan



MC Roles

- Ask cadets two quizzes what are the key points or takeaways from last EC class training
- Announce two accountability persons to keep training area quiet
- Ask cadets to mute their phones
- Announce if cadets are not Qualify any more, they have to sit on the seats at back of the training room



See you all at Texas EC 2025!