

GETTING STARTED WITH



GAMEPLAN FOR GREATNESS

“The road to success is not a mystery; it is the result of a deliberate, intelligent plan inspired by the desire to reach a goal.”



**TOTAL COMMITMENT
IS THE FIRST STEP
TO GREATNESS**

POLLARD NATIONAL NETWORK

**4901 Dickens Road; Suite #103,
Wilton Park 1**

RICHMOND, VA 23230

(804) 730-1900 · Fax (877) 436-9324

Recruit _____ Trainer _____

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PNN VISION

A SIMPLE VISION

Promoting Successful RVPs

Who Promote Successful RVPs

RESULTING IN

TOTAL

DOMINATION

Total Committment is the 1st Step to Greatness!

Welcome to **Flight #2022**. We are prepared to take off into the New Year. Please make sure your **Attitude** and **Blessings** are secure and locked in an upright position. All self-destructive devices should be turned off at this time. All negativity, hurt and discouragement should be put away. Should we lose Altitude under pressure during the flight, reach up and pull down a Prayer. Prayers will automatically be activated by Faith. Once your Faith is activated you can assist other passengers. There will be **NO BAGGAGE** allowed on this flight. The Captain has cleared us for takeoff. Destination **GREATNESS**. ~The Positive Crew

*Build a Team!
Live your Dream!*

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**GETTING
STARTED**

FUNDAMENTAL UNDERSTANDING OF PFS

Recruit Name _____ Field Trainer _____

(c) _____

(h) _____

- (Read and Initial) (Initials)
- KEYS:** **REALIZE** That you don't know anything about our business and therefore you must become a student of the business. _____
- BE COACHABLE:** Follow directions, do what your manager says when he/she says it, do what your manager asks, when he/she asks it. Understand that they will stop when you stop. _____
- STUMBLE FORWARD:** You learn from failure. Get back up when you fall. Experience is the teacher. _____
- TREAT IT LIKE A BUSINESS:** Treat this with the respect it deserves. Study hard and practice, practice, practice. Think quality! _____
- COMMUNICATE WITH YOUR MANAGER:** Communication is your lifeblood. Passing information, encouragement attitude adjustment and motivation... without it you'll die. _____
- SERIOUS:** This is a serious business and a serious company. If you have the ability and opportunity to change your financial future by earning \$100,000.00 a year, you should not take this lightly. _____
- COURAGE:** Have the courage and the inner strength to do the things that scare you, to do the things that are uncomfortable. You must get "uncomfortable" before you get "comfortable." _____
- TRAINING:** Build and schedule your week around the weekly training meetings. These meetings are more important to your success than a sale! _____
- MARKET:** Don't waste valuable time. Time is something you can never Make up. Stay in the "market": married, children, age 25-45 and employed. There are exceptions, but they are few and far between. _____
- SPOUSE:** Recruit your spouse by making him/her aware of what we do. Bring him/her to training and fast start schools. Let them see the potential of this opportunity. _____
- RECRUIT:** Understand that all businesses, colleges, universities, The Army, Navy, Air Force, Marines, The NFL, NBA, MLB, all professional sports teams and leagues recruit. Recruiting is the life line of our business. _____

TOTAL COMMITMENT IS THE FIRST STEP TO GREATNESS!

Columbus Pollard
National Sales Director

THE SUCCESS CYCLE

Your success will depend on your learning the Success Cycle, understanding it, using it yourself and teaching it to others.



- Most products require you to be licensed or certified to market them. Check with your trainer for details.
- You may not discuss products/services for which you are not licensed or certified.

Important note: Remember to always comply with Primerica's telephone solicitation policy. Rules on "Do Not Call" can be found in the Advertising handbook under the compliance tab on POL.

NSD Columbus Pollard's 12 Keys to Winning

1. Definite of Purpose	2. Have a Plan/Write it Down	3. Work the Plan
4. Commitment <i>Chicken vs Pig</i>	5. Decide What Price You Are Willing to Pay <i>WHAT ARE YOU GOING TO GIVE UP TO ACCOMPLISH YOUR DREAMS?</i>	6. Learn From Adversity A. <i>Have a Plan</i> B. <i>Work the Plan</i> • <i>In a Challenge</i> • <i>Coming out of a Challenge</i> • <i>Heading towards a Challenge</i>
7. Mastery Over Self - <i>Develop the Discipline</i> - <i>Eliminate the Excuses</i> - <i>Let "No's" Be Your Friend</i>	8. Controlling Your Environment <i>Individuality + Environment = Behavior</i>	9. Time – <i>Let Time Be Your Friend.</i> <i>Time Solves Every Problem You Have</i>
10. Harmony – Be Fit 2 Fight <i>Mental, Spiritual, Physical and Financial Peace</i>	11. FOCUS Draw Your Circles and Then Move Your FEET	12. MAKE A DECISION TO WIN Give it Everything You Have!

POLLARD NATIONAL NETWORK

CONTACT INFORMATION

UPLINE MANAGERS

Recruiter

Field Trainer

Senior Representative

District Leader

Division Leader

Regional Leader

Regional Vice President

National Sales Director

NAME

Columbus Pollard

GoSolo/Fax (877) 436-9324 email: cpollard@primerica.com

PHONE NUMBER

Pre-Licensing School Address: _____

WE USE ZOOM FOR ONLINE and PHONE CONFERENCING

<https://zoom.us/j/8047301900> Online Meeting ID: **8047301900**

Call in: (646)558-8656, code 8047301900#

Be sure to download ZOOM through either your desktop/laptop, tablet or mobile device in order to log into the following meeting and conference calls

NEVER MISS A MEETING OR CONFERENCE CALL

1. TRAINING CLASS: _____
2. NEW AGENT ORIENTATION: _____
3. CONFERENCE CALLS: **AS ANNOUNCED**

5 You Can Do This in **EASY STEPS!**

1

MAKE A COMMITMENT TO SUCCEED!

- Follow the SuccessRIGHTNow Life Licensing Track.
- Complete my IBA and register for PFSU.
- Meet with my Field Trainer.

2

SUBSCRIBE TO POL.

- Check out the great study tools and resources.
- Watch incredible training videos.
- Lock into a complete suite of business tools.
- Download the Primerica App to do business on-the-go, to

3

FIELD TRAIN IN YOUR FIRST WEEK.

- Start fast and grow big!
- Set my sights on the Fast Start Bonus opportunity!
- Meet a goal of 3 training sales + 3 recruits in 1st day.
(get promoted)

4

START PFSU IMMEDIATELY.

- Schedule my state insurance exam within 5 days of completing class.
- "Go green" on PassNow as soon as I complete class.

5

STAY PLUGGED IN.

- Attend Opportunity Meetings.
- Participate in team training events.
- Follow my RVP's guidance.
- Shadow my field trainer.

“Right now you’ve got two important goals: (1) is to get field trained and see our business in action; (2) is to get licensed so that you can build your own business. Start your business off right by making an Unreasonable Commitment to get trained and licensed within your first 30 days!”

GLENN WILLIAMS, PRIMERICA CEO

RACE TO THE BANK!

BACKGROUND CHECK FEE: \$124

RECRUIT NAME

FIELD TRAINER

SOLUTION NUMBER

IBA START DATE

The Field Training Bonus

FIELD TRAINING BONUS

\$200 CREDIT FOR **EVERY** 1 RECRUIT X \$1,000

FIELD TRAINING OBSERVATION PREMIUM

ACTIVITY		BONUS	CREDIT
1 X \$1,000	<div>+</div> <div>LIFE LICENSE</div> <div>=</div>	\$200	
3 X \$3,000		\$600	
5 X \$5,000		\$1,000	
10 X \$10,000		\$2,000	
15 X \$15,000		\$3,000	
20 X \$20,000		\$4,000	
25 X \$25,000		\$5,000	
30 X \$30,000		\$6000	

WHAT WILL YOUR BONUS BE?

When You Pass The Test

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Getting Life And Securities Licensed and Benefits To Adding Additional Product Lines

Getting licensed to market multiple Primerica products makes you and your downlines *more* valuable to your clients by enabling you to help families fully implement the gameplan outlined in their personal Financial Needs Analysis (FNA).

- Multiple licenses provide:
 - Opportunity to build your business
 - Potential income to provide stability for your business
 - Ability to offer a total financial solution to families
 - Freedom to provide the most appropriate investment to your clients

Procedures and Licensing Checklists by Product Line are accessible via PrimericaOnline (POL)

Sign in to POL / Licensing & Education / Getting Licensed
(requirements are state specific)

LIFE INSURANCE LICENSING

Everything you need to know about life insurance licensing is accessible on Primerica Online (POL). Life insurance licensing is state specific. Consider licensing in your resident as well as in non-resident states.

SECURITIES LICENSING

Everything you need to know about securities licensing is accessible on Primerica Online (POL). Securities licensing is state specific. Consider licensing in your resident as well as in non-resident states.

.....

\$\$\$ Earn Money Now \$\$\$

It's easy to get started and earn income while pursuing your life insurance and securities license.

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VIVINT

Why Vivint?

- Expand our client protection offerings to include home security and home automation.
- Offer a simple front-end product with substantial compensation to help grow distribution.

What is Vivint?

- One of the largest smart home and security companies in North America.
- Offers numerous security options to monitor homes digitally from smart phones.

What You Need to Know About the Vivint Program:

1. A simple referral program where clients call a dedicated Primerica phone line at Vivint.
2. No licensing or certification required — new reps can refer with just a Solution Number.
3. Product available in all 50 states, 8 Canadian provinces and 2 territories.

ID Theft Defense

In order to sell ID Theft Defense, there is no license or appointment required. It is available in all 50 states in the U.S.

ID Theft Defense brings three valuable services together to work for your clients.

1. Monitoring

ID Theft Defense monitors your clients' identity from every angle, not just clients' Social Security number, credit cards and bank accounts or breach-related incidents. If any change in clients' status occurs, the client receives an email update immediately.

2. Consultation

ID Theft Defense's identity specialists are focused on protecting the client. They are available to provide the client with a complete picture of identity theft, walk the client through all the steps the client can take to protect themselves and answer any questions. Plus, they are available 24 hours a day, every day, in the event of an identity theft emergency. They are always here to help, no matter what.

3. Restoration

If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore a member's identity to its pre-theft status. The investigator will work on a member's behalf to resolve the issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies.

Senior Health

Primerica is committed to making a difference at every stage of a client's financial journey. With the Senior Health referral program, we can help ensure that clients are properly protected in all areas, and at every stage of their life. Primerica's Senior Health referral program positions Primerica to help meet a key need for clients and creates an exciting income opportunity for representatives. By referring clients to e-TeleQuote, Primerica representatives can connect clients with licensed agents who can educate them on Medicare and explain how a Medicare Advantage plan or Medicare Supplement policy might fit their needs. Senior Health Certification is required to receive compensation on referrals in all 50 states.

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PRIMERICA LEGAL PROTECTION PLAN

The Primerica Legal Protection Program (PLPP) provides consumers legal representation through a membership paid on a month-to-month basis to help protect families against potentially devastating legal problems. PLPP is a very important piece of the financial solutions you provide your clients. It helps to give them legal empowerment and the knowledge that a qualified Provider Law Firm is in their corner. Benefits include, but are not limited to, free phone consultations, processing of a will, accumulative pre-trial and trial hours and many more titles of coverage. Availability of coverage titles vary by state.

** If you are in a regulated state, you **must** obtain a PLPP license and appointment to market and receive commissions.*

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PRIMERICA SECURE AUTO & HOME INSURANCE

In 2007, Primerica partnered with Answer Financial to create the Primerica Secure Auto & Home Insurance Referral program. Since then, Primerica helped approximately 400,000 clients save on the important protection they need for their cars and homes. Our most successful reps use Auto & Home Insurance as a door opener to help free up space in their clients' budget for core life insurance products.

Reps can refer clients without an A&H license using their name and solution number, but they will not earn referral fees on personal referrals in a requirement state.

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Fixed Annuities

Getting licensed to market annuity products will enable you to become more valuable to your clients by helping them fully implement their personal Financial Needs Analysis (FNA) game plan! An annuity is an insurance contract where an insurance company provides a deferred payment(s) to an annuitant after the end of an accumulation period. With a fixed annuity the insurance company pays an interest rate based on a specific market index (such as the S&P 500) and makes fixed dollar payments to the annuitant for the term of the contract, usually until the annuitant dies. The insurance company guarantees both earnings and principal. You must comply with Fixed Annuity licensing regulations in every state where you plan to do business.

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COMPENSATION

Products & Services

	Life Insurance \$83 Month PAC (\$1000)		Auto & Home		Variable Annuity (\$100,000) X 6.5% = \$6500		PFS Investments (\$10,000) X 5% = \$500		Primerica Legal Protection \$35 Start/\$25 mo (\$310 first year)	VIVINT	ID Theft Defense \$22 start/\$22 per month	Senior Health
LEVEL	Rate	Comp	Auto	Home	Rate	Comp	Rate	Comp	Comp	Comp	Comp	Comp
REP	25%	\$250	\$50	\$25	16.50%	\$1,073	30%	\$150	\$50	\$200	\$39.20	\$150
SRP	35%	\$350	\$52.50	\$27	18.60%	\$1,209	32.50%	\$162.50	\$60	\$250	\$47.04	\$158
DIS	50%	\$500	\$55	\$29	21.75	\$1,414	35%	\$175	\$80	\$250	\$62.72	\$173
DIV	60%	\$600	\$57.50	\$31	27%	\$1,755	37.50%	\$187.50	\$90	\$250	\$70.56	\$181
REG	70%	\$700	\$60	\$33	38%	\$2,470	42.50%	\$213	\$100	\$250	\$78.40	\$206
RVP	110%	\$1,100	\$85	\$42.50	57%	\$3,705	62%	\$310	\$125	\$350	\$98	\$292

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GET OFF TO A FAST START

PHASE 1: 3 x 3 in a Day (You Watch Me Help You Do MINIMUM)

You watch me set appointments, give presentations, get commitments, get referrals, close

- Get started and get active **IMMEDIATELY!**
- Earn the **bonus** monies (*new recruit must complete class and do 3x3 within their first 30 days*)
- Get Fast Tracked to District in a day and get scheduled for pre-licensing class.

PHASE 2: 15 – 45 DAYS (I Watch You)

Keep Building, Keep Learning, Keep Earning...

- I'll watch and help you make adjustments as you do presentations (individual/group).
- You will learn/master the presentation, DIME, Theory of Decreasing Responsibility, paperwork completion (paper, computer/iPad), policy delivery, recruiting, setting appointments, handling referrals, STEAMing, Linking, Rule of 72, Cash Flow Quadrant, Prospecting, Beneficiary/Emergency Contacts, Refrigerator A Refrigerator B, 5 Commitments, Goal Setting, Teamwork.

PHASE 3: 45 - 90 DAYS

FAST TRACK TO SECURITIES LICENSING

- Set Up Securities Profile
- Complete Fingerprint Process and Submit U4

PHASE 4: 60 – 120 DAYS

FAST TRACK TO FIELD TRAINER

you will learn and Must Master....

- | | |
|---------------------------------------|--|
| • How to Help New Recruit Set Appts | • Life App |
| • Qualifying List for New Recruit | • Auto & Home |
| • Giving Winning Presentation | • Sr. Health |
| • Rule of 72 | • IBA |
| • Three Types of Accounts | • Breakout Rooms |
| • Whole Life vs. TERM | • FIN/PIN/Close |
| • Funny Banking | • Commitments |
| • Theory of Decreasing Responsibility | • Beneficiary/Emergency Contacts |
| • Refrigerator A Refrigerator B | • Referrals: STEAM/Linking/Happy Clients |
| • Setting Appointments | • Overcoming Objections |
| • FIPs (Group Presentations)/Zoom | • Attitude is Everything |
| • Inviting to Meeting | • Attendance |
| • Client Survey | • Communication |
| • Primerica App | • Technology |
| • Debt Stacking | • Cash Flow Quadrant |
| • Facebook Prospecting | • 8 5 3 1 |
| • PLPP | • Goal Setting |
| • VIVINT | • Teamwork |
| • Promotions | |

THE 4 FUNDAMENTALS

1. RECRUIT

2. FIELD TRAIN

3. LICENSE

4. PROMOTE

4 POINT GAMEPLAN

* RECRUIT / QUALIFY LIST / SET A
MINIMUM OF 3 APPOINTMENTS

* ATTEND BUSINESS BREIFING (ZOOM)

* FIN/PIN/Close

* FAST TRACK TO DISTRICT

- 3R X 3K in 1 Day = District

- 3R X 3K in 1 WK = Sales Rep

- (\$600.00 in Bank)

WHY FAST TRACK TO DISTRICT THEN FAST TRACK TO FIELD TRAINER

If you wait to be trained you lose a ton of money. Look at the difference in contracts if you Do Not get off to a fast start.

50% (DISTRICT LEADER)

VS

(SALES REP) 25%

\$1000.00

X 50%

\$500.00 TOTAL COMP

\$1000.00

X 25%

\$250.00 TOTAL COMP

Since You Are Not Trained You Must Split Your Production Numbers And Compensation In Half. Why? Field Trainer Has To Get Compensated For Time Spent Training You. So, Your Actual Total Compensation Would Be \$125.00 Vs \$250.00. If You Decide Not To Be Fast Tracked To District **YOU LOSE \$375.00 PER CLIENT.**

DISTRICT LEADER/FIELD TRAINER

TRAIN ONLY THREE PEOPLE A MONTH

50% CONTRACT

COMMISSIONABLE PREMIUM \$1000

Fast Track

3 new reps
a month

Total Compensation

Upfront Compensation

Last Qtr

10th/11th/12th
month's comp

THE SECRET

\$500.00

\$375.00

\$125.00

1. 3 X 3

\$1,500.00

\$1,125.00

\$375.00

2. 6 X 6

\$3,000.00

\$2,250.00

\$750.00

3. 9 X 9

\$4,500.00

\$3,375.00

\$1,125.00

4. 12 X 12

\$6,000.00

\$4,500.00

\$1,500.00

5. 15 X 25

\$7,500.00

\$5,625.00

\$1,875.00

DIVISION LEADER

TRAIN ONLY THREE PEOPLE A MONTH

60% CONTRACT

COMMISSIONABLE PREMIUM \$1000

Fast Track	Total Compensation	Upfront Compensation	Last Qtr
THE SECRET	\$600.00	\$450.00	\$150.00
1. 3X3	\$1,800.00	\$1350.00	\$450.00
2. 6X6	\$3,600.00	\$2,700.00	\$900.00
3. 9X9	\$5,400.00	\$4,050.00	\$1,350.00
4. 12X12	\$7,200.00	\$5,400.00	\$1,800.00
5. 15X15	\$9,000.00	\$6,750.00	\$2,250.00

REGIONAL LEADER

TRAIN ONLY THREE PEOPLE A MONTH

70% CONTRACT

COMMISSIONABLE PREMIUM \$1000

Fast Track	Total Compensation	Upfront Compensation	Last Qtr
THE SECRET	\$700.00	\$525.00	\$175.00
1. 3X3	\$2,100.00	\$1,575.00	\$525.00
2. 6X6	\$4,200.00	\$3,150.00	\$1,050.00
3. 9X9	\$6,300.00	\$4,725.00	\$1,575.00
4. 12X12	\$8,400.00	\$6,300.00	\$2,100.00
5. 15X15	\$10,500.00	\$7,875.00	\$2,625.00

REGIONAL VICE PRESIDENT

TRAIN ONLY THREE PEOPLE A MONTH

110% CONTRACT

COMMISSIONABLE PREMIUM \$1000

Fast Track	Total Compensation	Upfront Compensation	Last Qtr
THE SECRET	\$1,100.00	\$825.00	\$275.00
1. 3X3	\$3,300.00	\$2,475.00	\$825.00
2. 6X6	\$6,600.00	\$4,950.00	\$1,650.00
3. 9X9	\$9,900.00	\$7,425.00	\$2,475.00
4. 12X12	\$13,200.00	\$9,900.00	\$3,300.00
5. 15X15	\$16,500.00	\$12,375.00	\$4,125.00

PROMOTION GUIDELINES

<p>Representative 25% Contract</p> <div style="border: 1px dashed red; padding: 2px; display: inline-block; margin: 5px;">1st Month – money submitted</div> <p style="text-align: center;">(YOU)</p> <p>Get Life Licensed</p> <hr/> <p>Promote Me to Senior Representative 35% Contract</p> <p style="text-align: center;">(YOU)</p> <p style="text-align: right;">\$1000 Premium in 1 Month</p> <hr/> <p>Promote Me to District Leader 50% Contract</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">(YOU)</div> <div style="text-align: center;">1 Recruit</div> </div> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">(REC)</div> <div style="text-align: center;">\$2500 Premium in 1 Month</div> </div>	<p>Promote Me to Division Leader 60% Contract</p> <p style="text-align: center;">(YOU)</p> <div style="display: flex; justify-content: space-around; align-items: center; margin-top: 20px;"> <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px;"></div> </div> <p style="text-align: center; margin-top: 20px;">Produce 3 Licensed People (Team) \$5,000 Premium in 1 Month Submit U4 Package</p>
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Promote Me to Regional Leader 70% Contract

(YOU)

Produce 5 Licensed People (Team)
\$7500 Premium in 1 Month
Pass SIE, Securities Series 6, 63 & 26

Promote Me to Regional Vice President

18 - 24 Months in Business - Max

110% Contract + 20% BONUS + \$15,000 in PRI Stock
Average Income \$125,000 per year

(YOU)

Produce 10 Licensed People (Team)
\$15,000 Premium 1st Month / \$15,000 Premium 2nd Month
Do Promotion Exchange: promoting RVP's choice
(1 Regional Leader, 2 Division Leaders, or 3 District Leaders)
Be able to do \$10,000 in Premium after Promotion Exchange

8/5/3/1

The key to recruiting and developing a team is to STP (See The People).

You get paid to be in front of people. You need to consistently see at least 8 people each week, but it takes work.

8/5/3/1 weekly = 8 APPOINTMENTS KEPT/5 FNA'S/3 CLIENTS/1 RECRUIT

- District Leader Team – 8/5/3/1 Total – (Part-Time *** Newly licensed)**

You focus on building a business that does 8/5/3/1 weekly

32/20/12/4 for the Month (min 1 sale per week)	Bonusable premium	Total Comp	Recruits	# of sales
Personal - You do 4 sales (avg \$60 mth sale = \$720/sale)	\$2880 x 50% = ⇒	\$1440 (personal)	2	4
2 Sr Reps do 8 sales (avg \$60 mth sale = \$720/sale)	\$5760 X 15% = ⇒	\$864 (override)	2	8
32/20/12/4 Team Total for the Month	\$8,640 Baseshop	\$2,304 Your Total/month	4 Team	12 Team

- Division Leader Team – 8/5/3/1 (Part-Time)**

You and 2 Sr Reps (Div Team) that does 8/5/3/1 weekly

1 District Team building a business that does 8/5/3/1 weekly

32/20/12/4 for the Month (You and Sr Reps do min 1 sale per week)	Bonusable premium	Total Comp	Recruits	# of sales
Personal - You do 4 sales (avg \$60 mth sale = \$720/sale)	\$2880 x 60% = ⇒	\$1728 (personal)	2	4
2 Sr Reps do 8 sales (avg \$60 mth sale = \$720/sale)	\$5760 X 25% = ⇒	\$1440 (override)	2	8
District Team does 12 sales (avg \$60 mth sale = \$720/sale)	\$8640 X 10% = ⇒	\$864 (override)	4	12
64/40/24/8 Team Total for the Month	\$17,280 Baseshop Total Monthly	\$4,032 Your Total/month	8 Team	24 Team

- Regional Leader Team – 8/5/3/1 (Full-Time)**

You personally doing 8/5/3/1 weekly

1 District Team building a business that does 8/5/3/1 weekly

1 Division Team building a business that does 8/5/3/1 weekly

32/20/12/4 for the Month (You and 2 Teams)	Bonusable premium	Total Comp	Recruits	# of sales
Personal - You do 12 sales (avg \$60 mth sale = \$720/sale)	\$8640 x 70% = ⇒ Personal	\$6048 (personal)	4	12
District Team does 12 sales (avg \$60 mth sale = \$720/sale)	\$8640 X 20% = ⇒ Team	\$1728 (override)	4	12
Division Team does 12 sales (avg \$60 mth sale = \$720/sale)	\$8640 X 10% = ⇒ Team	\$864 (override)	4	12
96/60/36/12 Team Total for the Month	\$.25,920 Baseshop Total Monthly	\$8,640 Your Total/month	12 Team	36 Team

• **Newly Promoted Regional Vice President– 8/5/3/1 (Full-Time)**

32/20/12/4 for the Month (You and 1 Team)	Bonusable premium	Total Comp	Recruits	# of sales
Personal - You do 12 sales (avg \$60 mth sale = \$720/sale)	$\$8640 \times 110\% = \Rightarrow$ Personal	\$9504 (personal)	4	12
District Team does 12 sales (avg \$60 mth sale = \$720/sale)	$\$8640 \times 60\% = \Rightarrow$ Team	\$5184 (override)	4	12
Replacement Division Team does 12 sales (avg \$60 mth sale = \$720/sale)	\$8640 Team	\$4320 (50% override)	4	12
64/40/24/8 Team Total for the Month	\$17,280 Baseshop Total Monthly	\$14,688 Your comp	8 Team	24 Team
RVP BONUS	$\$17,280 \times .70$ (QBI) $\$12,096 \times .15 = \Rightarrow$	\$1,814.40 Bonus		
		\$16,502.40 Total/month		

BENEFITS OF GOING RVP

1. Incredible compensation

- RVPs earn up to **110%** in life commissions.
- RVPs can build compensation on residuals toward their retirement.
- They earn **additional compensation** on other products.
- RVPs can **earn money on overrides**. The bigger your productive team, the greater your override compensation.
- Fact: You make more money as an RVP.

2. Fantastic bonus potential

- Meet the qualifications to earn a 10% OR 20% RVP Base Shop Bonus.
- That's a maximum total of 130% on life premium!
- Qualify to earn monthly RVP securities production bonuses.

3. Equity opportunities

- Equity allows you the chance to build real wealth for your family.
- RVPs can qualify for \$15,000 gross equity when a base shop downline advances to the RVP level.
- Focus on promotions in motion to earn additional equity for downlines who complete a qualified advancement!

4. Ownership

- RVP is the first step toward qualifying to own your business.
- Plus, grow your business at the RVP level to build value and create a legacy for your family.

5. Trips

- RVPs & Above have almost three times as many slots available.
- Focus of recognition is on RVP & Above production.
- Go on all-expenses-paid trips to quality resorts and spend time with other top business leaders (must qualify).

6. Expansion and growth potential

- No territory restrictions mean RVPs can open offices anywhere in North America (subject to licensing requirements).
- Grow distribution, income potential and impact through expansion.

7. Promotions

- RVPs can promote other RVPs (and create an RVP Factory).
- RVP promotions lead to SVP ... and beyond!

Simplified Ownership Qualifications

There are three simple and easy-to-explain levels:

\$50,000 LEVEL	\$100,000 LEVEL	\$300,000 LEVEL
Earn the \$50,000 Club Watch	Earn the \$100,000 Club Ring	Earn the third diamond
Be an RVP at least 10 Years	Be an RVP at least 20 Years	No tenure requirement No title requirement
Upon death, code number is split 50/50 between upline and beneficiary for five years	Upon exercising ownership, code number is split 50/50 with upline for 10 years	Can sell it, will it, assign a DVP to run it
	If you have \$20 million in base shop Assets Under Management, you are moved up to the \$300,000 Level	

This is all about creating an income stream. To give you a feel of the magnitude, consider this:

To have a **\$100,000** annual income for LIFE (using 5% rate of return),
you would need a lump sum of **\$2,000,000**.

To have **\$300,000** annual income for life: **YOU NEED \$6,000,000**.

GAMEPLAN FOR GREATNESS

"The road to success is not a mystery; it is the result of a deliberate, intelligent plan inspired by the desire to reach a goal."



**TOTAL COMMITMENT
IS THE FIRST STEP
TO GREATNESS**

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The Four Ways to Earn Income*

<p>EMPLOYEE</p> <p><u>Has a job:</u></p> <p>Income based on position, not the person.</p> <p>-You Make Others Money</p>	<p>BUSINESS</p> <p><u>Owns a system:</u></p> <p>Has others working for him/her. Unlimited income potential via manufacturing, marketing, etc.</p> <p>-The System Makes You Money</p>
<p>SELF-EMPLOYEED</p> <p><u>Owns a job:</u></p> <p>Dentist, doctor, lawyer, hair stylist, real estate agent, salesperson.</p> <p>-You Make Your Money</p>	<p>INVESTOR</p> <p>Has money working for him/her. Enjoys complete freedom and lives the dream.</p> <p>-Money Making You Money</p>

*The Cash Flow Quadrant CASH FLOW Technologies Inc. used with permission. The Cash Flow Quadrant and EBSI are trademarks of CASH FLOW Technologies Inc. For information purposes only. Not for any product solicitation.

Four Things Every Business Needs

- Any business** (whether it's a restaurant, retail, manufacturing, etc.)
- Location/Office (building, supplies, equipment)
 - Licenses (certifications, etc.)
 - Client Base (customers)
 - People/Staff/Mentor (you've got to build a team to build a business)

ART WILLIAMS' 4 KEYS TO BUILDING GREAT TEAMS

There is no such thing as almost winning. The winners expect to win, and company Founder Art Williams ignited the Georgia Dome at the 2011 Primerica Convention with his passionate Locker Room Coaching Session, as he told exactly how we changed an industry and a million lives.

1

THE KEY TO BUILDING BIG TEAMS IS ALL ABOUT BUILDING PERSONAL RELATIONSHIPS.

- This is a one-on-one business. This is a face-to-face business.
- It takes time to teach people about the goodness of our company, the rightness of our cause, the uniqueness of our system.
- It takes time to build leaders.
- It takes time to get commitments.
- It takes time to build trusting relationships, to help your people believe in themselves, that they're special, that they can do something important.
- It takes time to make people your friend.
- There are no short-cuts in this business.
- Building personal relationships is everything.
- You must get involved in your people's lives.
- You've got to get to know the family.
- You've got to share their life - their personal life and their business life.
- It's the only way to build a great business.
- Building personal relationships begins with every new recruit.
- You've got to treat every new recruit like they're a future RVP.
- You must make everything a new recruit does a big deal.
- You've got to celebrate their first sale. You've got to celebrate their first recruit. You've got to celebrate every success.
- You've got to let every recruit know that you believe in them.
- Always remember, your people are your biggest asset.
- You win with people.
- You don't win with products, you don't win with commissions, you don't win with your contests.
- Always remember, when you look at each person in your organization, pretend they have a big neon sign on their chest that says, "Make me feel special. Make me feel important."
- Building great teams begins with building personal relationships.

2 BUILDING BIG TEAMS REQUIRES THAT YOU HAVE A PASSION ABOUT WHAT YOU DO.

- This is a serious business. We're changing people's lives.
- It's got to be more than just about the money.
- Your passion is your heart. Your passion is your mind. Your passion is your soul. You get a passion by loving it.
- You can't ever do anything big if you just like it. You've got to love it. Once you love it, you've got to have this passion.
- You keep a passion by not ever forgetting the things that blew your butt out of the water. Don't ever forget the crusade.
- Take it personally.
- I believe with everything that's in me, you win with your heart, not your head.
- The secret to winning in business is heart power. You capture the heart, you capture the man.
- You must get your people to fall in love with our company.
- You win on emotion, not logic.

A.L. Williams Principles

1. ALW was not a sales company.
2. ALW gave people like you and me a chance to go in business for yourself, to have ownership, to build total financial independence.*
3. ALW allowed you to build your own company within a company.
4. ALW gave people a chance to have a secure income by overriding dozens, then hundreds and eventually thousands of people.
5. ALW gave people a chance to have an unlimited income by recruiting unlimited numbers of people who made an unlimited amount of sales.
6. ALW was a warm market company.
7. The ALW way was no pressure. Everybody started part-time, and that allowed us to go into communities and recruit the cream of the crop, the best quality people.
8. ALW grew by multiplication, not addition.
9. ALW had the ability to simplify the complication.
10. ALW sold what we owned on our own life.

"When you really get down to it, at A.L. Williams we didn't sell life insurance. We didn't sell investments. It was so, so, so much bigger than that. At A.L. Williams, we gave people a chance to dream again. We gave people a chance to hope again. We gave people a chance to be excited again."

– Art Williams

FIND YOUR PASSION

Life Ins

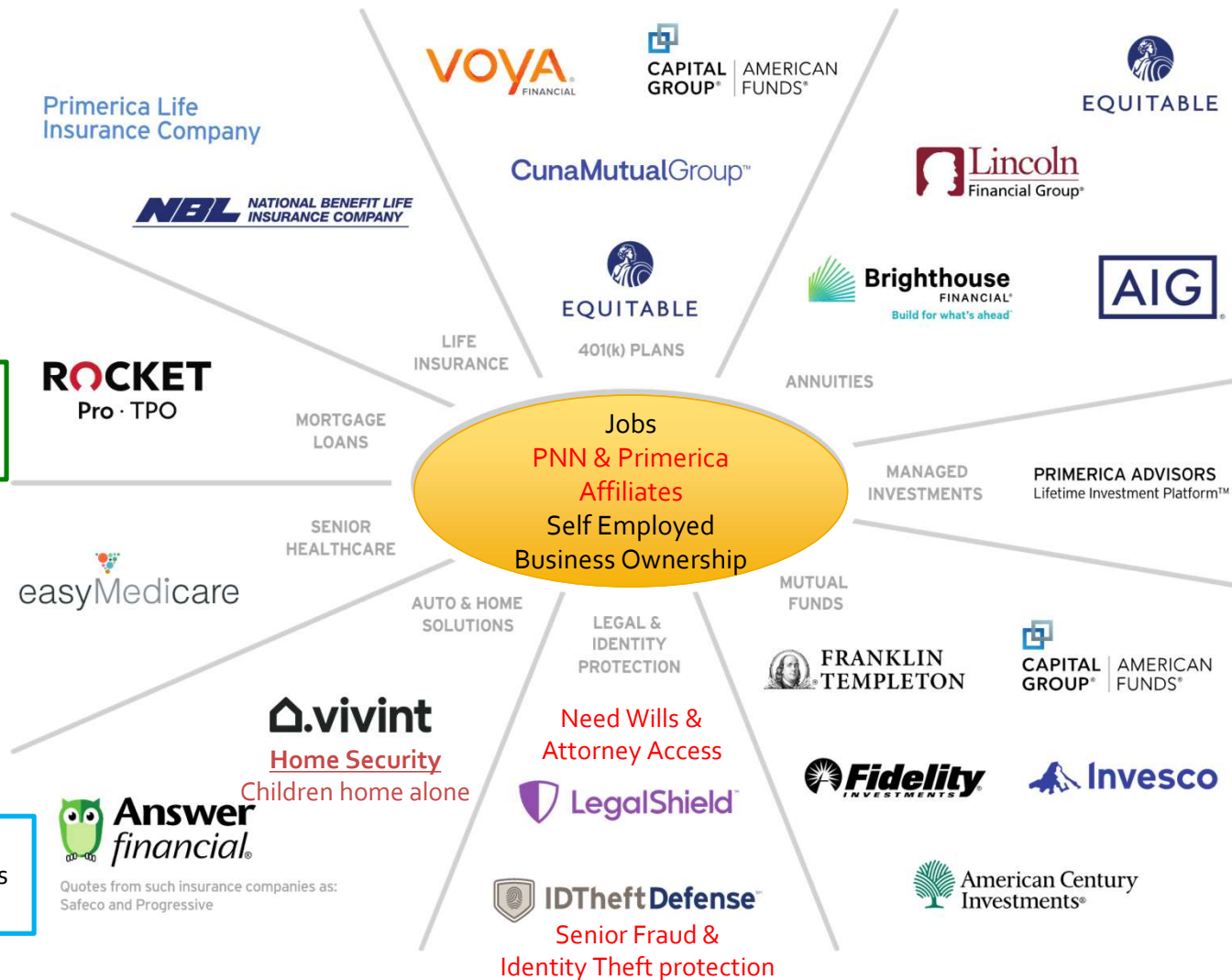
- 325 million Population
- 100 million unprotected
- 9 out of 10 that have it ... underinsured by \$500,000

Mortgage

Monthly vs bi-weekly payments

Auto & Home Ins

Wrong Deductibles
Wrong Coverages



13%
Population

ONLY 2%
OWNERSHIP

Networth

\$17,000
versus
\$171,000

1% VS 10 – 12%

Less than 2%
African American
financial advisors

Not all products and services are available in all states, territories, or the District of Columbia. A representative's ability to offer products from the companies listed is subject to state and federal licensing and certification requirements. Please refer to the **Important Endnotes** for additional details about the contractual arrangements and company affiliations detailed above.

NOTES

3

TO BUILD BIG TEAMS, YOU'VE GOT TO BECOME A LEADER, AND YOU'VE GOT TO BUILD WITH THE RIGHT KIND OF PEOPLE

- Leaders are like a dadgum magnet. People are just drawn to them like bees to honey.
- You show me anything in North America that wins - a Boy Scout Troop, church, club, business, football team - I'll show you something run by a leader.
- The common denominator of all great leaders is they're "Do It First" people.
- If you want to win, go be a leader and then do it first.
- Lead by example.
- If you want your people to make money, you go make money first.
- If you want your people to recruit, you go recruit first.
- Then, once you become a leader, you've got to recruit the right kind of people.
- Nobody has ever devised a test, nor will they devise a test, that can measure the heart of a champion.
- The right kind of people are so dadgum motivated, it's ridiculous.
- They want to be somebody so dadgum bad, it's ridiculous.
- Your goal must be to get better every day.
- You must be so dadgum motivated nothing can stop you.
- You've got to be a dadgum madman to win in this business.
- The difference between being great and being average and ordinary is "this much." It's so small it's just too scary to talk about.
- You can do 99% of the things right in business and not do "this much," and you're going to fail.
- But you can screw up every day in business like I did, and if you do good "this much," you're guaranteed to win.
- "This much" is a special kind of attitude. It's a special kind of mental toughness. It's a special kind of hunger and desire to be somebody.

4 TO BUILD A BIG TEAM REQUIRES A "ONENESS" IN YOUR ORGANIZATION

- There must be a "oneness." Everyone has to operate with one heartbeat. Everybody's got to bind to your system. Everybody's got to be on the same page.
- There are no two ways at Primerica. There's the Primerica way, or there's the highway.
- Most people fail in business because they run out of time. This is a 10-year game, a 20-year game. This is not get rich quick.
- Most people fail because they keep changing. They keep changing, and then all of a sudden, they're no longer 35 or 45 or 55 and they don't have another 10 years. They don't have another 20 years.

"The biggest single obstacle to success for most people is not lack of education, not lack of background, not lack of money, but it's a lack of belief in yourself. You've got to expect to win."

"Life don't give you what you want or what you'd love to have. Life gives you what you'll accept. If you'll accept being average and ordinary, that's exactly what you've got to look forward to. Winners expect to win."

"Winners demand for themselves success and happiness and fulfillment. Winners have what I call a 'can do' attitude. There's nothing you can't do if you want it bad enough."

— Art Williams

A SIMPLE BUSINESS PLAN!

FOUR THINGS TO DO!!

FOUR PHASES OF SUCCESS!!!

(REMEMBER - BE COACHABLE)

PHASE I (NEW TEAMMATES & REP'S): **LEARN** HOW TO:

1) TALK

SET APPTS.
GIVE WINNING
PRESENTATION

2) HIRE

COMPANY
CONCEPT
COMPENSATION
COMMITMENT

3) HELP

CRUSADE
MAKE MONEY

4) BUILD MARKETS

PERSONAL
NEW RECRUITS
CLIENTS
PROSPECTING
BENEFICIARY/
EMERGENCY CONTACT
INTERVIEWS

PHASE II (PFA'S & DISTRICT LEADERS): **DO** 1,2,3,4

Practice what you were taught in the field training process

PHASE III (DISTRICT, DIVISION LEADERS, RL'S & RVP'S): **TEACH**

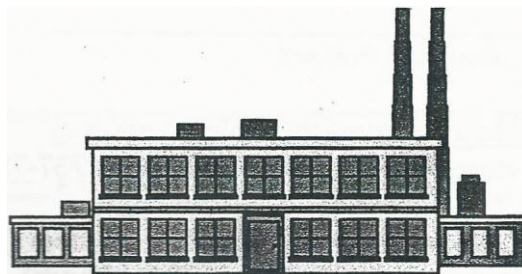
Teach your Teammates how to **TALK, HIRE, HELP & BUILD MARKETS**.

PHASE IV (Developing Leadership):

TEACH OTHERS HOW TO TEACH OTHERS ...

How to **TALK, HIRE, HELP & BUILD MARKETS**

MASTER THIS AND THE BALL GAME IS OVER!!!



BUILD YOURSELF AN RVP FACTORY

RECRUITING

All businesses recruit for upper management and CEOs. Colleges, Universities, The Military, The NFL, NBA, MLB and all professional sports teams have recruiters to scout for talent.

Why Recruit?

- 1. The top income earners are the top recruiters**
- 2. A new recruit will solve any challenge you have:**
 - a. Attitude Challenges
 - b. Activity Challenges
 - c. Income Challenges
- 3. Recruiting enables you to build a Great Quality of Life**
 - a. It gives you the unlimited income potential, which gives you the things you want
EX. Home, vacations, schools for your children, etc.
 - b. Recruiting gives you FREEDOM, your income is coming from your business not personal production!
- 4. Unlimited Income Potential**

Only 168 Hrs/wk, Leverage your time.

EX. Recruit 100 People x 10 hrs/wk = 1,000 hrs/wk X \$1.00 hr = \$1000.00 WEEKLY INCOME

I would rather have 1 HOUR OF 100 PEOPLE rather than 100% OF MY OWN EFFORT

Know the Difference...

Prospecting The process of creating enough interest for someone to take a look at what you do through a business briefing, kitchen table presentation or through ZOOM!

Recruiting The process of closing someone on getting involved in our business.

Prospecting is a mindset

1. Create interests
2. Overcome objections
3. Close

Prospecting

Prioritize your prospecting activity to maximize your ratio of success

- | | |
|---|----------------------------------|
| 1. Warm Market / Your Market | 5. Linking |
| 2. New Associates Warm Market | 6. Beneficiary/Emergency Contact |
| 3. FNA Shortfall | 7. Cold Market |
| 4. Referrals/ Happy Client | 8. Social Media |
| - 3rd Party Centers of Influence/ STEAM | 9. Character Reference |

Remember Communication is: 55% Body Language

38% Tonality

Only 7% is what you say!

WITH ZOOM YOU NEED TO LOOK PROFESSIONAL & 100% EXCITED ABOUT YOUR BUSINESS

Become a Master Inviter

Invite prospects from our warm market, baseshop-training lists, daily contact through friendship farming, Steaming, Linking, Social Media, texting, interviews, referrals and FNA presentations (shortfall)

Have a minimum of 30 Solid invites a week

◆ 20 Contacts Per Day x 6 days = 

120 Contacts Per Week x 30% = 36 Solid Commitments to Business Briefing

16 Guests Attend the Business Briefing = 7 IBAs x 30 NEW NAMES = 210 new warm market referrals

- Always follow up at least 2 days before and send them a text the day of reminding them you look forward to seeing them on ZOOM that day and at whatever time they are scheduled for.
- Always pick up your Key Guest if meeting is live.

Have a Recruit to Build Mentality

1. Go Wide Fast

- ◆ Most people recruit enough people over time, but not in a short enough timeframe to ignite an explosion!

2. Recruit a Direct Rabbit

- ◆ Recruit 10 directs in a month to find a rabbit

3. Recruit Someone For Your New Direct Immediately

- ◆ A recruit IS NOT a recruit until they have a recruit!

4. Width vs. Depth

Width = Profitability and Depth = Security

- ◆ You can go deep after you go wide but you can't have depth in a leg that hasn't been started.

5. You Can Control the Planter But You Can't Control the Plant

- ◆ You can never predict which person will become successful.

- ◆ All you can do is KEEP PLANTING SEEDS!!!

6. Make People Feel Special

Become A Double Digit Recruiter

Know The Numbers! Accept The Numbers!

Play The Game! What Game? The Law of Large Numbers

10 recruits = 2 Players
 3 Part-timers
 3 Sometime, No time, Anytime
 2 Witness Protection Program

Recruiting = Unlimited Income Potential & Quality of Life

1. Ninety Plus Percent of Recruiting is Being Excited!

2. Recruit at the Kitchen Table, ZOOM Webinars, Social Media and at the Business Briefing

3. Become the kind of person you want to recruit!

- Enthusiastic, Positive, Friendly, Disciplined, Focused, Goal Oriented, Etc.

4. Open 90+% of your ZOOM/kitchen table presentations on recruiting

5. Close people on earning their shortfall working part-time!

6. Tell your story

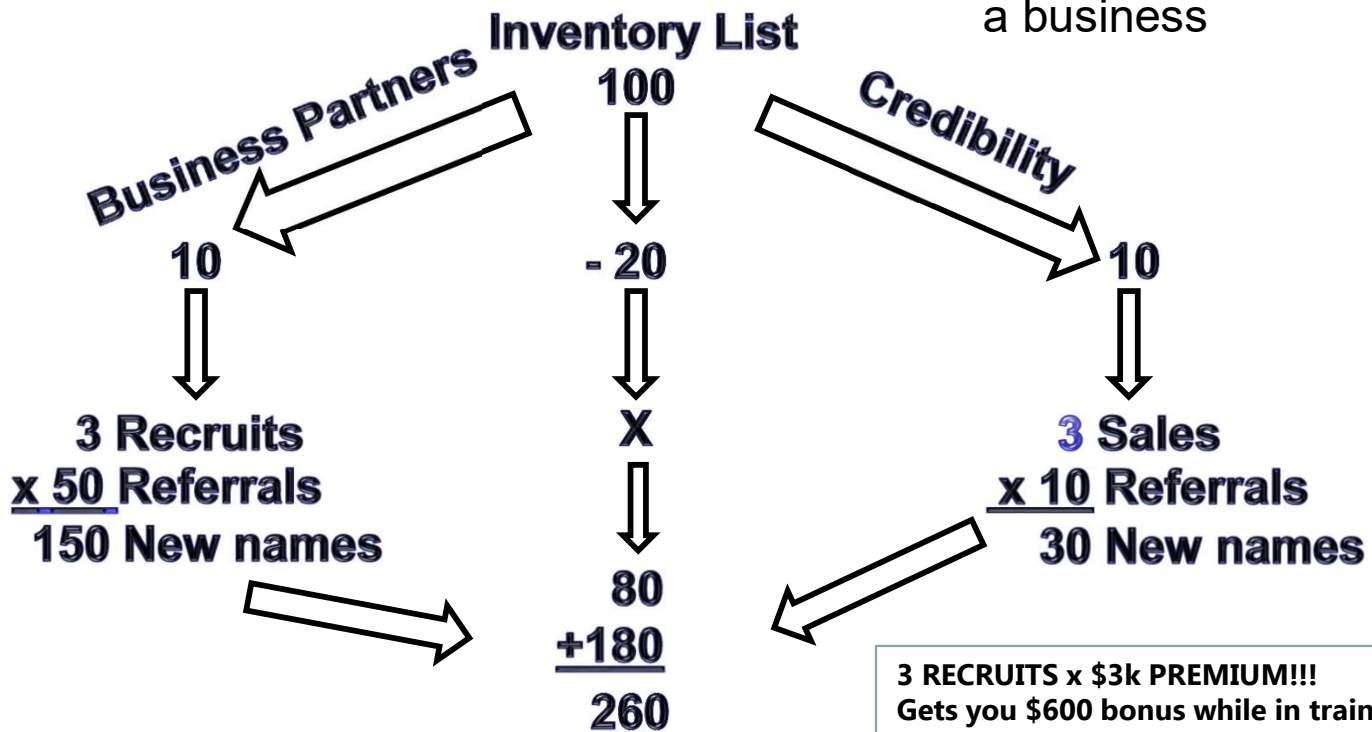
- Where you were
- Where you are
- Where you are going

Managing Your Inventory

1. Helps you to learn the business
2. Helps you learn how to build a business

Field Trainer will teach you 2 things.

1. Teach you the business
2. Teach you how to build a business



3 RECRUITS x \$3k PREMIUM!!!
 Gets you \$600 bonus while in training
 GETS YOU PROMOTED TO DISTRICT
 Make sure you Get Off To A Fast Start!

260 names to start building your business. Every time you help a client you make on average of \$500.00 (total compensation).

In 60 days, you have gotten your license and learned 2 things:

1. Learned the business
2. Learned how to build a business

So, on your own monthly (self employed) you should be able to make \$1,500 - \$3,000 part-time, working 2-3 days a week from home; versus a part time job working 4 hours a night at \$10 an hour. (\$40/night x 5 nights/week = \$200 week - \$40 taxes = \$160 x 4 weeks = \$640 net monthly)

Tues Wed

6pm 6pm

8pm 8pm

— You saw 4 people,
 — 1 purchased product.

28

\$500 (tc)	or	\$375 (uf)
x 4		x 4
\$2,000		\$1,500

TOP 50 LIST

Your lists of contacts are not going to make you wealthy. Their sole purpose is to help you learn the business. Most of the people are not going to do business with you because they know you personally. This list consists of your family, friends, co-workers, associates, neighbors and church members. The reason most of them probably won't do business with you is because somewhere in the past you may have borrowed money from them or someone they know. You may or may not have paid it back or simply because they know you as John or Jane Doe, school teachers, and not as business people running, owning and operating your own financial services company. That's why it's very important for you to master the Referral/STEAM/Linking systems in your training stage. Your initial list will help you learn the business, but the referrals from the people who tell you yes will enable you to become an expert because they don't know you personally. They don't know all the bad decisions you made or the bad habits you had growing up. You will become an authority in the financial arena and this will allow you to build a business that will generate financial independence for you and your family. As you are taking no's from your initial list, if you will understand that that's simply the way it is and not take it personally, your dreams and goals can and will come true. It happened for me and it can happen to you too.

Take a look at what happens when 80% of the people you know tell you "NO" !!!

***PLEASE TELL ME "NO"!**

50	People On Your Initial List (Learning)
- 40	Number of People Who Tell You "NO"
10	People Who Do Business
x10	Referrals From Each Happy Client
100	Total Number Of Referrals To Contact
	Being Newly Licensed Each Client is Worth \$300.00 To You.
	\$300.00 x 10 (Number Of People Who Said "YES") = \$3,000.00.
	Do You Mind Hearing "NO" 40 Times Understanding That \$3,000 Is On The Back End?
100	Total Number Of Referrals To Contact (Still Learning Referral/STEAM/Linking Systems)
- 80	Number of People Who Tell You "NO"
20	People Who Do Business
x10	Referrals From Each Happy Client
200	Total Number Of Referrals To Contact (Expert In Financial Arena)
	Now Each Client On Average is Worth \$500.00 To You.
	\$500.00 x 20 (Number Of People Who Said "YES") = \$10,000.00.
	Do You Mind Hearing "NO" 80 Times Understanding That \$10,000 Is On The Back End?
200	People On Your Referral List (You Are An Expert Each Client is Worth \$1000.00)
-160	Number of People Who Tell You "NO"
40	Said Yes x \$1,000.00 = \$40,000.00
x 10	Referrals From Each Happy Client
400	Total Number Of Referrals To Contact
-320	Number Of People Who Tell You "NO"
80	Said Yes x \$2,000.00 = \$160,000.00

Please Tell Me "NO" !!!

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Memory Jogger

Who comes to mind?

- Co-worker
- Boss
- Partner
- Janitor
- Security guard
- Delivery person
- Administrative staff
- Customer
- Parking attendant
- Landscaper
- Coffee shop
- Personnel manager
- Salespeople
- Boss' boss
- Lunch with
- Competition
- Repair person
- Copier person
- Complainers
- Inspector
- Credit Union/banker
- Fired-up male
- Fired-up female
- Federal Express
- U.P.S.
- Delivers mail
- Lost job
- Will be laid off
- Job hunters
- Dislikes job
- Missed promotion
- Most likable
- Needs part-time job
- Engineer
- New employee
- Time keeper
- Operator
- Payroll
- Contractor
- Mover & shaker
- Preacher
- Nurse
- Dentist
- Doctor
- Principal
- Teacher
- Coach
- Gym
- Therapist
- Hairdresser
- Carpenter
- Mechanic
- Car salesperson
- Gas station
- Police officer
- Painter
- Roofer
- Book store
- Dept. store
- Grocery store
- Convenience store
- Waitress/waiter
- Chef
- Cashier
- Dishwasher
- Hardware store
- Truck driver
- Pharmacist
- Flower shop
- Health spa
- Fast food restaurants
- Toy store
- Dry cleaner
- Student
- Repair person
- Movie rental
- Theater
- Realtor
- Office supplies
- Pizza delivery
- Phone installer
- Pest control
- Bowl with
- Hunt with
- Golf with
- Fish with
- Tennis with
- Ski with
- Soccer with
- Baseball with
- Softball with
- Football with
- Bike with
- Racquetball with
- Swim with
- Jog with
- Firefighter
- Scout leader
- Barber
- Auctioneer
- Photographer
- Guidance counselor
- Musician
- Sister-in-law
- Brother-in-law
- Father-in-law
- Mother-in-law
- Brother
- Sister
- Father
- Mother
- Cousin
- Aunt
- Uncle
- Nephew
- Niece
- Best friend
- Farmer
- Military
- Babysitter
- Sitter's parents
- Neighbors
- Best man
- Maid of honor
- Bartender
- Bridesmaids
- Ushers
- Groomsmen
- Singers
- Plumber
- Plays bridge
- Plays bingo
- Plays poker
- Church
- Plays pool
- Carpool
- Yoga
- PTA
- Hometown
- School reunion
- College annuals
- Optimist
- Eat out with
- Dancing with
- Daycare center
- Park
- From out-of-state
- From out-of-province
- Has a truck
- Plays instrument
- Lifts weights
- Beard
- Little League
- YMCA
- Apt. manager
- Ambitious
- Outgoing
- Enthusiastic
- Trustworthy
- Hard-worker
- Chiropractor
- Nice smile
- Works nights
- Quit smoking
- SCUBA diver
- College professor
- In management
- Does odd jobs
- Works second job
- Mortgage broker

Remember, the people who need your help the most will:

- Be married
- Have kids
- Be homeowners
- Be age 25-55
- Be employed (\$25k+)

- The best leader, manager, friend
- The most successful salesperson, teacher, coach
- The most enthusiastic, ambitious, money motivated

- People who are married/single parent with young children
- People who have a good job, home and car, but want more
- People who are highly motivated and will work hard for their dreams

[illegible]

*Profile : BF - Best Friend M - Mom DA - Dad B - Brother S - Sister SO - Son D - Daughter
U - Uncle A - Aunt C - Cousin W - Work AQ - Acquaintances CH - Church F - Friend

TRAITS: A = Ambitious C = Competitive E = Enthusiastic
M = Money Motivated S = Great People Skills H = Likes Helping People

- The best leader, manager, friend
- The most successful salesperson, teacher, coach
- The most enthusiastic, ambitious, money motivated

- People who are married/single parent with young children
- People who have a good job, home and car, but want more
- People who are highly motivated and will work hard for their dreams

CONTACT LIST

A "good" prospect list will have at least 100 names at all times. It's not who you know that will make you successful, it's who they know.

MARKET

CREDIBILITY

[illegible]

*Profile : BF - Best Friend M - Mom DA - Dad B - Brother S - Sister SO - Son D - Daughter
 U - Uncle A - Aunt C - Cousin W - Work AQ - Acquaintances CH - Church F - Friend

TRAITS: A = Ambitious C = Competitive E = Enthusiastic
M = Money Motivated S = Great People Skills H = Likes Helping People

GAMEPLAN FOR GREATNESS

"The road to success is not a mystery; it is the result of a deliberate, intelligent plan inspired by the desire to reach a goal."



**TOTAL COMMITMENT
IS THE FIRST STEP
TO GREATNESS**

**SETTING
APPOINTMENTS
AND
PROSPECTING**

Prospecting with:

The Language of Success



TOTAL COMMITMENT
IS THE FIRST STEP
TO GREATNESS

Our business has a system, structure, and a strategy that's designed for success! How do we share the greatest opportunity on earth? Through the *Language of Success!*

How to approach people in your natural market:

"I've gotten involved with a great business that offers ownership and as my friend I would like you to come out and see if you see what I see.

(), can I count on you being there? I see this as an opportunity to cash flow a 6-figure income over the next 18-24 months!!"

How to approach people in a cold market:

Prospect with these 4 questions & pick up 10 names per day:

- 1. Are you earning as much money as you'd like?*
- 2. Are you saving as much money as you'd like?*
- 3. Would you like to earn more money?*
- 4. Would you like to save more money?*

Or prospect with these powerful questions:

- 1. Do you know anyone who would like to earn over \$100,000 a year?*
- 2. Do you know anyone who would like to own their own business and keep their present job?*
- 3. Do you know anyone who would like to accumulate \$1 Million for retirement in the next 20 years so they will never have to work again?*
- 4. Do you know anyone who would like to make money asking people these questions?*

Close for phone #:

Let's exchange telephone numbers. I'll give you a call in a day or two so that we can set up a time to get together.

People often ask what we do:

- "I help people get what they want out of life."*
- "I work to take people to places they can't take themselves."*
- "I show people how to have control and freedom of time, with an abundance of cash."*
- "I show people how to save money and get out of debt, and there's a business opportunity involved."*

PROSPECTING SCRIPT

As you go along your day, in the store, getting gas, anywhere you have contact with another person..... This is called the 3 foot rule:

Excuse me my name is _____, my manager is currently expanding his/her business in the Virginia area and he/she is looking for self motivated people who would like to earn an extra \$20k to \$40k per year, I was wondering if you could use the extra money or do you know of anyone who could use the extra money or someone who's interested in a career change.

Yes---ok, let's exchange numbers and I will have my manager call you in the next few days.

What is it---It's the Largest Marketing Financial Services Organization in North America and like I said he/she's looking for people who would like to increase their cash flow.

OR

Hi my name is _____ I was wondering if you keep your options open to increase your cash flow..... Great I'm a self employed business owner and I was wondering if you could use an extra \$1,500 - \$2,000 a month part time. Great let's exchange numbers and I will give you a call in a few days.

MARKETING

YOU MUST LEARN HOW TO MARKET YOUR BUSINESS

UNITED STATES ARMY: BE ALL YOU CAN BE

UNITED STATES NAVY: IT'S AN ADVENTURE

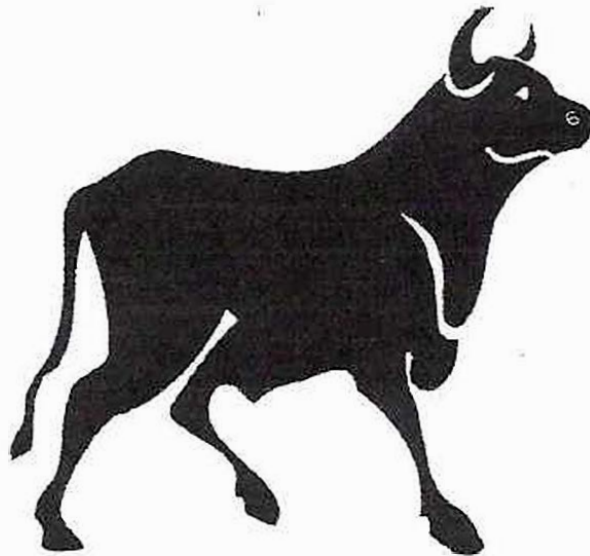
UNITED STATES MARINES: LOOKING FOR A FEW GOOD MEN

NONE OF THEM SAY: JOIN US, WE WILL SEND YOU THROUGH 8 TO 10 WEEKS OF BASIC TRAINING AND THEN SEND YOU TO IRAQ OR AFGHANISTAN AND HAVE YOU DEFEND OUR COUNTRY IN WAR. YOU MAY COME BACK HOME SERIOUSLY INJURED OR DEAD.

So, Do Not Destroy Your Business By Not Understanding How To Market It. We Will Teach You How To Market Yourself And Your Business.

DON'T BE BULL HEADED!

- DON'T GET ON THE PHONE



- DON'T TALK WITH PEOPLE ABOUT PFS

WITHOUT YOUR TRAINER!

We want to help you protect your natural market.
I need you to commit to this.

LAW OF LARGE NUMBERS

The key to recruiting and developing clients is to See The People.
You get paid to be in front of people. You need to consistently see at least 8 people each week, but it takes work.

65 PHONE CALLS

32 ANSWERS

16 APPOINTMENTS

8 APPOINTMENTS KEPT

5 FNA'S/DIMES

3 CLIENTS

2 RECRUITS

MONTHLY PERSONAL & TEAM PRODUCTION

\$5,000 PERSONAL PRODUCTION

\$5,000 TEAM PRODUCTION

8 RECRUITS

4 CODES

10 -15 MUTUAL FUNDS/ANNUITIES

10 - 15 AUTO/HOME

8 PLPP

4 SENIOR HEALTH

***BY DOING THIS YOU WILL MAKE \$, SAVE \$
AND BUILD A BUSINESS***



HOW TO SET APPOINTMENTS

The key to appointment setting is to ask the right questions and remain in control of the conversation. Be Excited! Keep it Brief! Practice so you sound natural!

Ask for Appointment

WEEKDAYS	OR	WEEKENDS	WHICH WOULD BE BETTER?
EARLY IN THE WEEK OR LATER IN THE WEEK?		SATURDAY <u>OR</u> SUNDAY	WHICH WOULD BE BETTER?
EARLY - MON. OR WED.? LATER - THURS <u>OR</u> FRI.?		AFTERNOON <u>OR</u> EVENING	WHICH WOULD BE BETTER?
EARLY AROUND 6:00 <u>OR</u> LATER AROUND 4:00?		EARLY AROUND 2:00 <u>OR</u> LATER AROUND 8:00?	WHICH WOULD BE BETTER?
		WOULD 6:00 <u>OR</u> 8:00 BE BETTER?	WHICH WOULD BE BETTER?

Confirm time and date and send thank you note/text to tie down appointment.

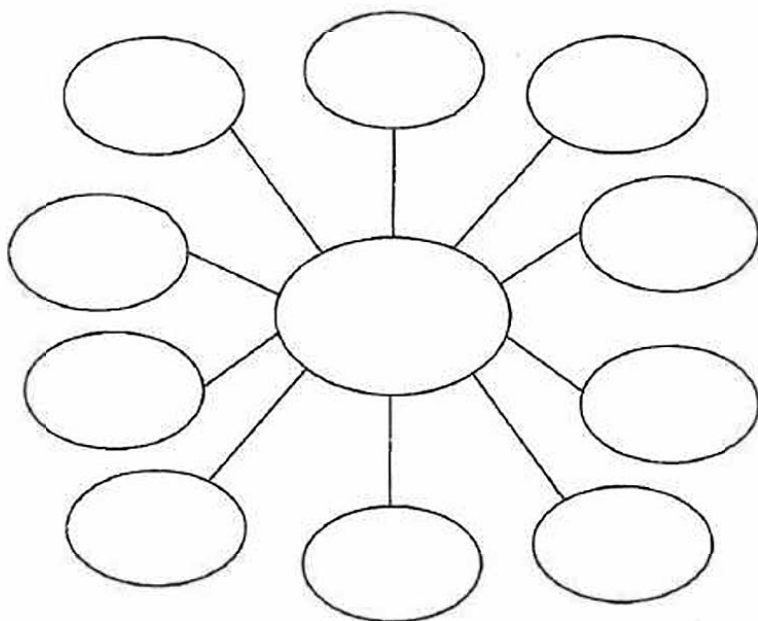
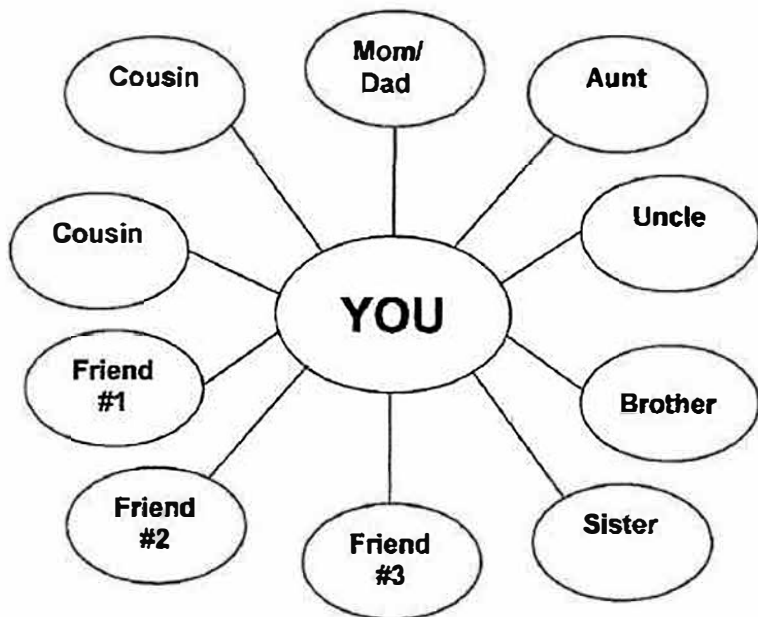
Keys:

- Only give a choice to two (2) appointment times.
- Use "pencil in" approach to avoid put-offs.
- Don't be afraid to ask for an immediate appointment.
- Your job is to set a definite appointment time not to sell over the phone.
- Know the answer to "What is it?"

ANSWER TO "WHAT IS IT?"

"IT INVOLVES SAVING MONEY AND GETTING OUT OF DEBT, AND
THERE IS A BUSINESS OPPORTUNITY INVOLVED, SO WOULD _____
OR _____ BE BETTER?"

INTRODUCING THE CRUSADE



Setting Appointments With Your Field Trainer

You will say: "HELLO, (*prospects name*), THIS IS (*new teammate*), I'VE GOT A FRIEND ON THE PHONE THAT I WOULD LIKE YOU TO MEET; his/her name is _____." (The Field Trainer proceeds to introduce him/herself)
The new Teammate should not say any more.

Your Upline PFA says the rest:

"HELLO (____), THE REASON WE CALLED, IS THAT (*New Teammate*) TOOK A LOOK AT A BUSINESS OPPORTUNITY, GOT EXCITED AND DECIDED TO GET INVOLVED ON A PART-TIME BASIS, THE REASON WE'RE CALLING YOU IS TO SET A TIME WHEN WE CAN GET TOGETHER, SHARE IT WITH YOU AND GET YOUR OPINION. WHEN WE GET TOGETHER WE BASICALLY NEED 3 FAVORS; A COLD GLASS OF WATER, FOR YOU TO TAKE YOUR CHECKBOOK AND LOCK IT UP, AND TO KEEP AN OPEN MIND. IS THAT FAIR ENOUGH? WOULD (*suggest a day and time*) BE GOOD FOR YOU?"

"GREAT, PULL OUT YOUR CALENDAR AND PUT ME DOWN FOR _____ am/pm AT _____. SEE YOU THEN."

Remember, the less you say the better!

> If the new prospect calls you back to ask, "What is this about?" Tell them that "it's about saving money, getting out of debt, and there's a business opportunity involved." Or "I don't know all the particulars because I am being trained. I do know that I am very excited about the possibilities and my trainer will explain everything to you when we see you _____ at _____."

INTRODUCING THE OPPORTUNITY

NEW RECRUIT SCRIPT

"Hello Bob this is (your name), how have you been? (Wait for answer) That's great!"
"Look, the reason I called is that I have a great business idea and I want to talk to you about being one of my business partners. I need to get together with you within the next 24 to 48 hours for about 30 minutes."

"Is (tomorrow) at (time) or (next day) at (time) better?"

(If they ask what it is about?)

Answer – "That's why I need to get with you in the next 24 to 48 hours! Would _____ at _____ be good?"

DON'T TELL THEM ANYMORE!!!!

TOP 10

BUSINESS PARTNERS

NAME	PHONE #	APPT DATE/TIME	IN or OUT	\$124 PAID
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

BUSINESS OVERVIEW SCRIPTS

THESE ARE THE 1, 2 OR 3 POINTERS ON A NEW RECRUITS PROSPECT LIST THAT YOU FEEL SHOULD BE INVITED TO A BUSINESS BRIEFING INSTEAD OF SPENDING TIME DOING A KT OR STEAMING.

- 1. YOU CAN HAVE THE NEW RECRUIT INTRODUCE YOU OVER THE PHONE BY SAYING:**

HELLO _____ THIS IS _____ I HAVE A FRIEND ON THE PHONE I'D LIKE YOU TO MEET, HIS NAME IS COLUMBUS.

- 2. OR YOU CAN JUST PICK UP THE PHONE AND INTRODUCE YOURSELF:**

THEN YOU SAY:

_____, MY NAME IS COLUMBUS POLLARD AND I AM A SELF EMPLOYED BUSINESS PERSON (OR I AM A BUSINESS OWNER) LOOKING FOR SOME SHARP PEOPLE. YOUR _____ (COWORKER, COUSIN, FRIEND, SISTER, ETC) TELLS ME YOU ARE THE TYPE OF PERSON THAT I AM LOOKING FOR. _____ SAYS THAT YOU ARE A VERY _____ (ENTHUSIASTIC, AMBITIOUS, MOTIVATED, OR WHATEVER QUALITY THEY HAVE) PERSON IS THAT RIGHT? WFA

THE PURPOSE OF THIS CALL IS TO SET A TIME WHEN YOU AND I CAN MEET. _____ CAN YOU USE SOME PART-TIME INCOME (AN EXTRA \$15 TO \$20K A YEAR)? WFA YOU CAN, FANTASTIC!!! CAN YOU FREE UP SOME TIME THURSDAY EVENING AROUND 7PM FOR US TO GET TOGETHER? (WFA) GREAT!!! WE CAN MEET AT MY OFFICE AT 7PM, I WILL BE DOING A BUSINESS BRIEFING THAT YOU CAN SIT IN ON AND AFTER THE BRIEFING YOU AND I CAN GET TOGETHER OVER A CUP OF COFFEE OR TEA AND I WILL ANSWER ANY QUESTIONS THAT YOU HAVE, OKAY.

WHAT IS IT?

I SHOW PEOPLE HOW TO SAVE MONEY AND GET OUT OF DEBT AND BASED ON WHAT _____ SAID ABOUT YOU, YOU WILL BE GREAT IN MY BUSINESS.

Text Messaging Scripts

Apple Users: Download Canned App to store these messages in your phone.
Android Users: Save directly in your "quick text" or "quick reply"

New Associate Text (*Fast Start Recruiting*)

I just got started working with a great company. They are expanding and looking for more sharp people and I thought you might qualify. I listed you as someone who may be interested, Lookout for a phone call from

_____@_____.

New Associate Text (*Fast Start Training*)

I just listed your name as a character reference for a financial firm I just started working with. Be on the lookout for a phone call from

_____@_____. Say nice things!

S.T.E.A.M. Text (*Interviews/Prospecting*)

Hey, I just met with someone who works with a financial firm. I was asked if I knew anyone that was hardworking and very ambitious and may be open to part-time or fulltime work and I thought of you. Be on the look out for a call from _____@_____.

Referral Text (*Sent from Client(s) to Referrals*)

I sat down with a financial coach who enhanced the way I view my finances. As a personal favor to me, please take a 5 minute phone call from

_____@_____.

Text Message for New Recruit Setting Up interview appointment (1-3pointers)

Hey I just got a new position and they are looking for some highly motivated and hardworking people and I recommended you.

What is the company? What do they do? How much do they pay?

It's a nationwide financial services company that is expanding right now in our area ... All I know is they might be looking for some sharp people and I thought you might be a good candidate. Since _____ is the manager in charge of expansion, I'd rather have her/him explain the details ... You can also can them at _____. Talk to you later

Do you need any experience, degree, or a certain background?

The main thing they are looking for is good people with great work ethic, that's why I thought of you ... since _____ is the manager in charge of expansion I'd rather have her/him explain the details ... You can also call them at _____. Talk to you later

Did you quit your other job? Have you started yet? How is it going for you?

I am excited working with _____! Get some information for yourself and set up a time to meet with her/him if you can, but I have a feeling you will be just as impressed as I am! Talk to you later

I just set up an interview with your boss, now what?

GREAT! Thanks for letting me know. Let's touch base after you meet with _____, and make sure you keep your appointment or contact her/him if you have to change the time. Talk to you later

I just set up an interview with your boss, now what?

Awesome! I am planning to be there also, so I look forward to seeing you guys then! Since I am still early in my training if you have any questions just give _____ a call. Talk to you later.

Interview Script- SMILE

Hello may I speak to Mr./Mrs. (first name, last name) please. (Wait)

Hi, this is _____ I was actually calling to set up an (high pitch voice) INTERVIEW with you, if you were still looking for something on a full or part time basis. (Wait)

Yes

Great, what is your schedule like today and tomorrow? (Wait) Ok, well I have either Friday at 4:30pm or Saturday at 10am available, which one works best?

Ok, I will reserve your slot for _____. Thank you Mr./Ms. (last name), we look forward interviewing with you. Oh, before I forget, you may bring two people with you to the interview.

What is it?/What positions?

Well, I am a recruiter, and we represent over 20 different companies. Most often the companies are looking to fill positions for marketing, trainers, and leaders.

The best thing to do is to come in and meet with one of our recruiters, and based on your previous background experience and where your interests lie, we match you with the appropriate company. How does that sound? (Wait) (go to "yes script")

How did you get my name?

I am not sure if it was Monster, Career Builder, Yahoo, Indeed, or word of mouth, but are you still looking for something on a full or part time basis? (go to "yes" script)

What do I need to bring?

You don't have to bring a resume, because we are going to fill out some paperwork when you get here, but do be thinking about your five references.

No

Ok no problem, who do you know that is looking for something on a full or part time basis?

I don't know anyone

Ok, no problem, is it alright if I text you my contact information in case you come across someone in the future that may be looking for something on a full or part time basis?

(wait) Thank you so much for your help. Enjoy your day Mr./Ms. (last name).

INDIRECT RECRUITING SCRIPT

CAN I SPEAK WITH _____ ? _____ THIS IS COLUMBUS POLLARD, A FRIEND OF YOURS (Referrer) PASSED YOUR NAME ALONG TO ME. YOU KNOW (Referrer) RIGHT?

(Referrer) FELT LIKE WE SHOULD MEET, I'M A **RECRUITER IN CHARGE OF EXPANSION** FOR MY COMPANY AND I'M LOOKING FOR A FEW PEOPLE TO MAKE AN **EXTRA \$25,000 P/T WITH SIX FIGURE POTENTIAL**.

(Referrer) TOLD ME YOU WERE KIND OF **AMBITIOUS** AND USUALLY **KEEP YOUR OPTIONS OPEN**, IS THAT TRUE?

OK, tell me a little about yourself...

- What do you do now? How long?
- What do you like best about what you do?
- What are a couple of things you would change?
- If you were going to make a major decision in your life, would there be anyone else involved in making that decision?

_____, YOU SOUND LIKE SOMEONE I'D LIKE TO MEET ...

Corporate Overview: Would you be available for a DAYTIME INTERVIEW or would TUESDAY EVENING be better?

You'll be attending a CORPORATE OVERVIEW initially and IF it peaks your interest at that point, we will schedule a more formal 1 on 1 interview.

Coffee Appt: I don't know if it's for you or not or even if you'd QUALIFY, but I'd like to sit down over a CUP of COFFEE and discuss whatever possibilities that may exist. Do you typically get a LUNCH BREAK or an OFF DAY? What does _____ look like for you?

WHAT COMPANY? PFS (PRIMERICA).

WHAT DO YOU DO? WE SHOW PEOPLE HOW BANKS, CREDIT UNIONS, SAVINGS & LOANS INSURANCE AND MORTGAGE COMPANIES HAVE BEEN TAKING ADVANTAGE OF MIDDLE INCOME AMERICANS. But what we're looking for is not so much experience in our field, but more or less the intangibles ... you know, people skills, management skills, leadership skills. Would you say that you are skilled in those areas?

BY THE WAY, I know sharp people usually know other sharp people and I'm working against a deadline. I have to hire 5 people in the next 2 weeks ... Who do you know that is **AMBITIOUS** that may be interested in making an extra \$25,000 P/T with Six Figure Potential? What do they do for a living? May I use your name?

Referral System

Selling and recruiting are "two sides of the same coin." Without a steady stream of qualified leads, success in either area is impossible. Referral System teaches you to compile 10 or more referrals from each client presentation. As you practice the system, your efforts will multiply themselves many times over, creating a never-ending warm market.

REFERRALS
REFERRALS
REFERRALS

CONTACTING REFERRALS: HAPPY CLIENTS SCRIPT

Hello, may I speak to John please.

_____ my name is Columbus Pollard and your (best friend, brother, sister, coworker, etc) _____ Sam insisted that I give you a call. I was able to share some information with Sam and his wife that drastically improved their financial situation and they insisted that I share the information with you. I took it upon myself to put together a packet of information for you and your spouse and I was calling to find out which would be a better day to drop off the packet, Wednesday or Thursday? WFA

IF THEY ASK YOU TO LEAVE IT AT THEIR DOORSTEP OR MAIL IT TO THEM

Let them know that you can't do that because there are a couple of pages you need to explain to them so that they will understand all the information in the packet. Let them know that all you need is 20 minutes to drop it off.

What is it: (pick 1 or 2 to tell prospect)

- I showed them how to have 3 to 4 times more in income protection.
 - I showed them how to get out of debt sooner and cut 7 to 10 years off their mortgage with no additional monies.
 - I showed them how to have thousands of dollars more at retirement.
 - I showed them how to make an extra \$15k to \$20k a year part-time.
- That's why they insisted I call and pass this information on to you. So, would Wednesday or Thursday be a better day?

Client Asks: "What Is It?"

"We show people how to save money, get out of debt, and there is a business opportunity involved."

Client Says: "I'm Just Not Interested."

"(Third party) wasn't interested either. But after I took a few minutes to explain it to him, he said it was totally different from anything he had ever heard, and was so impressed with the benefits that he asked me to give you a call and at least quickly review it with you and (spouse). I told him I'd be glad to. Which would be a better time for you? 7:00 or 9:00 (day)?"

Client Says: "I'm Still Not Interested."

"Oh, did (third party) explain the concept in total detail to you and (spouse)? (Answers.) Okay, because after I took a few minutes to explain it to them, they both said two things. (1) It is completely different from anything they've ever heard; and (2) instead of them explaining it to you, they wanted me to give you all the information. Which would be a better time for you? 7:00 or 9:00 (day)?"

Client Says: "Send Me Some Information."

"Okay, I'd be glad to. In fact, we have a brochure that tells exactly what the concept is. What I'll do (first name) is drop it off so you can review it. Your home address is (number, street), Good! I'll drop it off at 7:00 or 8:00 (day). Which would be a better time for you?"

Client Asks: "What Is It?" cont.

Client Says: "Tell Me About It Over the Telephone."

"(First name), if I could relay that over the phone I would, but it does take about 20 minutes, in person. As (third party) said, it really did save them some money. I promise you're under no obligation whatsoever, so, which would be a better for you? 7:00 or 8:00 (day)?

Client Says: "Call Me Back After the Holidays."

- Answer #1: "I'd be glad to do that. (third party) said you might want to wait until then. But he told me to at least share the concept with you before (holiday). After I've had a chance to meet with you and (spouse), you'll see why. So which would be a better time for you? 7:00 or 8:00 (day)?
- Answer #2: "I'm Just Too Busy. Call Back Later."
"Okay, let's do this. We'll save the complete presentation until after (holiday) and what we'll do now is simply give you a preview of the concept. Then you can decide when you want to get together for the rest of the story. Which would be a better time for you? 7:00 or 8:00 (day)?

PART III: TIPS FOR MAKING THE SYSTEM WORK

1. Practice the system. Use TPRS on each and every call. After you've mastered the program, teach it to others.
2. Stay ahead of the game. If you don't respond to referrals quickly, you'll soon be overwhelmed by the volume the system generates. Share or trade leads with others in your organization if necessary. Just don't let referrals go stale.
3. Spend the time to properly qualify all leads. Quality referrals are absolutely essential. With so many prospects, you won't have time to waste in unproductive calls.
4. Use the system in field training. This is an ideal way to gather referrals for a new recruit whose natural market may be eroded during field training.
5. Utilize the power of the third party. Upon your initial meeting with the referral, the connection you share with the nominator is all you have in common. Use that connection to start building a relationship with the referral.
6. Continue your relationship with the third party after the referral. Share your success stories - and your failures. Ask them to call clients who are reluctant to set an appointment or who have decided not to do business.
7. Don't stop other recruiting activities. Use TPRS to complement activities that your organization may be successfully using.
8. Friendship, curiosity, or "need or greed." Remember: those are the only three reasons a potential client will make an appointment.
9. Avoid high pressure. Clients will more readily provide referrals if they feel you're not going to annoy their family, friends, neighbors or business associates.
10. Always "do what's right." A satisfied client will always be happy to tell others about you and your financial concepts and solutions.

THE "LINKING" SCRIPT

_____ AND _____ WOULD IT BE FAIR TO SAY THAT YOU ARE SATISFIED WITH THE INFORMATION AND THE SERVICES THAT WE HAVE PROVIDED FOR YOU AND YOUR FAMILY? (WFA)

AS YOU KNOW, WE ARE IN THE BUSINESS OF HELPING PEOPLE.

WHO ARE THE MOST IMPORTANT PEOPLE IN YOUR LIFE THAT IF SOMETHING WERE TO HAPPEN TO THEM YOU WOULD BE TORN APART OR JUST TOTALLY DEVASTATED. I'M NOT SAYING THAT SOMETHING IS GOING TO HAPPEN TO THEM OR TRYING TO SPEAK BAD UPON THEM, BUT YOU WOULD WANT TO MAKE SURE THAT THEY AND THEIR FAMILY WERE PROPERLY PROTECTED WOULDN'T YOU? (WFA)

DO YOU BELIEVE THEY HAVE OVER (\$X AMOUNT) OF COVERAGE? WOULD YOU DO THEM A FAVOR AND INTRODUCE THEM TO ME? (WFA) WOULD YOU CALL THEM ON THE PHONE (RIGHT NOW) AND LET ME SPEAK TO THEM?

HELLO _____, I AM SITTING HERE WITH YOUR _____ (BROTHER, SISTER, MOTHER ETC) _____. WE WERE ABLE TO GIVE HIM/HER AND HIS/HER FAMILY (\$X AMOUNT) OF COVERAGE (FOR HALF OF WHAT HE THOUGHT IT WOULD COST OR FOR HALF OF WHAT HE WAS PAYING) TO PROTECT HIS/HER FAMILY. HE/SHE SAID THAT YOU WERE THE TYPE OF PERSON THAT LIKES TO MAKE AND SAVE MONEY, IS THAT TRUE? (WFA) WHAT PART OF TOWN DO YOU LIVE IN? (WFA) GREAT, THAT'S ON MY WAY HOME. WOULD IT BE BETTER FOR YOU AND YOUR SPOUSE IF I CAME BY _____ OR WOULD _____ BE BETTER?

	NAME	RELATIONSHIP	PHONE NUMBER
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
6.	_____	_____	_____

FOR PFA USE ONLY. NOT TO BE USED WITH THE PUBLIC

STEAM SCRIPT TEA/COFFEE

Hello, may i speak with _____ please? _____ this is Columbus Pollard, your name and number was given to me by your (best friend, coworker, cousin, or church member, etc.) _____. You do know _____ don't you? WFA

_____ was telling me that you are the most (enthusiastic, ambitious, or motivated, etc.) person he knows, is that true? He/she also told me that you are a success in your own right and you probably wouldn't be interested in what I do but you could lead me to the type of people that I am looking for.

So, _____ the reason that I am calling is to set a date and time when we can get together for about 20-30 minutes and have a business conversation over a cup of tea/coffee so I can share with you what I do and the type of people that I am looking for. _____, would _____ or _____ be better for you to have that 20-30 minute business conversation?

What is it?

I (own/work with) a (marketing company/6 figure earner that owns his/her own marketing company) and we show people how to save money and get out of debt. I am not really looking for people that have experience in the financial arena. I am looking for people that have management skills, people skills and leadership qualities. The type of qualities and skills that _____ said you have.

KEYS

TEA/COFFEE APPOINTMENTS ARE NEVER TO BE DONE AT THE OFFICE OR AT THAT PERSONS HOME (ALWAYS IN A NEUTRAL LOCATION....STARBUCKS, PANERA BREAD, MC-DONALDS).

YOU WANT TO GIVE A BRIEF PRESENTATION (REFRIGERATOR A/B, RULE OF 72 / CASH FLOW QUADRANT, WHOLE LIFE VS TERM).

THE OBJECTIVE OF THE APPOINTMENT IS TO GET MORE NAMES NOT TO SELL PRODUCTS TO THEM.

" _____ SAID YOU COULD LEAD ME TO THE TYPE OF PEOPLE THAT I'M LOOKING FOR. CAN YOU DO ME A FAVOR? I WOULD LIKE FOR YOU TO PLAY A GAME WITH ME."

WHO'S THE 1ST PERSON THAT COMES TO MIND WHEN I SAY AMBITIOUS? THE NEXT PERSON? WHO ELSE?

WHO'S THE MOST ENTHUSIASTIC PERSON THAT YOU KNOW?

WHO'S THE BEST TEACHER?

WHO'S THE BEST SALES PERSON - HAS THE BEST PERSONALITY?

WHO'S THE MOST COMPETITIVE/MONEY MOTIVATED?

"WOULD _____ BE OFFENDED IF I CALLED AND TOLD THEM THAT YOU SAID THEY WERE THE MOST AMBITIOUS PERSON THAT YOU KNOW?" WHAT'S THE BEST NUMBER TO REACH _____?"

"BY THE WAY, WHO'S HELPING YOU WITH YOUR FINANCIAL INDEPENDENCE?"

Rep: _____

Date: _____

Referred by: _____

S.T.E.A.M

I know you're not interested, but tell me the top people who come to mind.

Ex. Whose the most "enthusiastic" person you know? Whose the 2nd most "enthusiastic"? Whose the 3rd?

S.alesperson non-pushy ⁽⁵⁾	Telephone (cell pref)	Status	Relationship
1.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
2.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
3.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
T.eacher ⁽⁴⁾	Telephone (cell pref)	Status	Relationship
1.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
2.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
3.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
E.nthusiastic ⁽¹⁾	Telephone (cell pref)	Status	Relationship
1.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
2.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
3.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
A.mbitious ⁽²⁾	Telephone (cell pref)	Status	Relationship
1.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
2.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
3.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
M.oney Motivated ⁽³⁾	Telephone (cell pref)	Status	Relationship
1.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
2.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
3.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	

Beneficiary/Emergency Contact

One of the challenges in the life insurance industry is unclaimed death benefits. Our company is very proactive and we put a system in place that your beneficiary will know what to do in event something happens to you. We will not share the amounts with them but will deliver this certificate you're signing so they will have our contact information.

Who's the person that if you get stranded on the side of the road, they will stop what they're doing and come help you?

If you were robbed and needed some cash, who will (without any hesitation) help you out?

Going Back To Old Clients

In recent research, one of the challenges in the life insurance industry is unclaimed death benefits. We put a system in place so that doesn't happen to our clients. I need to come get your signature on the beneficiary contact certificate.

NBC News How to find unclaimed life insurance benefits
Thursday Mar 21, 2013

<http://dailynightly.nbcnews.com/news/2013/03/21/17404998-how-to-find-unclaimed-life-insurance-benefits?lite>

Scheduling a Financial Independence Party (FIP)/Dinner

Host Name: _____

Dinner Date _____ Day _____ Time _____

Coaching on Dinner & Financial Game Plan Appointment (Usually 1 week before Dinner)

Date _____ Time _____

HOST CHECK LIST

Set a date & time/within the next 7 – 10 days (2 weeks at the most)

*The Best Time to have a Dinner/Cookout is ANYTIME!!!!

Start Inviting at least 10 – 20 couples; (see script on Invitation Idea to a Dinner)
(1/2 of who you confirm the night before will show, see below)

Plan Meal. Keep it simple. Anything will work if full meal. Examples are:

(Spaghetti, bag of salad, drinks, dessert)

(Hamburgers & hot dogs, chips, drinks, dessert)

(Chicken, potatoes, vegetable, drinks, dessert)

(Lasagna, bag of salad, drinks, dessert)

! Use paper plates, cups, plastic dinnerware so cleanup is quick.

! Desserts should be cake, pie, cheesecake, something other than cookies. Hide the dessert.
(Eat 1st, then short commercial (6 page) then bring in dessert while booking other
cookout/dinners & appointments)

Examples:	# You Invited week before _____	24	12	6
	Called back night before dinner (confirmed) _____	12	6	3
	The number that will show _____	6	3	1

(This is an example of the number of couples to expect. Average of 2000 dinners)

Presenter name: _____

Phone: _____ Cell: _____

Invitation Idea to a Dinner or Cookout

Hey, what are you guys doing _____ night. We are going to have a Dinner/Cookout.
(day of dinner)

I would like to know if _____ can come?
(you & spouse)

After we eat I have this friend who is going to show us some ideas about getting out of debt & becoming Financially Independent. It will be a lot of fun, we will eat at _____ (time). See you then.

Coming After 1 st Call	Coming Night Before	Name	Home Phone	Cell Phone
		1.		
		2.		
		3.		
		4.		
		5.		
		6.		
		7.		
		8.		
		9.		
		10		
		11		
		12.		
		13.		
		14		
		15.		

Call the night before dinner and say:

Hey _____ just wanted to remind you guys about tomorrow night, we didn't want to overcook or undercook, you guys are still coming?

If they say they are not going to be able to, then go ahead & invite them to your next dinner for week later or set one on one appointment that is good for you & them. (Don't worry about upline schedule, someone good will be able to go with you).

Grand Opening Checklist

Complete New Recruit Fast Start Plan (Top 25 Name List - Set Appointments/Grand Opening)

1. Schedule Grand Opening based on Base Shop Event Schedule
2. Create Evite and send it to Top 25 name list along with special guests:

Sample:

Hey family and friends: I have started a new business in the Financial Education arena and I would love to get your support in this new endeavor! I am having an official GRAND OPENING at our office on (Day):_____ Date:_____ @ Time:_____. The address is 4901 Dickens Road, Suite 103, Wilton Park 1, Richmond, VA 23230. This is a special event and seating will be limited. Please RSVP so that I can get an accurate guest count. Someone from our team will call 24-48 hours before the event to confirm your attendance. Refreshments will be served! Doors will open at _____ and the program starts at _____sharp. I look forward to see you on_____.

3. Call entire guest list before event to confirm that they received Evite along with confirming RSVP attendance.
4. At the Grand Opening - Set the environment with GREAT MUSIC! MIX and MINGLE!
5. Use RVP approved Grand Opening presentation:
Customize title slide with new recruits name and photo
Introduce all recruits who are having Grand Openings
6. Speaker will bring excitement and energy while covering the 5 areas that help is needed.
7. Have New recruits introduce their guests. Speaker will come back up to do "Final Thoughts and Thank You" along with instructing all guests to fill out Grand Opening Questionnaire.
8. MUSIC, MIX and MINGLE:
Gather up Questionnaire forms from all the guests
Answer questions and schedule follow ups

Grand Opening Questionnaire

You were invited by: _____ Your Name: _____

Cell Phone #: _____ Email: _____

Are You Married? Y ___ N ___ Do You Have Children Under Age 25? Y ___ N ___

Select the statements below that best represents your interest level in our business.

- I am interested in becoming an RVP/ Franchisee _____
- I am interested in making part-time income _____
- I am interested in becoming a client _____
- I am interested in helping with referrals _____
- I am not interested _____

Referrals

Who can you think of that's married?

Name _____	Phone _____	Relationship _____
Name _____	Phone _____	Relationship _____
Name _____	Phone _____	Relationship _____

Who can you think of that has children under age 25?

Name _____	Phone _____	Relationship _____
Name _____	Phone _____	Relationship _____
Name _____	Phone _____	Relationship _____

Who can you think of that's ambitious or that's money motivated?

Name _____	Phone _____	Relationship _____
Name _____	Phone _____	Relationship _____
Name _____	Phone _____	Relationship _____

Who can you think of that can use part-time income?

Name _____	Phone _____	Relationship _____
Name _____	Phone _____	Relationship _____
Name _____	Phone _____	Relationship _____

Who can you think of that would be a good RVP/Franchisee?

Name _____	Phone _____	Relationship _____
Name _____	Phone _____	Relationship _____
Name _____	Phone _____	Relationship _____

Follow up date and time _____

GAMEPLAN FOR GREATNESS

"The road to success is not a mystery; it is the result of a deliberate, intelligent plan inspired by the desire to reach a goal."



**TOTAL COMMITMENT
IS THE FIRST STEP
TO GREATNESS**

Which Would You Buy?



Refrigerator A

- \$4,000 price tag
- 36 year guarantee
- \$4000 back 36 years later



Refrigerator B

- \$2,000 price tag
- 36 year guarantee
- \$0 back 36 years later

If you had \$4000, which refrigerator would you buy?

A
Money Back

or

B
Saves You \$2000

The Rule of 72

Divide your interest rate into 72 to find the approximate # of years it takes for money to double.

Years	4%	6%	12%
0	\$2,000	\$2,000	\$2,000
6			\$4,000
12		\$4,000	\$8,000
18	\$4,000		\$16,000
24		\$8,000	\$32,000
30			\$64,000
36	\$8,000	\$16,000	\$128,000

Now Which Refrigerator Would You Buy? A or B?

This table serves as a demonstration of how the Rule of 72 concept works from a mathematical standpoint. It is not intended to represent an investment. The chart uses constant rates of return, unlike actual investments which will fluctuate in value. It does not include fees or taxes, which would lower performance. It is unlikely that an investment would grow 10% or greater on a consistent basis, given current market conditions. For internal use only

FUNNY BANKING RULES

1. -0- BALANCE (WITHIN FIRST 1-3 YEARS)
2. 1% TO 4% (INTEREST EARNED ON ACCOUNT)
3. CHARGE YOU 5% TO 10%
(TO BORROW YOUR OWN MONEY)
4. 6 MONTHS (BANK CAN HOLD YOUR MONEY)
5. KEEP YOUR MONEY (WHEN YOU DIE)

X _____
X _____

1. WOULD YOU SIGN OFF ON SOMETHING LIKE THIS?
2. WOULD ANYONE KNOWINGLY SAVE MONEY IN A PLACE LIKE THIS?
3. IF YOU HAD MONEY IN A PLACE LIKE THIS WOULD YOU WANT TO KNOW ABOUT IT?
4. IF YOUR FRIENDS AND FAMILY HAD MONEY IN A PLACE LIKE THIS, DO YOU THINK THEY WOULD WANT TO KNOW ABOUT IT?
5. WOULD YOU BE UPSET IF YOU FOUND OUT YOU HAD MONEY IN A PLACE LIKE THIS? IF YOU COULD MOVE IT WOULD YOU?

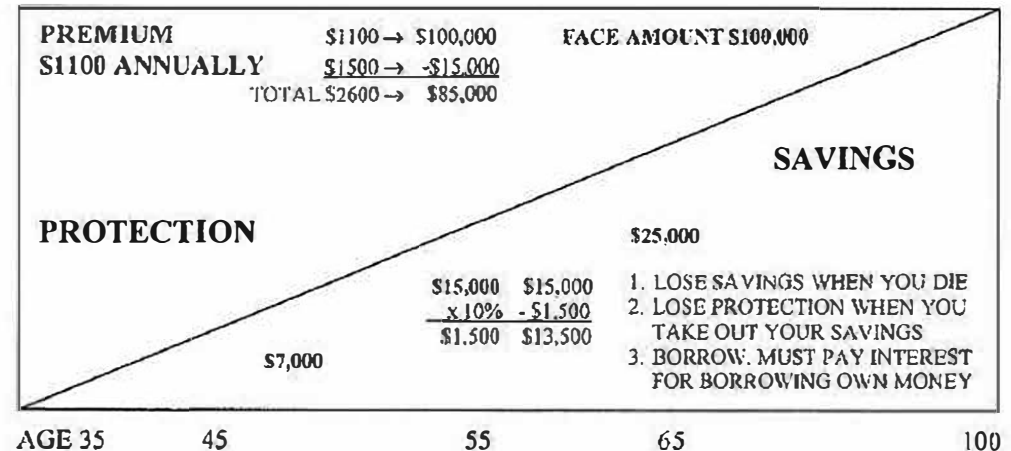
THERE IS CURRENTLY OVER \$400 BILLION IN ACCOUNTS LIKE THIS (40/1) (EVERYTIME WE REPLACE 1 THE INDUSTRY WRITES 40)

YOU PAY FOR:

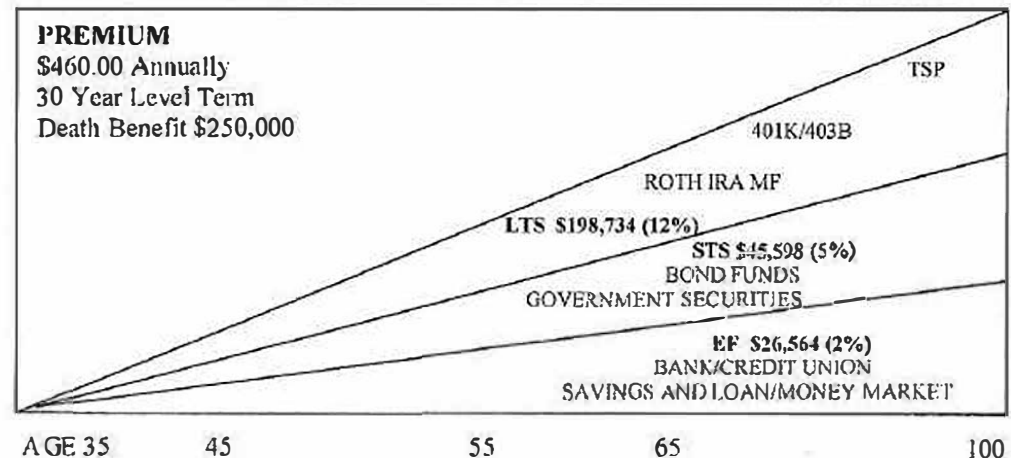
1. PROTECTION → FACE AMOUNT OR DEATH BENEFIT
2. ACCUMULATION/CASH VALUE → SAVINGS
3. RETIREMENT INCOME → WHENEVER YOU RETIRE

THE PROBLEM IS: YOU CAN ONLY EXERCISE ONE AT A TIME

WHOLE LIFE



TERM LIFE/SAVES YOU \$640.00 ANNUALLY SAVE OR INVEST THE DIFFERENCE OUTSIDE YOUR POLICY



The Theory of Decreasing Responsibility

How Life Works

In the early years, you may need a lot of coverage...

Today

1. Young children
2. High debt
3. House mortgage

Loss of income would be devastating

In the early years, you don't have money...

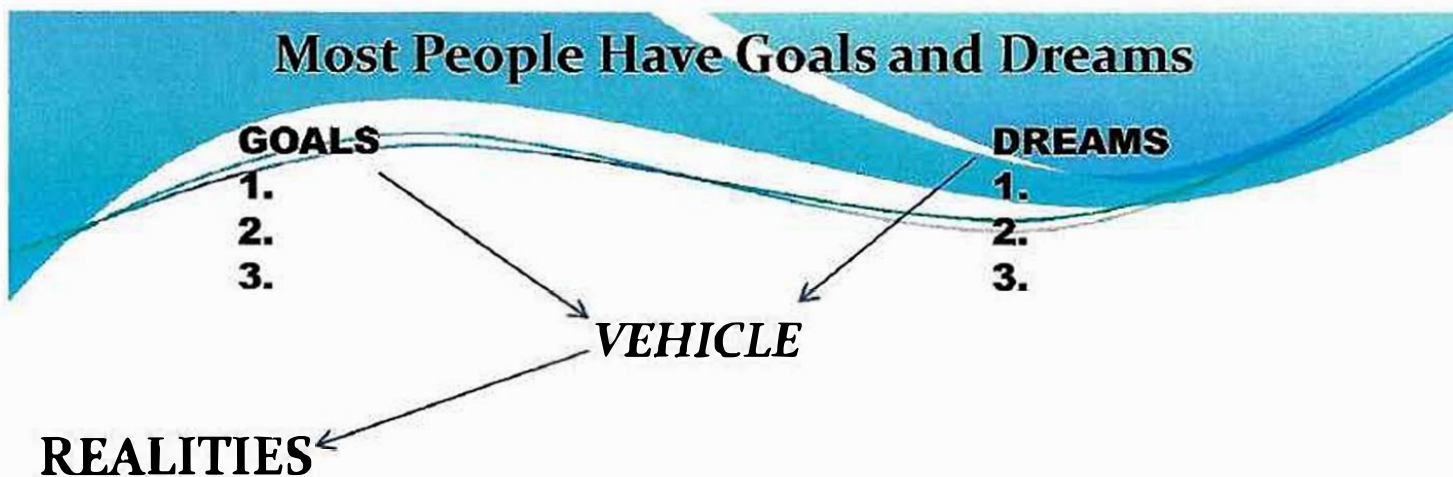
In the later years, you better have money.

At Retirement

1. Grown children
2. Lower debt
3. Mortgage paid

Retirement income needed

In the later years, you may not.



•NO VEHICLE → Dreams Turn In To Nightmares

•CURRENT VEHICLE →

CORPORATE AMERICA PYRAMID

*90% of people
Retire Broke*

P
VPVPVP
MMMMMM
SSSSSSSSSS
EEEEEEEEEEEE

They have a limited amount
of positions at the top.

Only thing illegal about a pyramid is if there is only money involved. As long as there is a product or a service being provided then it is not illegal.

Where are you at on the corporate pyramid? Do you want to make more money? How do you get more money? Pay raise or promotion, right? Since there are only so many positions that means that someone has to retire, die, quit, or get fired. So in order for something good to happen to you, something negative has to happen to the person above you. So you probably, subconsciously walk around thinking, I hope my boss dies, I hope he/she quits, I hope he/she get's fired. Don't let his/her son or daughter just graduate from Harvard or Yale, they start out in management so that knocks you out of the system. Corporate America always has a reason why You can't get a promotion.

ENTREPRENEUR -- Upside Down PYRAMID

GED OR PHD

*It doesn't matter whether
you have a GED or a PHD,
everyone starts off at the
same position.*

\$\$\$\$\$\$\$\$\$\$\$\$
\$\$\$\$\$\$\$\$
\$\$\$\$\$\$\$
\$\$\$\$\$
\$\$\$
\$\$

We have an
unlimited amount
of positions at the
Top.

GAMEPLAN FOR GREATNESS

"The road to success is not a mystery; it is the result of a deliberate, intelligent plan inspired by the desire to reach a goal."



**TOTAL COMMITMENT
IS THE FIRST STEP
TO GREATNESS**

GOALS AND COMMITMENTS

For Your Biggest Dreams To Come True YOU Must Have A PLAN!!!

Mark Your Calendar

Now it's time to set your goals and your training schedule. You should plan on attending all meetings during training. Keeping a schedule will help you and your trainer keep track of when you'll be working together each week.

Here are some of the important dates and meetings you and your upline might want to add to your calendar:

- *Opportunity Meeting nights*
- *Fast Start School dates*
- *Next insurance exam dates*
- *Field instruction sales dates*
- *Base shop training dates*
- *Self-study time*
- *First appointment dates*
- *First sales target date*

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
WEEK 1							
WEEK 2							
WEEK 3							
WEEK 4							
WEEK 5					<div>STAY ENGAGED TO YOUR UPLINE!</div>		
WEEK 6							
					<div>STAY COMMITTED TO YOUR GOALS!</div>		

DISCIPLINE:

Do the things that others won't,
So you can live the life others don't

Goals and Commitments

Training Time

Sun

Mon

Tues

Wed

Thurs

Fri

Sat

Select the nights that you will work to complete Field Training (3x3).
_____ (day of week) night _____ pm (time) is our business overview/training night.

WILL YOU AND ARE YOU COMMITTED TO THIS? YES OR NO
WILL YOU ALLOW YOUR TRAINER TO HOLD YOU ACCOUNTABLE
FOR WHAT YOU SAY AND DO? YES OR NO

Specific Goals

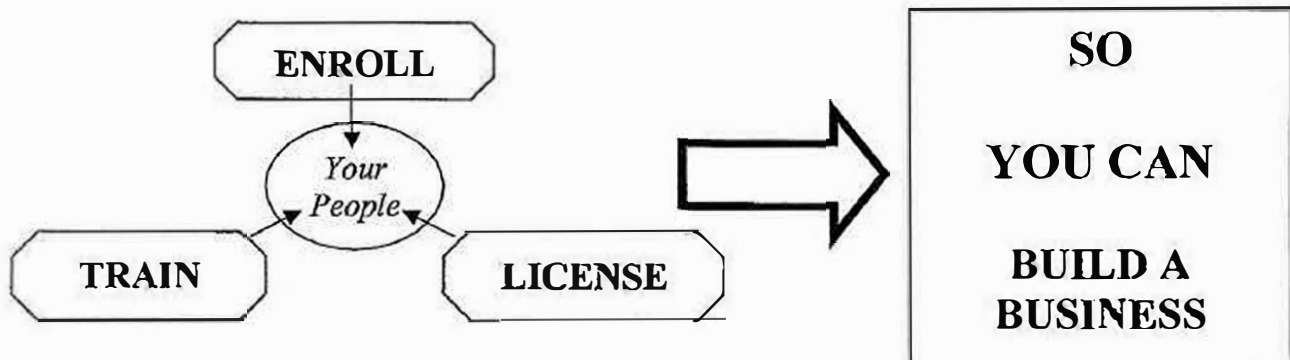
Part-time Income

How much money do you want/need to make each month? \$ _____
What are your compelling reasons for doing the business? (ex: parents, kids)

YOUR CONTRIBUTION

- A► Always Bring People
- B► Be A Student
- C► Cheerlead The System

OUR COMMITMENT TO YOU



Start Date _____ / Recruit Signature _____ End Date _____ / Trainer Signature _____

RVP Signature _____ Date _____

DRILL DOWN ON YOUR GOALS

Top 10 Goals you want to get accomplished in the next 18 -36 months

1. _____	2. _____
3. _____	4. _____
5. _____	6. _____
7. _____	8. _____
9. _____	10. _____

Top 5 Goals you want to get accomplished first

1. _____	2. _____
3. _____	4. _____
5. _____	

Top 2-3 out of the 5 Goals you want to get done first

1. _____
2. _____
3. _____

What's the #1 most important goal out of these 2-3 goals you want to get accomplished in the next 18-36 months:

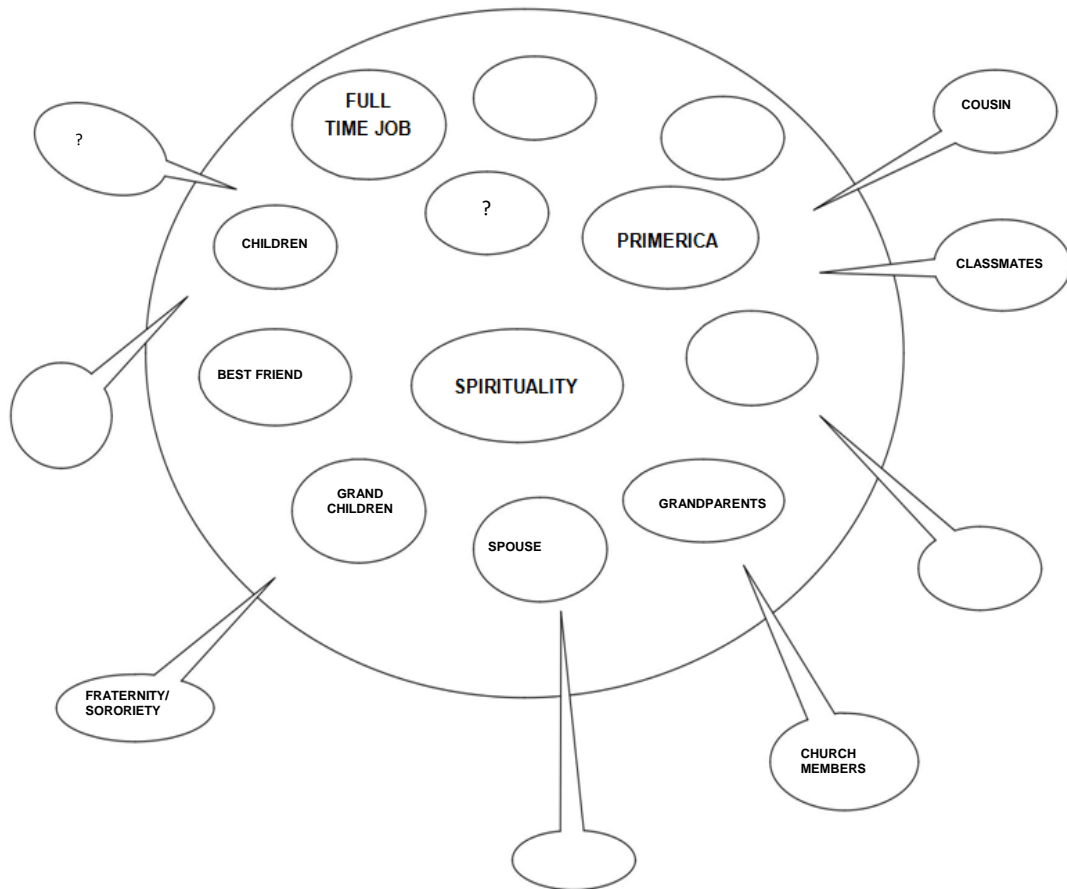
1. _____

What Does It Cost:

FEET

Who gets your **FEET** the next 18 – 36 months?

People on the INSIDE of the circle



Over the next 18-36 months only the people inside your circle should get your **FEET**.

The people or events on the outside of your circle in the next 18-36 months only get text messages, emails and/or telephone calls to satisfy the relationship.

In 18 months you should be able to make \$25k – \$50k while learning the systems and building a business.

In 36 months you should be a \$200k earner.

F E E T

Focus

Effort

Energy

Time

Over the next 18 – 36 months
you can change your life if you draw the circles
and manage your distractions.

Only give your
Focus, Effort, Energy and Time
to who or what you put inside the circle.

*FEET copyrighted by Columbus Pollard - not to be used or copied without permission

7 Steps To Becoming Successful

- GOAL:** _____

START DATE: _____ **COMPLETION DATE:** _____

RESOURCES NEEDED	PROJECTED COMPLETION DATE	ACTUAL COMPLETION DATE
IBA Submitted		
Representative date		
Senior Rep date		
District Leader date		
Division Leader date		
Regional Leader date		
RVP date		
WORK THE PLAN=SUCCESS!!!		
I REVISED OR ELIMINATED THIS GOAL		YES <input type="checkbox"/> NO <input type="checkbox"/>
WHY?		

IF YOUR FEAR FACTOR IS A 5 AND YOUR FAITH FACTOR A 3 YOU WILL NOT WIN. YOUR FAITH FACTOR MUST BE GREATER THAN YOUR FEAR FACTOR. WHAT'S YOUR FAITH/FEAR FACTOR? _____. WHY? WHAT WILL YOU ALLOW TO STOP YOU FROM WINNING?

Pinpoints Activity for Income Desired

Name _____ Solution # _____
Field Trainer Name _____ Solution # _____

There are six important keys to setting your goals:

- 1) YOU MUST DEVELOP A POSITIVE WINNING ATTITUDE!!!
- 2) YOU MUST HAVE A CLEAR CONCISE MENTAL PICTURE OF THE THING ONE SEEKS.
- 3) YOU MUST BELIEVE YOUR DREAM (GOALS).
- 4) YOUR GOALS MUST BE STRETCHINGLY REALISTIC.
- 5) YOU MUST FIND THE RIGHT VEHICLE THAT WILL ALLOW YOU TO GET TO YOUR DREAM AND CREATE GOOD DAILY HABITS.
- 6) YOU MUST HAVE A DEFINITE TIME WHEN YOU MUST REACH YOUR GOALS.

NOW THAT YOU HAVE THE KEYS, WHAT IS YOUR GOAL? _____
WHAT DOES IT COST? _____

STARTING DATE: _____ TARGET DATE: _____

WHAT IS THE NUMBER OF WEEKS TO YOUR TARGET DATE? _____

WHAT IS YOUR CURRENT CONTRACT LEVEL _____ % x 75% = _____

(Assumptions are based on a company average sale of \$720.00 - \$75.00 policy fee)

NOW MULTIPLY \$645 cp X 75% OF CURRENT CONTRACT = AVERAGE ADVANCE COMMISSION PER SALE (AACPS) \$ _____

THE SYSTEM: STP (See The People)

- 1) 8 QUALIFIED REFERRALS/3-WAY CALLS/DROP BY'S
- 2) = 5 APPOINTMENTS OR RECRUITING INTERVIEWS
- 3) = 3 FNA'S/ SCOOPS/DIMES
- 4) = 1 INSURANCE SALE
- 5) FROM EVERY 4 INSURANCE SALES = 1 RECRUIT

THE EQUATION

- 1) TAKE THE COST OF YOUR GOAL \$ _____ ÷: _____ THE NUMBER OF WEEKS TO YOUR TARGET DATE
- 2) = THE AMOUNT OF CASH FLOW NEEDED PER WEEK TO REACH YOUR GOAL.
\$ _____ WEEKLY CASH FLOW NEEDED
- 3) NOW TAKE THE AMOUNT OF CASH FLOW NEEDED PER WEEK ÷: - YOUR (AACPS) = THE NUMBER OF SALES NEEDED PER WEEK TO REACH YOUR GOAL.
WHAT IS THE NUMBER OF SALES NEEDED? _____
- 4) NOW TAKE THE # OF SALES NEEDED PER WEEK x {8,5,3,1)
 - a) 8 Qualified referrals/3 way calls/drop by's x # of sales needed per week = _____
 - b) 5 Appointments or presentations for recruiting x # of sales needed per week = _____
 - c) 3 FNA's /SCOOPS/DIMES x # of sales needed per week = _____
 - d) 1 Insurance Sale x # of sales needed per week = _____

These above weekly totals (a-d) must be averaged each week for you to reach your goal by your target date.

You must manage your activity and monitor it on your weekly calendar.

PFA Signature

Field Trainer Signature

Primerica: Life Cycle

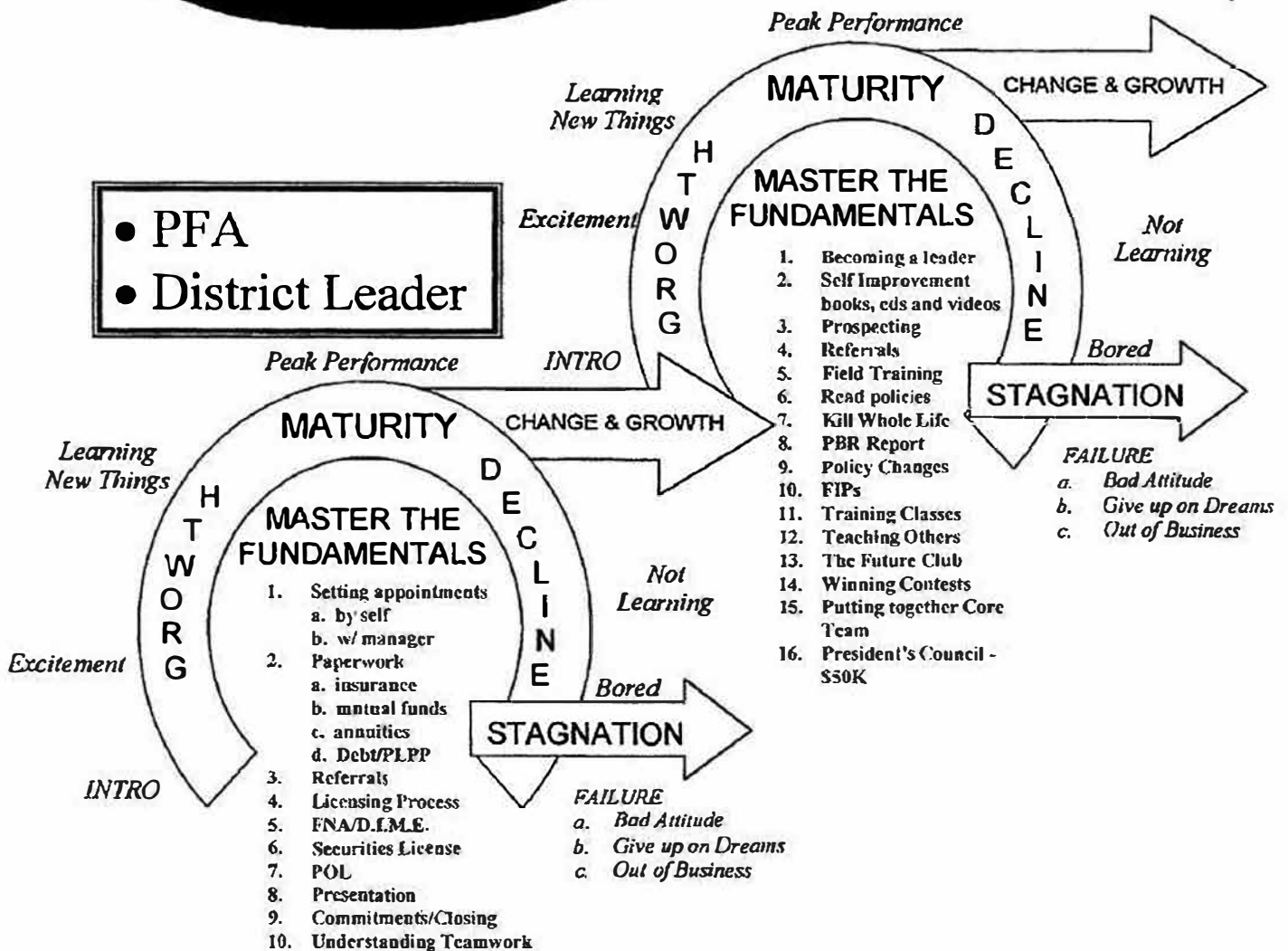
CHOICES

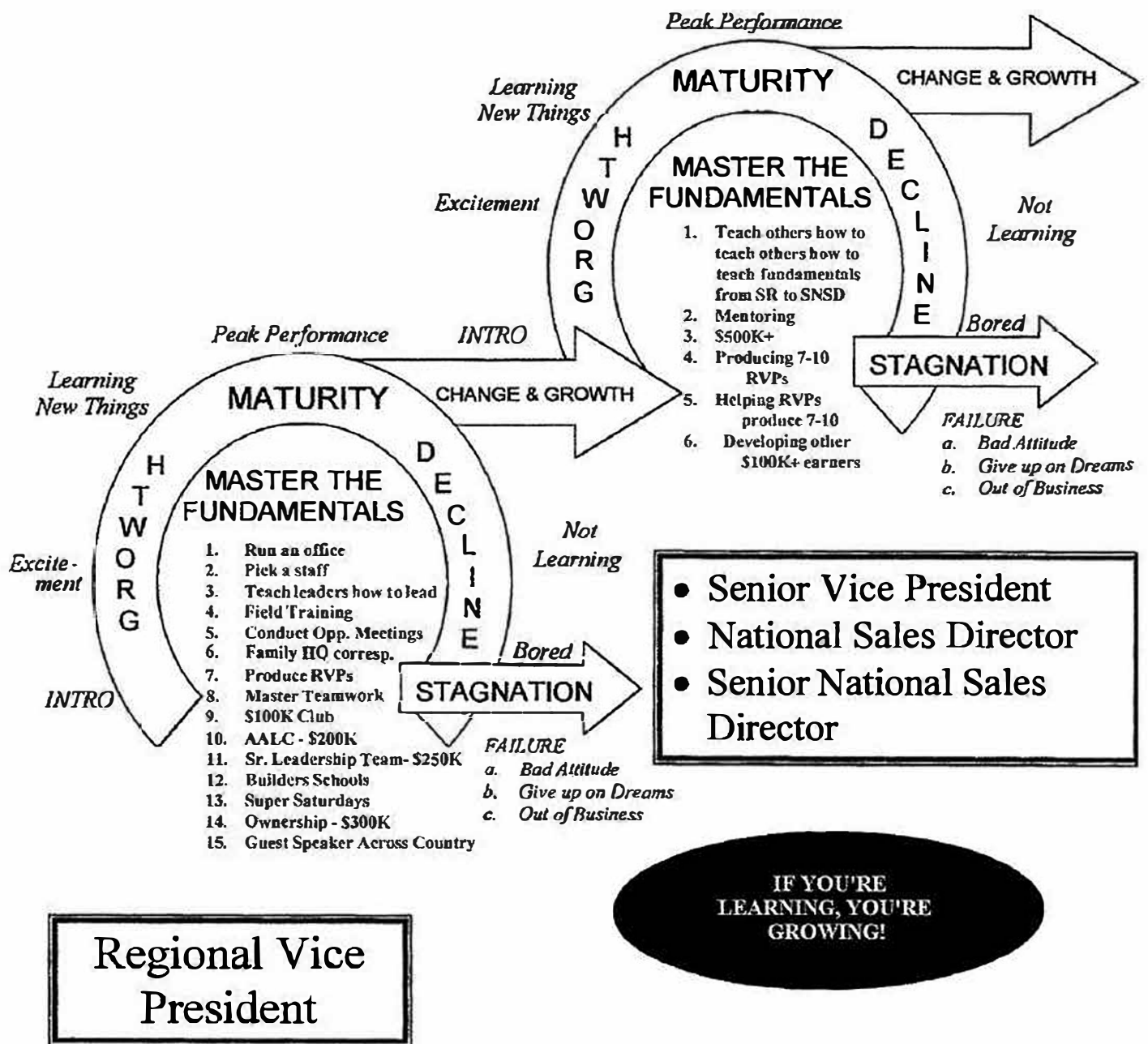
THE MOST POWERFUL TOOLS
WE HAVE AVAILABLE TODAY --
GROW or DECLINE (DIE)

**MAKE SURE YOU
APPLY YOUR
SKILLS DAILY!**

- Division
- Regional Leader

- PFA
- District Leader





What will you choose for YOUR Primerica Career?

Columbus Pollard
National Sales Director

What it takes to Win!

- PURPOSE
- DREAM, DREAM, DREAM
- SET GOALS
- DON'T EVER STOP AT THE FINISH LINE
- HAVE A VISION
- PUT WORKING SYSTEMS IN PLACE!
- MAKE A COMMITMENT
- ALWAYS FOCUS, FOCUS, FOCUS
- MANAGE YOUR DISTRACTIONS
- YOU WIN WITH YOUR HEART, NOT YOUR HEAD
- HAVE AN EXCELLENT ATTITUDE
 - Can Do
 - Will Do
 - Want to Do
- BECOME A LEADER
- COMPETE
- BE COACHABLE
 - Know when to LEAD
 - Know when to FOLLOW
 - Know when to do BOTH
- DISCIPLINE
- DESIRE
- RESULTS ORIENTED
- WILLING TO FAIL
- CONTROL YOUR THOUGHTS
- ELIMINATE EXCUSES
- WHEN YOU LOSE, DON'T LOSE THE LESSON
- TAKE RESPONSIBILITY
- BE A TEAM PLAYER
- BE AN AVID READER

RECOMMENDED READING/LISTENING

You can learn in 2 weeks what it took the Author of the book a life time to understand!!

Invest in yourself. Personal growth and self-improvement is a continual process. I highly recommend your attendance at training sessions and special events, both base shop and company sponsored. You should also read at least one book each month, starting with the list below. Supplement your reading with motivational and education CDs/DVDs. You can listen to and view videos on YouTube of individuals such as Art Williams and Jim Rohn. And continue to "Practice, Drill and Rehearse" to give a "Winning Kitchen Table Presentation". Turn your car into a library.

Reading will give you the foundation from which to draw upon when you don't have your own answers or responses. Reading provides the knowledge and wisdom of those who have gone before you to assist you on life's journeys you've yet to experience. The first book I recommend is *Battlefield of the Mind* – Joyce Myers.

The Power of your Subconscious Mind – Joseph Murphy	The Secret – DVD – Law of Attraction (see Columbus once you pass life test)
Think and Grow Rich – Napoleon Hill	As a Man Thinketh – James Allen
Coach – Art Williams	Success is a Choice – Rick Pitino
Pushing Up People – Art Williams	Leadership Bible – John Maxwell
All You Can Do Is All You Can Do – Art Williams	The 21 Irrefutable Leadership Principles – John Maxwell
Richest Man in Babylon – George S. Clason	17 Indisputable Laws of Teamwork – John Maxwell
Who Moved my Cheese – Spencer Johnson	Failing Forward – John Maxwell
Becoming a Leader – Myles Munroe	7 Habits of Highly Effective People – Stephen Covey
Understanding Your Potential – Myles Munroe	The Greatest Salesman in the World – Og Mandino
Pursuit of Purpose – Myles Munroe	12 Ordinary Men – John MacArthur
No Excuses! The Power of Self-discipline – Brian Tracy	The 10X Rule: The Only Difference Between Success and Failure – Grant Cardone
The School of Greatness – Lewis Howes	Everything I Know About Business I Learned at McDonalds – Paul Facella
Grinding it Out – The Making of McDonalds – Ray Kroc	Serial Winner – Larry Weidel
Oh, The Places You'll Go - Dr. Seuss	