

WFG System Manual

How the WFG Business Platform Works



A Transamerica Company

Your Business. Your Opportunity. Your Choice.

Congratulations on your decision to become an associate with World Financial Group (WFG). We believe you've made an excellent choice for you and your family, and will soon be helping others to achieve their dreams as well.

WFG offers a unique opportunity to people just like you — a chance to build a financial services business of your own no matter what your previous work or life experiences have been. You can build this business as big as you desire. The only obstacle in your path is your tenacity, dedication to the mission and desire to help individuals and families achieve their financial goals.

A unique advantage of our business platform is that you don't have to commit to a full-time role right away. Not sure if starting your own business is right for you? Join the company part-time*, to "test drive" the opportunity while keeping your current job, to help you to determine whether WFG is the place for you. We think you'll decide to go full-time with WFG, and sooner rather than later. In fact, many of our top field associates today started with the company part-time and then became full-time associates and successful WFG leaders.

However you begin your career with WFG, there is one thing you must do: Commit! You must make a commitment of your time – and manage that time appropriately – to make your business a success. Remember: Starting your own business, no matter what industry it is in, is never easy. Being an entrepreneur building a financial services business requires long hours and a lot of hard work, and it doesn't happen overnight. Most businesses take several years before they become successful. But, in the end, you will be rewarded many times over because of the financial help you bring to people who need it the most.

You must also commit to doing things right the first time. You must always be forthright and ethical as you build your business, no matter whether you are working with a prospective associate or a client. If you do things the correct way from the beginning then you'll save time and be a better associate, and person, for it.

In order to build a business with WFG, you must make a commitment to:

- Recruiting: You must personally recruit to continually build your team.
- Leadership: You must lead by example, think big, but keep things simple.
- System: You must commit to duplicating the system and having your team do so.
- Positivity and Optimism: People prefer to be around positive, optimistic and motivated people, so set the example for your team.
- Duplication: You must keep duplicating the WFG System again and again, even if you are bored with it.

If you follow these principles and commit yourself to WFG, you have every chance to be a successful business leader. The future belongs to you.

Let's get started!

* Part-time opportunities are not available in all Canadian provinces.

Table of Contents

Step 1: Prospecting	4
Step 2: The Approach/Contact	10
Step 3: The Presentation	16
Step 4: The Follow-Up	28
Step 5: The Start-Up	32
Step 6: Duplication	44

Note: Forms mentioned in this manual can be found on MyWFG.com.



Step 1: Prospecting

How to Develop a Target Market

The Purpose Of Prospecting

- To build a constant list of people who you can call regarding the WFG business opportunity and the services you offer.
- An all-the-time activity to build your WFG business.

The Prospect List

Developing a Prospect List should be the top priority for any new associate.

Keys to Building Your Prospect List

1. Add names, don't eliminate them.
2. Complete your list with your leader.
3. Use the Memory Jogger.
4. Look at the list in your cell phone.

Building Your Business: The “Warm Market”

A WFG business is built on a warm-market prospecting system — meeting with people with whom you have a natural trust and pre-existing relationship.

Use Your Natural Market to Develop Your Prospect List

A WFG associate's warm market begins with your Natural Market — people you already know such as friends, relatives, neighbors, co-workers, and social and business contacts.

- When creating a list of Natural Market contacts think of it as developing a wedding guest list or the ultimate birthday party invitation list and add everyone that you would invite to such an event.
- You should have too many names, not too few.

Qualifying Your Prospect List

An associate's prospect list should have a minimum of 100 names to start and continue to grow.

- Qualify the persons on the list using “The Eight Qualifiers”.
- Immediate Goal: Identify the top 25 prospects for initial contact by you and your leader.

Step 1: Prospecting

The Eight Qualifiers

1. 25+ years old
2. Married
3. Dependent children
4. Homeowner
5. Solid business/career background
6. \$40,000+ household income
7. Dissatisfied with his/her current situation
8. Entrepreneurial

The Top 25

- Once the top 25 people who meet most of these qualifiers are identified, transfer their names to the Top 25 Worksheet.
- Consider how to best approach each person.
- Identify two or three “hot buttons” for each person — things that he/she really want and need, including problems or areas of dissatisfaction in their life that you believe you and WFG can help them solve.



You and your trainer need to know qualities about these contacts to effectively help you see how the contact/prospect can fit into your business. Some qualities include:

Hard worker

Entrepreneurial

Positive attitude

People skills

Responsible

Coachable

Goal-oriented

High self esteem

Cares for people

Strong family unit

Focused

Track record

Expanding Your Warm Market

The more you work in your warm market, the higher success ratios you will generally experience. Occasionally, someone who joins WFG doesn't have a very large natural market or a long-time associate will need to cultivate a new market.

You may think you are too busy to have more friends, but this is the lifeblood of your business. Once you have established friendships with these new acquaintances, they will be more open to an invitation. You will also know them better and know what their needs and wants are, and how you and WFG may be able to help.

Following are some ways to expand your warm market:

Friendship Farming

- Friendship farming is one way to make new friends and acquaintances to add to your warm market.
- You should not go out specifically to "friendship farm" or "prospect," but rather just be aware of the people around you in the normal course of your day.
- Find ways to begin conversations with people.
- Don't go prospecting; prospect as you go.
- Be courteous, be genuine, and don't jump the gun with an invitation.
- Start with the intent of making new friends, rather than the intent of inviting someone.

There are four things to keep in mind, in this order, when casually visiting with someone you just met. This is known as FORM.

F	stands for FAMILY.
O	stands for OCCUPATION.
R	stands for RECREATION.
M	stands for MESSAGE.

- Find something in common with this person.
- Discover a reason to connect again later.
- Obtain a business card or contact information.

Step 1: Prospecting

Since they are not being invited to a business presentation meeting (BPM) or solicited business, you should not give them a business card at this time but you may provide them with contact information if they ask. If they inquire about what you do, give a brief, truthful answer and quickly turn the conversation back to them. Be genuinely interested in them.

Elevator Pitch

Whether you are FORMing someone or just met someone, one thing most people ask is, “What do you do?”. You need to develop a quick simple answer to this question that intrigues the person to want to know more.

Sometimes called an Elevator Pitch or Elevator Speech, the response should be short enough to tell someone in the time it normally takes to ride an elevator up to your destination, approximately 30 seconds.

Friendship Borrowing

Another way to build your warm market is through Friendship Borrowing.

- Borrowing the warm market of people who already know and trust you is known as Friendship Borrowing, or the process of getting quality referrals.
- Even though you don't know them, these people are considered your warm market because you are “borrowing” the trust they have in their friend who referred them.
- Don't be afraid to ask for referrals, but be cognizant of how you ask — you want the people providing the referrals to understand that you're wanting to help the people they refer to you.



The Importance of Getting Referrals

Not everyone will be interested in becoming an associate of WFG, but everyone you speak to can provide you with referrals. It's important that you remain positive about WFG and the products and services we offer. If you don't act professionally, it is likely you won't get referrals.

Who Can Provide Referrals?

Clients

You have already garnered their trust as their licensed financial services professional, so they will be more comfortable in referring others to you. You must maintain a good relationship with your clients, however, in order for them to continue to want to provide names to you.

Natural Market

As your family, friends, relatives, co-workers and others see you build your business, they will provide you with referrals.

Acquaintances

People you don't know very well may be willing to provide you with referrals. Acquaintances can be a friend of relative, a friend of a friend, someone you met at a party, or a sales person at a store you shop in frequently.

People Who Tell You No

Although the timing may not be right for these people, if they trust you and clearly understand what you can do to help people, they may provide you with referrals.

To Get a Referral – *You Must Ask for It!*

You can only get referrals if you ask for them. Ask them who they may know that may benefit from the products and services you offer, or who may be interested in the business opportunity. As the old adage says: You don't know until you ask.

You also need to ask the same people more than once. Don't pester them, but just remember that they may not know of anyone who you can help the first time you ask, but they may think of someone when you ask them another time.

Following Up on Referrals

You should follow up on the referral as soon as possible after it has been provided to you. There is no time like the present to have the chance to speak to someone about what WFG has to offer.

Once you have contacted the referral, even if it's not successful, make sure to tell the person who referred you to them. This is not only a courtesy but it may lead to additional referrals.

Professional Prospecting

There is a natural progression in prospecting:

Start with your natural market

Always make new friends to constantly replenish your natural market

Ask for referrals after someone buys, joins, or says no

Professional prospecting can be used when you have been with the company for some time, and includes using a variety of communications tools,* to make contact with people in financial services or similar industries.

*All materials used must be approved by WFG compliance, marketing and/or legal prior to use.



Step 2:

The Approach/Contact

How to Control the Point of Contact

The Purpose of the Approach/Contact

To learn how to approach and contact a prospect, and quickly set a date for the prospect to attend the next BPM at the office or, alternatively, a one-on-one presentation at his/her home.

The Opportunity

When explaining the opportunity that WFG offers prospects, there are two primary points you should communicate:

1. WFG is dedicated to introducing financial concepts to middle-income families typically overlooked by the financial services industry.
2. WFG is revolutionizing the financial services industry by helping entrepreneurs start a business that can help change people's financial futures.

To best present the opportunity, organize it in two parts:

Part One

- Present the fundamental goodness of WFG — how we treat each other and what we do for the consumer.
- Let the prospect know:
 - WFG treats its clients and associates right
 - WFG associates are appreciated and recognized for what they do each day to help people
 - WFG is committed to helping people and it's great to make a difference in people's lives
 - WFG associates teach people what they need to do to manage their own financial futures: we believe in what we do, we know that it's right and we know that we can help people

Part Two

- Illustrate what is in it for the prospect.
- Watch for the prospect's reactions to certain issues. A prospect's body language and facial expressions usually tell you what issues interest them the most and you can zero in on them.
- Some issues you can discuss:
 - The ability to build your own business and be in control of your future
 - The chance to generate a sound income, get out of debt and have peace of mind about your financial future
 - The opportunity to do things for your family that, until now, you were unable to do
- Get the prospect excited about the possibility of a better quality of life than they have now.
- Communicate the opportunity with enthusiasm.

Personal Contact

An associate who is skilled in offering a quality invitation and controlling the point of contact can avoid the “Scenario of Disaster”.

Scenario of Disaster

- Your Enthusiasm
- Creates Curiosity
- They Ask Questions
- You Attempt to Answer Questions
- You Answer Incorrectly (with misinformation or incomplete information)
- They Jump to Conclusions
- The Result is Failure

Points to Remember in Making Contact

1. Show enthusiasm. Don't be tentative. WFG is a first-class, professional, quality organization.
2. Don't get into extensive questions and answers. For you, as a new associate, it's premature to offer extensive answers as you may not know all the information, instead let them hear it from WFG's experienced leadership.
3. Bring the person to the meeting yourself. Whenever possible, arrange to pick your guest(s) up or, if they bring themselves, make sure to give clear directions to your office.
4. Whenever possible, invite the prospect and his/her spouse or partner. They are both decision-makers and should learn about WFG together.
5. Master the invitation to effectively communicate who we are and what we do.

The 10 Points of Human Nature

It's important to learn the following regarding human nature.

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

Ethor

Once you develop your Top 25 list you want to contact each person as soon as possible to schedule a time to meet and share information about WFG. One method of securing an appointment to meet a prospect, while taking any pressure off of him/her, is by using ETHOR, which stands for:



The Invitation to Your Warm Market

Once you are no longer in training, you'll want to invite people to a business presentation meeting (BPM) – a group meeting usually held at your office – without your field leader/trainer present. Following are suggested steps you can use for the invitation. As always, remember to keep a positive attitude and personalize the invitation.

1. Market the Opportunity

Share with the prospect the reason why you became involved with World Financial Group and what it has meant to you. When people hear about your goals, it may help spark interest in the opportunity.

2. Get Their Attention

Determine whether the prospect is open to a new business opportunity.

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

3. Briefly Explain WFG

Tell the prospect the company's name and our mission: to build and protect wealth for families. But remember, the invitation is not the time to start answering questions about the opportunity.

4. Extend the Invitation

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

- Learn about WFG and the opportunity offered from one of the best and most successful leaders in the area
- Meet other people who have joined WFG
- Have enough time (60 to 90 minutes) to properly learn key points about the business
- Learn about and see the impact of the business opportunity

Step 2: The Approach/Contact

5. Get a Commitment

- Let the prospect know the days and times for the next two BPMs.
- Get a commitment for which one is best for the prospect.
- Offer to take the prospect to the BPM to help strengthen his/her commitment.

6. Put Them at Ease

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

7. Overcome Objections

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

“What is it?”

“What are you selling?”

“Before I come, I’d like to know more.”

To keep the positive momentum of the invitation, you should have a few responses in mind.

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



In-Person Meetings: A Great Way to Make Contact

Although use of cell phones and email are great ways to reach out to people, one of the best and most successful ways to contact people is by meeting with them personally. One way to approach and make contact with new associates is through the “drop by” — stopping by someone’s home to share the WFG business opportunity with him/her.

Once you have qualified the people listed on your personal prospect list, you can contact them to set up an immediate in-person meeting. It’s a great way to quickly begin sharing the business with prospects. Plus, you never know, even if the original prospect isn’t interested in joining the company, their spouse, roommate or someone else who is there may be.

Remember, courtesy and brevity are key. Don’t overstay your welcome. Keep the meeting short and let the person know, up front, that the meeting will be brief. During that time, give them a quick overview of WFG — sell them the potential of the opportunity and then invite them to the next BPM. At the same time, you can see if the prospect would be interested in a financial strategy and, if so, you can set an appointment to meet. Keeping the meetings short can also allow you to do several “drop bys” in one evening, which can help increase the chances of getting a guest to the BPM.

Remember:

- Just because someone has been contacted and declines does not mean you should never contact them again about the opportunity. It stands to reason that the more times you make contact, the more they’ll learn about WFG, and the greater the likelihood he/she will say yes to your invitation.
- Avoid the Scenario of Disaster. If you start answering too many questions, it takes the edge off the prospect’s curiosity.

Effective Ways to Handle Objections

To effectively handle objections, you should:

- Have an objection response “script” in mind
- Familiarize yourself with the common objections people give you
- Never answer a question with a statement, answer it with another question
- Listen twice as much as you talk
- Be more certain about your proposal than the other person is about objecting
- Respond honestly and accurately: If you don’t know the answer, write down the question and get back to them with a correct answer.

A hand in a dark suit sleeve is reaching upwards, with fingers slightly spread, against a blue background. The hand is positioned in the upper right quadrant of the frame. The background is a solid, medium-blue color with a subtle gradient.

Step 3: The Presentation

How to Run an Effective
Business Presentation Meeting

Purpose of the Business Presentation Meeting (BPM)

The purpose of the BPM is to share the business opportunity that WFG offers, the dream of business ownership, and how WFG can change lives.

What is a BPM?

- A standardized WFG-approved presentation that introduces prospects to WFG and its business opportunity.
- The BPM is usually given at least one to two times per week in a group setting.
- If a prospective recruit cannot attend one of the BPMs, then an associate can perform a One-on-One presentation at the prospect's home.

The BPM: General Principles

The BPM is a major aspect of your business, and many of WFG's successful leaders schedule their week around BPMs. By running the system and creating an exciting, quality, professional recruiting environment within your BPM, you can build the kind of business to help lead you to your dreams.

Primary Objectives of the BPM

1. Resell the dream and the power of the WFG business opportunity to existing teammates.
2. Educate existing teammates about how to sell the dream and the power of the WFG business.
3. Sell the dream and the power of the WFG business opportunity to new prospects, and set follow-up interviews with them.

BPM: Areas of Focus

- The presentation must be compelling and powerful, and conducted by your most enthusiastic and dynamic leaders.
- Capitalize on the synergy that is created by large groups of people — use the "Momentum Zone" to your advantage.
- Monitor the number of people – old and new – you have at each BPM. There may be a direct correlation between the number of people attending the weekly BPM and the number of sales that occur on the team each month.



Mozone

The key to creating an exciting, quality, professional recruiting environment is by having great MoZone (Momentum Zone).

- MoZone moves people and helps convert the prospect.
- There must be a commitment to MoZone.
- Without a crowd (30–50 people), there is no MoZone.
- Display company-approved banners as well as trophies, awards, etc. in the meeting room to help create a positive atmosphere.
- Play upbeat music to help set the tone.*
- Ensure the leaders know their roles in the meeting, and are in place, ready to start at least 30 minutes prior to the start of the meeting.
- Ensure you use warm, truthful and sincere introductions of all leaders participating in the program.

* Important Note: To play music at your meetings, you must pay royalties and licensing fees. For information regarding these fees, contact BMI, Inc. To find an office near you go to BMI.com. In Canada, contact SOCAN, 41 Valleybrook Drive, Toronto, ON M3B2S6, call 1-866-944-6210 or visit their website at www.socan.ca. All licensing information should be listed in your name, not World Financial Group.

Understanding Human Nature

1. What speaks to people? Although the content of what you say is very important, your tone of voice and body language can have even more of an impact.
2. Don't recruit people just to the business opportunity, but recruit them to an environment/atmosphere.
3. People respond to what they feel not hear.
4. WFG helps build people and leaders. Don't sell products at a BPM.
5. Talents are not learnable; ability is learnable.
6. We offer two things:
 - The opportunity for people to build a business, and to help them learn and teach important financial concepts to the public
 - Examples of success

BPM Preparation Guidelines

Just as each associate is different, we understand that the process followed for a team's BPM may vary as well. The following is simply a guideline that can help assist new associates in running an effective BPM.

- Prior to the BPM, email associates to remind them to send in their lists of guests to the appropriate person the day before the BPM is scheduled. This information for the list should include:
 - Each guest's name and contact information
 - The name of the person who invited the guest(s)
- The day before the meeting, call each guest to confirm attendance. Provide the guest with directions to the location of the BPM, the time he/she should be at the meeting and any attire requirements.
- Schedule BPM training classes, as necessary, and contact the associates who will be teaching the courses as well as the associates who should attend the training.

The Day of the BPM

On the day of the BPM, the following tasks should be performed:

- Ensure the office and presentation room are clean and presentable
- Ensure white boards are clean and fresh Dry-Erase markers are on hand
- Check all audiovisual equipment, discs, and presentations and ensure you have MoZone music ready to play
- Call and confirm any last-minute guests
- Provide the team leader (Senior Marketing Director) with a final count of the number of guests expected
- Prepare any approved handouts that will be needed for associates or guests during the meeting
- Prepare name tags for the guests: You can use the following colors for name tags to distinguish the attendees at the BPM — Red: New, first-time guest; Blue: New associates in training; and Gold: licensed leaders

Step 3: The Presentation

- Ensure there are enough registration supplies, including:
 - Sign-up sheets
 - Preprinted nametags or, if printed nametags are not available have nametags for guests as well as a good marker to write names on the tags
- Prepare a roster of associates who will attend each training class
- Prepare materials, as needed, for associates attending the Orientation class
- Prepare Information Kits for the number of first-time guests attending the BPM
- Print a list of the expected BPM guests who will attend the Meeting after the Meeting — this list should include:
 - The guest's name and telephone number
 - The name of the associate who invited the guest
- Ensure the BPM agenda is provided to each leader several hours prior to the meeting
- Prepare a detailed new associate list (This can be printed from MyWFG.com)
- Prepare and print a Recognition Report and provide it to the Senior Marketing Director for use at the Meeting after the Meeting — include the following items (among others):
 - All field training program sign ups and/or field appointments completed
 - All license exams scheduled
 - All license exams passed
 - All promotions



The Presentation

- MoZone begins 30 minutes prior to the meeting. All leaders should be in the meeting room with their guests, meeting the other new guests and edifying their leaders.
- The meeting should always begin on time with all attendees in the main meeting room.
- After introductions and announcements, new guests remain in the meeting room and new associates quickly and quietly follow instructors to the appropriate training class.
- Five minutes prior to the end of the BPM, all training instructors and associates in the classes should return to the BPM and be ready to set follow-up interviews with invited guests.

The BPM – Points to Follow

1. Be prepared mentally.

Your enthusiasm, conviction and team spirit have a tremendous influence on the impression you make. Remember that everyone has a role to play at the BPM.

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

Although what you say is very important, your tone of voice and body language also has impact.

3. Have a “new” mentality.

Remember how you felt the first time you brought a guest, and that there are associates with their first guests at this meeting. Be excited and positive.

4. Environment.

The best way to attract people to WFG is to attract them to the business environment. Associates with guests should arrive a half hour before the BPM begins so that you can help create and benefit from the MoZone. Once the meeting begins, it's imperative that any conversation or business conducted in the lobby or halls be done quietly so as not to disturb or distract those in the meeting.

5. Professional appearance.

Associates and guests should be dressed in business attire.

Important Reminders

When you arrive, go directly into the meeting room

Once you are in the room make sure to circulate and help create a friendly atmosphere. Make sure you personally greet each guest, and stay in the meeting room until the announcements are made and you are dismissed for training.

- Do not linger in the halls, lobby, sidewalk or parking lot. If you are waiting for a guest, wait in the BPM meeting room.
- Do not neutralize the excitement of the environment with technical details or negatives. Any issues should be resolved prior to the start of the meeting.

Step 3: The Presentation

Have all guests sign the register and receive a name tag

The host should sign in the guest, and neatly and clearly print, for future reference, all information requested on the register. The host should also print the guest's first name on the name badges.

Properly use leadership edification

Introduce your guest(s) to your Senior Marketing Director and other key leaders, especially the presenter. This helps develop a rapport between the speaker and your guest(s). Make sure to use your guest's name often during conversation with the speaker to ensure the name is remembered through association and used in interaction during the meeting.

Find your guest(s) a seat near the front

When the BPM begins make sure to fill existing seats before requesting new ones to be set up. There is a person who handles setting up chairs — you and your guest(s) don't set up chairs. Remember, don't sit with your guest(s) unless you're staying for the entire meeting.

Associates who attend training and not the BPM

Tell your guest that while he/she is in the BPM, you'll be in the next room in the training class and that you'll meet him/her when the meeting is over.

Associates attending the BPM with their guests

- Sit forward in your seat.
- Take notes.
- Clap, cheer and laugh at the appropriate times.
- Don't talk or ask questions during the meeting.
- Don't answer questions the speaker asks the crowd during the meeting.
- Don't leave during the meeting.
- Remember, the time before and after the meeting is for the guests. If you have any questions, comments or things you need to take care of, wait until all the guests have gone.
- Never enter the meeting once it's in session. Late guests must be handled one-on-one.

Introduction of SMDs and other leaders

Introductions of SMDs and other top leaders should be done individually for each leader. These leaders typically will be setting the follow-up interview with the guests.

The BPM Presenter

- The presenter should be the team's most dynamic, most enthusiastic, strongest leader with a successful track record.
- The presenter should be a licensed associate.*
- The presenter must have the right mentality to help move the prospect to a decision.
- If your best presenter feels that he/she can't put forth his/her best effort on a given night, replace them with the next best presenter.
- The BPM is not a time to practice presentation skills as people work too hard to bring guests.
- Remain positive with the presenter before the BPM begins.

Subliminal Messages of a BPM

The following points will set you apart as a presenter and help you become a successful builder.

- There's a great need for what we do.
- These are good people doing good things to help people.
- There's money to be made with our company when products are sold.**
- People from all walks of life have become successful at WFG, and you have the same potential for success.**
- This is a family-oriented business.
- You can do it.

Key Points of the BPM

1. Keep the meeting simple.
2. Have a conversational style, with an easy and pleasant delivery. Your presentation should be solid, but not flashy. Ideally, give a one-on-one delivery to the group.
3. Market the potential of the business opportunity, but don't over-hype it. Be truthful in everything you say about the business and the people in it.
4. Solidify WFG by identifying the preferred product provider companies and the administrative support from the WFG Corporate Headquarters. However, don't get into the specific products that are offered as the BPM is not a sales presentation.
5. Keep an exciting, fun pace.
6. Make people feel special. Make the extra effort to call people by their names from the stage so they feel as if they're part of the meeting.
7. Send the message loud and clear: WFG is a great organization with an exciting opportunity and it's time to start today.
8. Remember, don't make the opportunity seem like an employment position. Every WFG associate is an independent contractor running his/her own business. Particularly avoid the word "hire."
9. Study audiotapes/videos of the presentation so you can give as effective and dynamic a presentation as possible.

Closing a BPM

- Stay after the meeting.
- Pass out the Information Kit
- Set up a follow-up interview with your guest(s) in the next 24-48 hours.
- Use the BPM questionnaire.

After the Meeting

What happens after the presentation is critical to its success.

*In the United States, associates may be life licensed with World Financial Group Insurance Agency, Inc. or its subsidiaries. In Canada, associates may be life licensed with World Financial Group Insurance Agency of Canada Inc.

**While many people have experienced successful careers within World Financial Group, this represents individual experiences. As each individual differs, so will his/her specific results. Work ethic patterns, activity levels and dedication all play significant roles in determining the outcome that one may achieve and in his/her ability to control his/her destiny on an ongoing basis. This statement is not intended to nor does it represent that any current individual's results are representative of what all participants achieve when following the World Financial Group system. Associates must be properly licensed and/or appointed to sell products.

Step 3: The Presentation

The Goal: To schedule a follow-up interview for every guest to take place within a few days of the BPM.

- In many cases, your guests will be looking to be led and supported. Take your new guest(s) to get an Information Kit.
- After picking up the kit, take your guest(s) to meet your team leader to set up an appointment for a follow-up interview.
- When setting the appointment, be supportive of the person making the appointment.
- If your guest(s) needs to reschedule his/her appointment, ask him/her to please call the person (your team leader) with whom he/she set the appointment and to do so as soon as possible.
- Once you find out about a need for rescheduling, immediately call your team leader and let him/her know your guest will be calling to reschedule.

Please ensure that each guest completes the BPM questionnaire before he/she leaves and turn it in to the upline leader.

Remember, time is of the essence. A potential new associate will never be more excited than when they leave the meeting.

What to Say and What Not to Say

After a BPM you want to keep the information you provide simple and avoid the “Scenario of Disaster.” Here are some suggestions of what you might want to say.

- “That was great information.” OR
- “I told you that it would be interesting.”

Make sure that they have filled out the BPM questionnaire and have an Information Kit. Let them know that there will be a follow up interview within 24-48 hours.

Don't ask open-ended or other questions such as:

- “What did you think?”
- “Was it okay?”
- “Would you like to go out to dinner and discuss what you just saw?”
- “Do you have any questions?”

The Information Kit

You should prepare an Information Kit for your guests in advance. The kit should include the current approved versions of WFG's best corporate recruiting materials available from the WFG Distribution site accessed via MyWFG.com. The kit must not contain any product-related material.

The Meeting After The Meeting

Objectives

- Determine who is committed to this business. Allow those who are not committed to the business to leave the meeting.
- Recognize new team members and introduce them to the rest of the team.
- Identify potential leaders and rising superstars.
- Build relationships among the teammates.
- Reach for the hearts of team members and have them commit more.
- Help the team focus.
- Discuss the current month's goals and remind the team of the vision.
- Determine the goal for the current week and share responsibility of reaching that goal among the team leaders.
- Perform a reality check to find out how mature the team is, discuss issues and problems, and help the team focus.
- Determine if you have a team that can win.
- Allow each team leader to determine his/her organization's goals for the upcoming week.
- Check the System.

Checking the System

The WFG System needs accountability. The Meeting after the Meeting should be used to check your system and address concerns regarding:

- The WFG System Manual
- MoZone
- Trainers
- Leadership Team
- Training Classes

Team Breakout Meetings

After The Meeting after the Meeting, each team leader should have a breakout meeting with his/her team. The objectives of the breakout meeting include:

- Dividing responsibilities among team members to achieve the week's goals
- Having the team leader hold a reality check for the team
- Ensuring that each team member leaves knowing his or her responsibility for the week

High-Level Building Sessions

After the team breakout meeting, it is often valuable to gather the most serious team members for a building session (often held outside of the office). It is important to set attendance criteria so that associates work hard to qualify to attend these exclusive team-building sessions. Criteria to attend can include any one or more of the following:

- Hold certain licenses
- Recent production
- Recent recruiting
- Promotion level

Step 3: The Presentation

The discussions at these team-building sessions can include:

- The spirit of giving – being good to each other
- Team spirit
- Reputation
- Specific building techniques
- The art of interaction
- Communication among your team
- SMD preparation

The Day After The BPM

The day after the BPM is extremely important, and it's essential that the following steps be taken:

1. Contact and follow up with any guest and/or associate who missed the BPM.
2. Request that all absent associates call the SMD to provide an explanation as to why they did not attend the meeting.
3. Attempt to set an appointment for a one-on-one presentation with guests who did not attend.
4. Send each guest that attended the meeting a pre-approved thank you note.
5. Assist potential associates with completion of their Associate Membership Agreements.

Associate Membership Agreement (AMA)

- Recruits who want to join World Financial Group must first complete the AMA.
- Most AMAs may be completed on MyWFG.com, by selecting eSignup. Please note the following when completing the AMA online:
 - Punctuation cannot be used.
 - No gaps in time can be left for the five-year work history. If the new associate was unemployed during that time, use his/her home address.
 - Please refer to the U.S. Postal Services website (www.usps.com) for U.S. work address zip codes or the Canada Post website (www.canadapost.ca) for Canadian postal codes.

Important Notes

- The eAMA cannot be completed for any person who answers “Yes” to any question on the “Background Information” section of the form. In this case, please submit a paper AMA for the associate along with all supporting and explanatory documents to the WFG corporate headquarters for U.S. associates or to the Canada home office for Canadian associates.
- Please ensure that the potential associate signs the Authorization for Release of Information section and signs his/her name at the bottom of page 5 of the Associate Membership Agreement section of the AMA packet.

BPM Monitoring

One of the keys to running a successful recruiting and building operation is monitoring. This is especially true when it comes to the BPM. You must measure your performance if you want it to improve. To monitor your BPM:

Develop projections for each meeting and check to see how your team did in relation to these projections and to ensure that the proper follow-up was done.

The best place to monitor activity is at the weekly leadership meetings, which many leaders schedule on Monday mornings.

Use the BPM sign-in log and determine the status of each new guest. It generates excitement when leaders know that they will be accountable for proper and quick BPM follow-up. It also allows you to detect and fix any breakdowns in your team's follow-up procedures, and to kick your team into high gear.

Bringing the Meeting to the People: One-on-One Presentations

When people do not know you well, or don't understand our business, they may be hesitant to attend the large BPM. Therefore, it is appropriate to have an in-person meeting with the prospect to explain the WFG opportunity to him/her. This is sometimes called "bringing the meeting to the people" or BMP.

You can also use this type of one-on-one presentation, if the prospect cannot attend a regularly scheduled BPM. The meeting can take place either in the office or at the person's home, whichever they prefer.

In many cases it may be better to do a BMP first as a way to invite people to the larger BPM. Using it as a means to make an invitation will help the prospect be better informed about WFG and help them know what to expect at the BPM. However, if the prospect comes to the BPM first, it is a good idea to have a one-on-one meeting with him/her as soon as possible afterward at the office or at the prospect's home.

The BMP and the BPM work together. Using both in your business can help you make contact with more prospects, which, in turn, can help bring on more new associates.

The message for a BMP/one-on-one presentation is the same as in the larger BPM, and you need to ensure that the presentation you make is a powerful one.

Key points to Remember regarding a BMP/One-on-One Presentation

- This is an opportunity to let the prospect know what WFG offers.
- If at all possible, the prospect's spouse should be present.
- Approved marketing materials, including a compliance-approved BPM flipchart or presentation, should be used.
- Do not discuss any products marketed by any provider companies as this is not a sales presentation.
- Use the BMP/One-on-One to invite the prospect to the larger BPM.
- Use the BMP and the BPMs in conjunction with one another to help build your business.

A woman with dark hair, wearing a dark blazer and a necklace, is seated at a table. She is looking down at a document or folder she is holding. The background is slightly blurred, showing what appears to be a window or a wall with a framed picture. The entire image has a blue tint.

Step 4: The Follow-Up

Learning How to Master the Follow-Up Process

The Purpose of the Follow Up

The purpose of the follow up is to Fast Start the new recruit.

The Follow-Up

Following up with a prospect is equally if not more critical than contacting him/her. Determined, professional follow-up can make the difference between an average base shop and one that is a super-charged recruiting, marketing and leadership organization. The objective is always to move the prospect through the Fast Start process as quickly as possible.

The Follow-Up Interview

The focus of the follow-up interview is to get a decision from the prospect whether or not he/she will become an associate with WFG. Once the prospect has decided to become an associate, he/she should:

- Complete an the Associate Membership Agreement
- Set an appointment to complete a WFG Financial Needs Analysis
- Determine the people they will invite to the next BPM to begin the recruiting process to build a team

The follow-up interview should be conducted at the office during the day, and the associate/trainee who invited the prospect to the BPM should be present and positively reinforce the leader.

Some points to remember when conducting the follow-up interview:

1. The SMD should build rapport with the prospect at the beginning of the interview
2. Remind the prospect of what they heard and felt at the BPM by briefly reviewing the high points of the presentation
3. Determine the prospect's hot buttons — find out what intrigued him/her about WFG, what he/she want from the opportunity
4. Identify the prospect's "why?" — What in his/her life will compel them to succeed in this business?
5. Gauge the prospects coachability; their willingness to follow leadership
6. Properly frame the prospect's expectations
7. Answer the prospect's questions
8. Identify the prospect's major goals
9. Obtain the prospect's time commitment, the hours he/she is willing to work to build his/her business
10. Make the prospect feel good about joining WFG
11. Complete the AMA
12. Help him/her begin a Fast Start
13. Prepare them for opposition they may encounter

Step 4: The Follow-Up

Some questions that may be asked during the interview:

1. What intrigued you the most about what you heard at the BPM?
2. Tell me a little bit about yourself.
3. What do you like the most/least about your current career path?
4. What do you see as the benefits to becoming an associate with World Financial Group?
5. Our company seeks to keep an excellent reputation in the marketplace and we intend to maintain a high standard of excellence. With that in mind, what qualities would you bring to our company?
6. Why would you join WFG? What would you hope to gain or accomplish?
7. Based on what we've discussed, is there a reason why you would not want to join WFG?
8. One of the first things we cover in the startup process is our comprehensive training program. Other than training or licensing, do you have any other questions I could answer for you?
9. A strong leader is one who will walk our new training associates through each step, and help ensure they achieve their goals. Do you want strong leadership from me?

Once the leader is comfortable with moving forward and, more importantly, the prospect has decided to join WFG, he/she needs to complete his/her AMA, pay the administrative fee that helps cover the costs of processing the AMA, and receive a code number. Please explain to the new associate that the code number is what is used to help track an associate's business.

Additionally, the new recruit needs to commit to completing the Fast Start program and 3-3-30.

Seven Keys to a Fast Start

Once the new associate has completed the AMA, it's important the following points be discussed in the follow-up interview:

Attend all meetings

- Learn and perfect the WFG System Manual.

- Set an example for your team.

Complete a prospect list

- Add names to the list, don't eliminate them.

- Always carry your list with you, work on it and constantly update it.

Master the invitation

- Avoid the Scenario of Disaster.

- Sell the dream and show enthusiasm.

Set goals

- Decide exactly what you want to accomplish.

- Write down your goals and read them aloud twice a day.

Begin field training immediately: Complete 3-3-30*

- Follow the field training program.

- Learn the business firsthand from experienced leaders.

Remain positive

- Have a positive mental attitude at all times.

- Don't let negative people end your dreams.

Be coachable

- Follow the WFG System Manual.

- Align with your team leader and WFG.

*See page 38 for full details on 3-3-30.



Step 5: The Start-Up

The Quick Start Challenge

The Purpose of the Start Up

This purpose of this step is to show you how to get the new recruit to accept the challenge of a fast start and help them become confident in the business. During the Fast Start process, the associate must commit to 3-3-30 — three recruits and three training sales calls within 30 days.

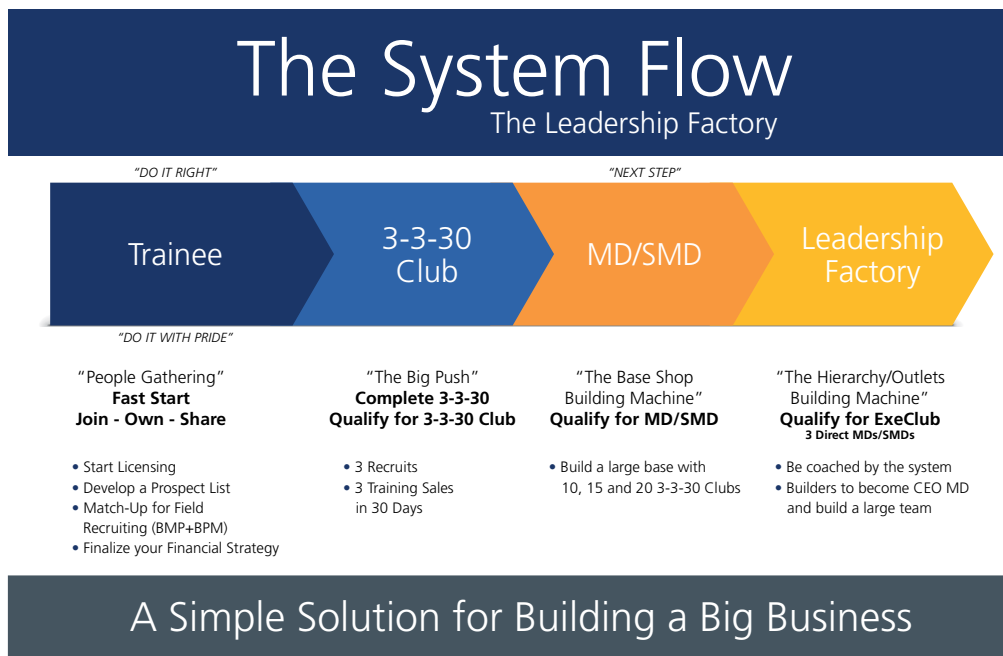
This step helps the new associate begin building his/her business by helping them recruit. It helps instill a commitment to growth from the associate's first day.

The Importance of a Fast Start

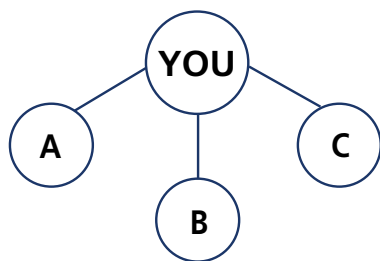
- Very little is accomplished by merely recruiting someone into World Financial Group.
- A new recruit is the seed of a new SMD, the beginning of the expansion of your and his/her businesses.
- The leader's work isn't complete until the new associate becomes a self-sustaining, self-replicating WFG business owner as an SMD.
- Your responsibility as a leader is to prepare your new associate for the opposition and obstacles they may meet as an associate of WFG, and provide positive experiences and help them achieve tangible results immediately after becoming an associate.
- Helping to build the associate's business by surrounding him/her with new recruits is critical. This is done by getting the new recruit out in the field for training and completing 3-3-30.

A System Whereby Recruiting, Fast Starting and Building Never Stops.

The System Flow

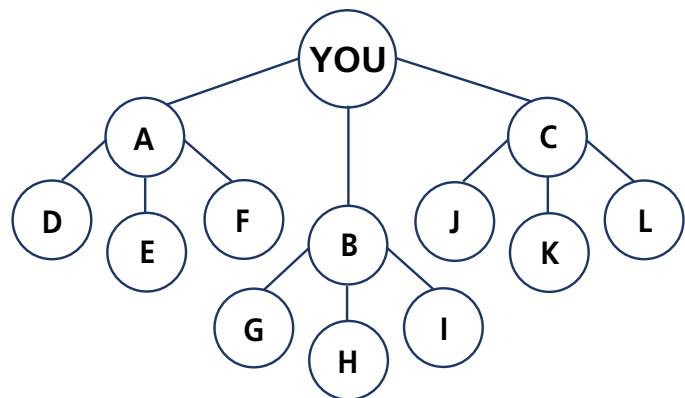


The Building Block: 3-3-30 Club



You get 3 recruits, observe 3 Field Training Sales in 30 Days — you qualify for 3-3-30 Club. You become a building block.

Next, you help A, B, C become a 3-3-30 like you.



And then you continue to duplicate and help D to L do the same. In other words, the whole system is a simple and fast duplication of 3-3-30.

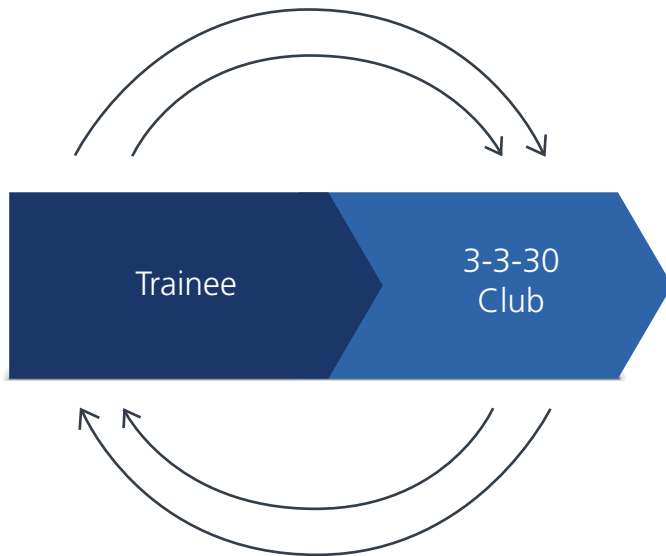
Of course, in reality, not everyone will do it, but enough people will do it and continue to create new recruits, sales, field training and build new builders.

Fast Start Within 72 Hours

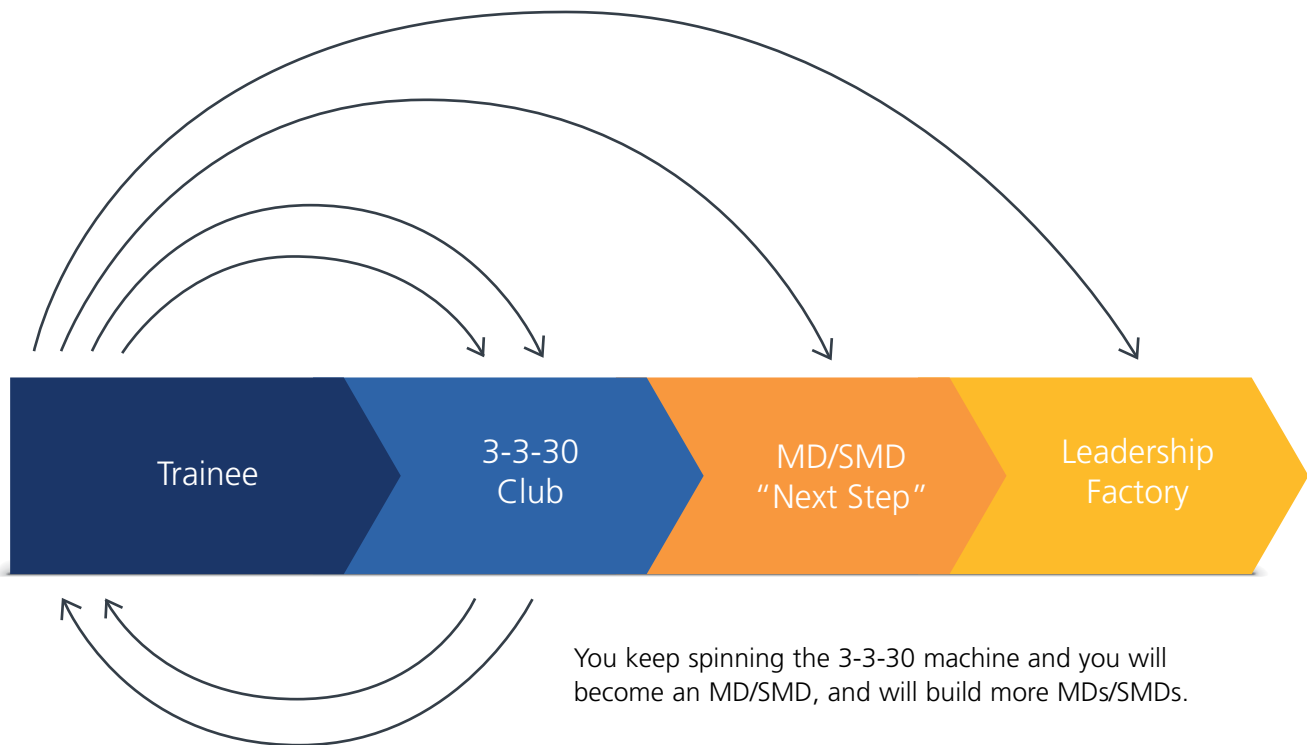
You need to fast start a new recruit within 72 hours.

It is easier to strike while the iron is still hot. When the recruit is excited, he/she is willing to start right away. But his/her enthusiasm can fade away quickly, especially when he/she begins to face some negativity or rejection.

The Fast Start Spinning Machine



Once you fast start a new trainee, he/she will have 3 new sales and 3 new recruits or more. Fast starting these new recruits will generate more 3-3-30, more recruits and more sales from these recruits.



You keep spinning the 3-3-30 machine and you will become an MD/SMD, and will build more MDs/SMDs.

Step 5: The Start-Up

What Is 3-3-30?

The 3-3-30 strategy encourages new associates – and even well established field leaders – to kick start their businesses by:

Recruiting three new associates and observing three training sales (or for a licensed associate, making three sales) in 30 days*

As a long-standing principle of WFG's business system, this is a fast and easy system to help build your business. And, 3-3-30 doesn't just stop there. Associates can encourage their recruits to adopt the 3-3-30 strategy, creating endless opportunities for growth.

The 3-3-30 strategy is a clear, well-defined plan so that you can begin creating a winning team, and most importantly, quickly begin helping the individuals and families that need our products and services.

- **Simple.** The 3-3-30 strategy is an easy-to-understand guide so that new associates can recruit three team members while they observe three training sales all within their first 30 days.
- **Clear.** This straightforward method eliminates any confusion and gets new associates on the right path to building their businesses.
- **Fast.** Begin building a successful business in just 30 days.
- **Doable.** The 3-3-30 strategy encourages new associates, showing them that they, too, can achieve great things with the company.

But remember, 3-3-30 isn't just for the new associate; this strategy can help spur growth in a seasoned field leader's team as well.

What can 3-3-30 do for you?

- Quickly generate leads for new recruits and clients.
- Build a strong team that can help individuals and families.
- Increase the size and scope of your own business.
- Jump start new businesses while revitalizing existing organizations.
- Train new associates on how to build successful businesses.
- Move you up the promotion ladder.

The 3-3-30 strategy is simple but is a key to achieving success. How far we go depends on the number of people that we can help reach financial independence, but also – at its most fundamental level – how we grow our business.

Focus On Fast Start

You may recruit a person, but you can't necessarily fast start them. In fact, most of them won't unless you focus them first into a fast start. Thus, as a trainer, you must conduct a proper interview with the new recruit.

*In the United States, associates may be life licensed with World Financial Group Insurance Agency, Inc. or its subsidiaries. In Canada, associates may be life licensed with World Financial Group Insurance Agency of Canada Inc.



The Proper Interview



The Proper Interview

- The Trainee must be present at the interview.
- Hold on to the questions until the end.

1. Background

Establish connection and find common ground.

2. Flip Chart

Quickly review for about 5 minutes.

Of all the things presented to you, what stood out the most, or intrigued you, that brought you back here?

3. Goal/Purpose

What is the purpose for you to succeed in this business?

If you make good money, what plans do you have for your family? (Examples: Pay off debt, have your spouse/partner quit his/her job, buy a home, etc.)

Step 5: The Start-Up

4. Leadership

Have you had leadership experience or been in any leadership position before?

5. Answer Questions

I'm ready for your questions! You will learn most of the answers to your questions through field training and by attending classroom training.

6. Time Commitment

Show a weekly calendar.

What time of the week are you not available to do this business?

7. AMA/Fast Start

Let me help you get started and complete your paperwork.

Fast Start

1. Set Up An Appointment. Please read the "Moment of Truth/Facing the Challenge"* to have an overview of our business. Also, read the first 60 pages of "The System Builder"* book. It will tell you the start up of our system.

I will be at your house at 7 p.m. tonight to help you get started. And by the way, it will be an honor to meet your spouse. It would be great if you've finished dinner before I arrive.

2. Present The Flip Chart To The Spouse. To recruit the spouse or let the spouse understand the business.

3. Financial Foundation/PFS. It is critical that they understand our mission and solution.

4. The System Flow. Show the 4 boxes of the system.

5. Set 3-3-30 Goal. Explain the advantage of the Fast Start 3-3-30

6. Prospect List. Do the personal prospect list with the New Trainee and his/her spouse.

7. Field Train ASAP. Qualify the top 5-10 prospects and take the new recruit into the field.

Remember, either you fast start them or they won't start at all.

*Written and published by Xuan Nguyen. Not a publication of or by World Financial Group, Inc.

Procrastination is a part of Human Nature

Whenever possible, most people tend to wait it out and see what happens before doing anything. A common response is: "Once I know it, then I will do it." Therefore, most of them opt to get licensed before they do anything. They'd rather learn by studying rather than learn by doing.

As a result, many fired up recruits quickly lose interest and fear begins to set in. Licensing becomes a boring, tedious process. Most recruits end up not getting licensed, or if they ever do, they drag on for a long time before doing anything. Worse, when they get licensed, they have no team and nobody to sell to. They become lonely licensed agents.

Fast Start to Spark an Explosion

If we can get these new recruits to go out with a trainer to recruit a few people, they will explode with renewed enthusiasm. The chances of retention and of finishing licensing will be lot higher. Help them qualify for the 3-3-30 Club by recruiting 3 people and completing 3 financial strategies, and you will have a winner.



3-3-30

A system whereby **recruiting** never stops.

A system whereby **sales** never stops.

A system whereby **field training** never stops.

A system whereby **duplication** never stops.

A system whereby **cash flow** never stops.

A system whereby **promotion** never stops.

A system whereby **building** never stops.

A system to go **deep** and **wide**.

A system to keep it **simple**.

A system to make it **clear**.

A system to do it **fast**.

A system that is so **doable**.

A system that builds **recruiting mentality**.

A system to **fast start** a new recruit immediately.

A system to train the **meeting mentality**.

A system to build **teamwork** from the beginning.

A system that **trains the trainee**.

A system that **builds the trainer**.

A system that mobilizes **everyone out to the field**.

A system that builds **strong replacement legs**.

A system that builds a **strong base shop**.

A system that builds a **big hierarchy**.

3-3-30 IS OUR **CLUB**.

3-3-30 IS OUR **BUILDING BLOCK**.

FOCUS ON 3-3-30, YOUR DREAMS CAN COME TRUE.

Developing a Business Plan

Every associate needs a basic business plan to know what to do next and how to measure progress.

- A good business plan helps to develop a clear concise plan of action to guide activity and dramatically improve performance.
- The initial business plan will be simple and basic, but it will grow and evolve as the associate achieves his/her first goals and grows in the business.

The Components of a Great Business Plan

- Set your goals for the number of new associates, sales, promotions, income, etc.
- Determine exactly how much time, resources and effort you are willing to devote to achieve these goals.
- Set a deadline for your goals and commit to it.
- Develop an action plan and get started today.
- Review your business plan twice daily, and, as you do so, visualize what your life would be like if you achieved your goals.
- Maintain focus on your goals, but remain flexible as your personal and business situations change.

Remember

- Write deep and important emotions into your statement.
- Read good books to grow and be inspired. Supplement your reading with good recordings from company leaders as well as other quality speakers and teachers.
- Control your associations. Nothing drains your energy faster than spending time with negative people.
- Draw your inspiration and reward from building others.
- Challenge your team to achieve their goals, not yours, and help them do so.
- Maintain high, positive expectations and standards of excellence.

Compress Activity & Time Frames

Pushing yourself to maintain momentum can help make your business soar. Although there are many teams that will work hard, taking too much time to build can cause their efforts to be diluted. **To keep your momentum, remember to:**

- Develop an all-consuming passion for the business
- Clarify, develop and set goals
- Develop a plan of action with clear steps and deadlines
- Use a calendar and follow it every day
- Become a student of the business, become an expert at what you do
- Don't slacken your effort for any reason
- Use the "ish" principle when setting appointments

Step 5: The Start-Up

Keep up the momentum — it's a rare and valuable asset to you, your business and your team. In fact, when you feel the momentum, that's the time to give it everything you've got and more. When you recruit your next associate you should take advantage of the moment and begin immediately – that very day – to help him/her build a team.

Law of Averages/Law of High Numbers

When you understand how the Law of Averages applies to building your business, you'll see the importance of leveraging the Law of High Numbers.

- If you personally recruit and train 10-12 people in the next 30 days, you'll find that on average three to four of them will emerge as immediate winners.
- Between your direct recruits (growth by addition) and theirs (growth by multiplication) you can have approximately 25 new people in that time period.
- Then you can maximize your time by working with large groups: you can make many first presentations, visit several people and train many new associates, all at the same time.
- You can compress time by achieving your goals sooner than planned. Whatever your goals were for this year, why not accomplish them this month? Do this month's work this week and do this week's work today. Do today's work in the next hour. This can help you move from mediocre results to excellence.

Speed Calendar

By collapsing time frames you can accomplish in a week what others might accomplish in a month, or longer. If you're not yet full time, simply fill in the time slots in which you're available to devote time to building your business.

	MON	TUES	WED	THUR	FRI	SAT
7 a.m. - noon	Miniday 1 Minimum 5 Direct Contacts	Miniday 4 Minimum 5 Direct Contacts	Miniday 7 Minimum 5 Direct Contacts	Miniday 10 Minimum 5 Direct Contacts	Miniday 13 Minimum 5 Direct Contacts	Miniday 16 Minimum 5 Direct Contacts
	Miniday 2 Minimum 5 Direct Contacts	Miniday 5 Minimum 5 Direct Contacts	Miniday 8 Minimum 5 Direct Contacts	Miniday 11 Minimum 5 Direct Contacts	Miniday 14 Minimum 5 Direct Contacts	Miniday 17 Minimum 5 Direct Contacts
12:01 - 6 p.m.	Miniday 3 Minimum 5 Direct Contacts	Miniday 6 Minimum 5 Direct Contacts	Miniday 9 Minimum 5 Direct Contacts	Miniday 12 Minimum 5 Direct Contacts	Miniday 15 Minimum 5 Direct Contacts	Miniday 18 Minimum 5 Direct Contacts
	PRIME TIME	PRIME TIME	PRIME TIME	PRIME TIME	PRIME TIME	PRIME TIME
6:01 p.m. - midnight	7 - 10 p.m. Minimum 5 Direct Contacts	7 - 10 p.m. Minimum 5 Direct Contacts	7 - 10 p.m. Minimum 5 Direct Contacts	7 - 10 p.m. Minimum 5 Direct Contacts	7 - 10 p.m. Minimum 5 Direct Contacts	7 - 10 p.m. Minimum 5 Direct Contacts
	PRIME TIME	PRIME TIME	PRIME TIME	PRIME TIME	PRIME TIME	PRIME TIME

Focus on the Right Activities

Successful WFG associates learn to focus on the activities that build their businesses and not waste time on things that don't drive their businesses forward. To succeed at WFG you must obtain:

1. Sales
2. Recruits

Activities that lead directly to these results should be prioritized. These activities include:

- Making a new contact
- Inviting a prospect to a presentation and/or scheduling an appointment to present the opportunity
- Making a presentation
- Asking for a decision — either to submit an AMA or to become a client
- Field training new associates
- Adding names to your prospect list (personal prospecting and referrals)

Other activities are important to your business but can be delegated to capable staff members or fit into less productive hours, i.e. those times when prospective associates and clients are not likely to meet with you. These activities include:

- Research
- Study
- Preparing/completing paperwork
- Administrative details

Licensing

- Becoming licensed is a very important step in an associate's WFG career.
- To get more sales, you need an ever expanding team of licensed and trained associates.
- Every associate is required to be licensed and/or registered and appointed before they can sell insurance, securities and/or other financial service-related products.
- The team leader needs to make sure that systems are in place to help new associates get licensed quickly.

Remember

- New associates should not wait to build their business until they are licensed. Get out in the field and get the Fast Start completed while preparing for the licensing exam.
- Follow the 3-3-30 guidelines, when you acquire your license you will have numerous places to go to find clients.
- If you get licensed without building, you will have your license but may have a hard time lining up enough appointments to reach your production goals.



Step 6: Duplication

The Rapid Repetition of the System

The Purpose of Duplication

Duplication helps an associate build a business by following a system through which recruiting and building new leaders never stops.

Why Duplication

To build a business that enables you to achieve your dreams, you must:

- Duplicate yourself to multiply your impact through ever-increasing numbers of successful leaders
- Continually open new “outlets” for your business

With everything you do, you must keep in mind that you need to implement easily duplicated systems that generations of new associates can follow. The WFG System Manual is the blueprint and your base shop is the prototype.

The speed and exactness with which you copy the system will in large part determine your success, and this exactness must be duplicated throughout your team.

The key components of duplication:

- Develop a marketing, i.e. recruiter's, mentality
- Develop a builder's mindset
- Allow time for your efforts to compound
- Don't quit: most people have a survival phase as they get their business up and running

The Power of Duplication

The power and control of duplication requires a blueprint that is easy to follow. To help with duplication:

- Train an associate and teach him/her exactly what he/she needs to know to win
- Keep the information and training simple
- Make the blueprint for your business, your motivation and recognition systems, and recruiting programs easy to follow and transferable
- Follow the WFG System Manual
- Master the system, and then keep it the same
- Study the blueprints repeatedly in every facet of the business
- Make sure the master copy is worth duplicating to ensure you get a high level of performance

Simplicity

Most people have heard the acronym K.I.S.S. – Keep It Simple Stupid. Keeping things simple is the secret to building a strong WFG business.

A Marketing/Recruiters Mentality

- Think of your business as the ultimate distribution system — one that could be used to market any product to consumers.
- Marketing ensures a continual flow of new prospects or potential clients and prepares them for the sales process.

Two factors that help determine how large companies grow and how much of the market they can capture are:

- The continuous opening of outlets
- The volume production per outlet

Remember, marketing is the simultaneous creation of the outlet and movement of the product.

At WFG, an outlet is:

- Any licensed associate who helps individuals and families implement sound and suitable financial solutions through products and services offered

Opening new outlets requires that you continually recruit new associates and equip them to succeed, i.e. training and building them from where they are to where they can be self-sustaining, self-replicating, profitable business owners.

A Recruiter's Mentality

- Recruiting is an all-the-time thing.
- It is a state of mind.
- Look for quantity, get quality.
- Sell the dream and our cause simultaneously.

Lots of People Doing a Little Bit Led By a Few Doing a Lot

- You don't need a lot of superstars to build a great team.
- Lots of people doing a little can be better than a few doing a lot.
- Not every person you recruit will become a great leader in this business, so all you can do for him/her is:
 - Give them an opportunity
 - Give them an example of success

It also may help for a new associate to start with WFG as a twin/part-time career,* keeping his/her current job until it makes sense for him/her to make a full-time commitment to WFG.

*Part-time opportunities are not available in all Canadian provinces.

It's in the Numbers

You may like to think that every person you recruit into this business will become a superstar, but the reality is that many of them won't stay long enough to win big.

Remember:

The "Law of Averages"

- There are a lot more starters than finishers, and the mass of people who produce average results make the superstars more precious and valuable.

The "Law of High Numbers"

- The more people engaged on your team, the higher the likelihood of finding superstars.
- You have to recruit many people into your team in order to find the superstars.

To overcome the negatives inherent in the law of averages, it's important to use the power of high numbers. You must have high numbers if you expect to become a great builder.

Notes

- Don't take the "average performers" for granted while you are focused on finding the superstar. To do so is detrimental to your business.
- In your business you need a large group of associates who are not yet (and may never be) at the superstar level.
- Team players benefit from their association with you and the superstars, and experience the thrill of contributing to a winning team.

Speed Width

Recruit In Bunches

To say you are planning to "go wide" is not enough. You must consider "How wide?"

- There are people who are serious about this business and those who are not, and they all look alike when you first talk to them.
- For this reason it's important to look for many people.

Recruiting in quantity can also help avoid the pitfall of waiting.

- The tendency to postpone recruiting more because you already have two to three good people.
- Even if you have found a superstar you must continue to look for and recruit more people. You need to look for who's next.

Step 6: Duplication

The Power of Recruiting in Waves

- Develop a regular pace of recruiting three to twelve personal associates every 30 to 45 days.
- Devote time with the ambitious people — the ones who have the most desire to win.
- By recruiting one good, new superstar and then helping him/her build in his/her market and even down to the markets of his/her new associates, you can build a wave of seven to ten new prospects at the next BPM.
- This type of recruiting helps create and maintain momentum.

Recruiting in waves is closely related to the speed in which you bring on new associates — it creates synergy. That is why it is important to recruit quickly. People like to be part of a team, so make sure you have one.

Go Wide Fast

If someone were to recruit one person a month for a year you might tend to think he/she is a good, steady builder. But an associate that recruits 12 people in 30 days may realize the most benefit from his/her efforts.

In other words, when a “steady” builder recruits the twelfth person, he/she may have already lost eight or ten of the others to boredom. They never saw each other, encouraged each other, challenged each other, or congratulated each other.

The associate who recruited 12 people in 30 days saw immediate results. More people were motivated to stick it out and keep trying. They were part of a team, and they could offer each other support and encouragement.

This is where an associate can apply the 60 Wide in Six Months.

- Recruit 60 people personally in six months and chances are you’ll find at least 20 serious people who want to win.

A System to Handling Large Recruiting Numbers

You can’t just recruit huge numbers and hope for success.

- As you recruit people, you need to also provide training to them.
- The match-up system is the key to this training.

The training process has five stages:

1. You do the activity personally
2. You take someone with you and show him/her how to do it
3. You go with him/her as he/she does it
4. He/She goes and does it
5. He/She takes someone to show him/her how to do it

Your best recruiters and producers should always have someone with them and be continuously in stages two and three listed above. The fastest training is for a competent leader/trainer to take a new associate right away to show recruiting and sales presentations to three people. Again, it’s the Fast Start of 3-3-30.

Aim at Recruits; Hit Sales

In field training, you can either:

- Make a field training sale **OR**
- Find people who will join the new associate's team
- Both options provide training but the second helps build a team and potentially add markets and sales

A Builder's Mindset

To have a builder's mindset, you must believe that:

- Opening outlets is an all-the-time thing
- You must have quantity to get quality

To become a champion you must build:

- A large network of outlets
- A large base of diversified clients*

A Builder's two top priorities are:

- The continuous opening of outlets
- Volume production per outlet

Remember

- Each outlet represents the potential for the sale of products.
- The more outlets you have, the more products you can sell.
- A client's situation changes every few years and new products are continuously being introduced. This means that client annual reviews are critical as they offer the opportunity to update your client's financial strategy and ensure the solutions still meet their needs and/or if other products may better serve them.

*Income is earned from the sale of products and services authorized by World Financial Group and its affiliated companies. WFG associates are not required to purchase any products, goods, services, inventory, marketing plan or property of any kind, or pay any consideration in exchange for becoming or remaining an independent contractor of WFG.

Manage Activity, Focus on Results

The only thing standing between you and your dreams becoming reality is the building of your distribution system. There are two main areas to focus on to “win the race for outlets”:

- Get more and more personal direct legs
- Get more and more people (old and new) to the BPM

Success Formula:

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

Monitor Activity

A successful leader and builder is one who monitors his/her activity, including:

1. Tracking and reviewing prospect lists and invitations before the BPM
2. Scheduling a meeting after the BPM to monitor these activities
3. Using the Match-Up system

Focus on Results

Not only does a successful leader need to monitor his/her activity, it's important to focus on results in both recruiting (building) and sales (production).

BUILDING	PRODUCTION
Number of recruiters	Number of licensed associates
Number of invitations to BPM	Number of client presentations
Number of BPM attendees	Number of sales
Number of recruiting presentations	Number of associates writing an application
Number of recruits	Total premium/investment

The Builder's Exchange Program

- Upon promotion to SMD, the new SMD makes a one-time exchange of one of his/her fully qualified Marketing Director legs or two fully qualified Associates to the promoting SMD.
- The selection of the leg(s) for the Builder's Exchange is made by the promoting SMD.
- The Builder's Exchange was designed to help offset the time and money that the promoting SMD spent training and advising the new associate.
- The exchange allows the promoting SMD to maintain a strong SMD base, while the associate being promoted to SMD sees an increase in his/her commission and will receive exchanges from every new SMD he/she produces.

As a leader you must make sure there is always an upward pull and push of good, dynamic people. The Builder's Exchange system is a great factor in building substance for your overrides and bonus pools.

The real key to the Builder's Exchange is the unlimited width that can be generated through this program. An associate works deep temporarily with his/her team to build permanent front-line width.

To Get Big, There are Two Things An Associate Must Do.

The person leaving an associate's SMD base leaves a void. To fill it, you can:

1. Identify your Senior Marketing Director candidates prior to their promotions so you can build a strong relationship with the new SMD's team to help him/her earn the promotion and build a strong Builder's Exchange Leg in the associate's base.
2. Go on a personal recruiting campaign to recruit new legs to replace the newly promoted SMD in your base. You should never plan on building using just Builder's Exchange legs — you must maintain a strong SMD base to be duplicated by your team leaders.

You must maintain a strong SMD base to maximize your profitability.

How to Build a Big Base Shop

The future belongs to those who build big base shops. A base shop consists of your core group of team members who then may grow and develop their own base shop.

Reasons to Build a Big Base Shop

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

Seven Commitments to Building a Big Base Shop

1. Personal Commitment

- Decide you're going to build a big base shop and communicate that to your team
- Tell your team that you'll be No.1 and they'll be No.1

2. Personal Recruiting Commitment

- The wider the better
- The faster the better
- Collapse time frames
- Profitable

3. Personal Leadership Commitment

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

Step 6: Duplication

4. System Commitment

- Duplicate rapidly
- Build a machine

5. Associate Field Training Commitment

- Master associate field training

6. Commitment to be Positive and Optimistic

- People like to be around positive and motivated people
- It takes energy to stay positive

7. Commitment to Endure

- You must keep on repeating the steps in the WFG System Manual again and again, even if you're bored with it

Develop a Building Mentality

A WFG builder:

- Has a clear mental picture of being the “leader of thousands”
- Prepares a business plan to reach his/her goals
- Has a written business plan to:
 - Recruit, train and develop new people
 - Have enough personal sales*, training sales and new associates to keep his/her personal activity at a high level while building his/her team and business
- Determines how many prospects, interviews, new associates, financial reviews, sales*, associates and SMDs it will take
- Determines how much time and resources it will take to succeed and what things must be eliminated or sacrificed
- Sets daily, weekly, monthly, yearly and multiyear deadlines to reach

Solutions for your Success

1. Problem = Huge dreams/no money
Solution = World Financial Group System
2. Opportunity must be better than any other
3. Must be system driven, not personality-driven
4. Fool-proof, predictable and profitable
5. Work on your business, not in your business
6. Build a prototype that can be duplicated
7. You run the system; the system runs the business

*Income is earned from the sale of products and services authorized by World Financial Group and its affiliated companies. WFG associates are not required to purchase any products, goods, services, inventory, marketing plan or property of any kind, or pay any consideration in exchange for becoming or remaining an independent contractor of WFG.

Secrets of Successful Leaders

Law of Cause and Effect

1. Have a vision.
 - Dream big dreams — for you, your team and your clients
 - Sell the right policies to the right people
2. Do what you love.
 - Enjoyment is key to peak performance
 - Commit to excellence
 - 60 hours a week vs. 40 hours a week during blitzes and crunches
3. Focus on your unique talents and abilities.
4. Accept responsibility for yourself and your life. Be in charge.
5. Develop a clear sense of direction.
6. Never consider the possibility of failure.
7. Success is a state of emergency.
8. Get around the right people.
9. Be teachable.
10. Be prepared to climb from peak to peak.
11. Develop resilience and be able to bounce back.
12. Unlock your natural creativity.
13. Dedicate yourself to continuous personal and professional development.
 - Read good books
 - Listen to CDs, DVDs, podcasts, etc.
 - Record every seminar you can — most successful leaders do
14. Become an unshakeable optimist.
15. Dedicate yourself to serving others.
16. Develop a reputation for speed and dependability.
17. Be impeccably honest with yourself and others.
18. Concentrate on one thing at a time.
19. Be decisive.
20. Practice self-discipline.
21. Be persistent.

Step 6: Duplication

A Successful Leader's Mindset

- Get people in touch with their dreams again and help them work toward a more secure financial future.
- Many people worry about money everyday — we have the opportunity to help put an end to that worry.
- You are the best.
- You continue to be the best because:
 - You come to meetings
 - You continue to grow
 - You listen to CDs, DVDs, podcasts, etc
 - You read books
 - The outside world only gets better if you get better
 - Learning from your leaders can help you make and save money
- Life is built on the Law of Probabilities.
- You shouldn't be in this business if you're not committed to financial independence.
 - Walk the talk
 - Live the advice you give your clients
- It's your duty to become financially independent and encourage others to achieve this same goal.
 - Most people can become financially independent if they start early enough, save hard enough and don't overspend
 - The most successful financial professionals are the most successful financially
 - Attract more clients, attract bigger clients

The Power of a Plan

As you have learned through this manual, the World Financial Group System is the vehicle that allows us to achieve our objective of helping people move from dreaming to doing financially. WFG provides you with the WFG System Manual, a formatted solution to help you build and grow a winning team in business.

This powerful total WFG System is a blueprint for success. It's a:

- Prospecting system
- Sales system
- Recruiting system
- Licensing system
- Training system
- Retention system
- Income-generating system
- Leadership development system

By running the system, you create the possibility to achieve the same success other leaders have enjoyed. The repetition of the WFG System Manual's six simple steps can lead to inevitable growth in your business.

The WFG System Manual helps to set us apart from other opportunities.

You run the WFG System, the WFG System runs your business.

It's that simple.



World Financial Group and/or WFG consist of:

U.S.:

World Financial Group, Inc. is a financial services marketing company whose affiliates offer a broad array of financial products and services.

Headquarters: 11315 Johns Creek Parkway, Johns Creek, GA 30097-1517. Phone: 770.453.9300

Canada:

World Financial Group Canada Inc. is a financial services marketing company whose affiliates offer a broad array of financial products and services.

Headquarters: 5000 Yonge Street, Suite 800, Toronto, ON M2N 7E9. Phone: 416.225.2121

© 2014 World Financial Group, Inc.
1462/11.16