

# WFG System Manual

Make the Business Platform Work for You



A Transamerica Company

# WFG System Manual

## Introduction

Congratulations on your decision to become a licensed agent with WFG. You've made an excellent choice for you and your family, and you will soon begin to help others achieve their dreams, as well.

WFG offers a unique opportunity: a chance to build a financial services business of your own no matter what your previous work or life experiences has been. You can build this business as big as you want. All it takes from you is tenacity, dedication, and a desire to help individuals and families achieve their financial goals.

One of the unique advantages of this business platform is that you don't have to commit to a full-time role right away. If you're not sure if starting your own business is right for you, then join the company part-time. This lets you "test drive" the opportunity while keeping your current job so you can determine whether WFG is the place for you. We think you'll decide to go full time with WFG, sooner rather than later. In fact, many of our current field associates started with the company part time and then became full-time agents and successful WFG leaders.

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

You must also commit to doing things right the first time. You must always be forthright and ethical as you build your business, no matter whether you are working with someone you're wanting to recruit to the business or a client. By doing things the correct way from the start, not only will you save time but you will also be a better agent, and person, for it.

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

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

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

## Let's get started!

The future  
belongs to you.





# WFG System Manual

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# Step 1: Prospecting

## How to Develop a Target Market

### The Purpose of Prospecting

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

### The Prospect List

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

#### Keys to Building Your Prospect List

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

# Building Your Business: The “Warm Market”

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

## Use Your Natural Market to Develop Your Prospect List

Your warm market begins with your Natural Market, people you already know such as friends, relatives, neighbors, co-workers, and social and business contacts.

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

## Qualifying Your Prospect List

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

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

## The Eight Qualifiers

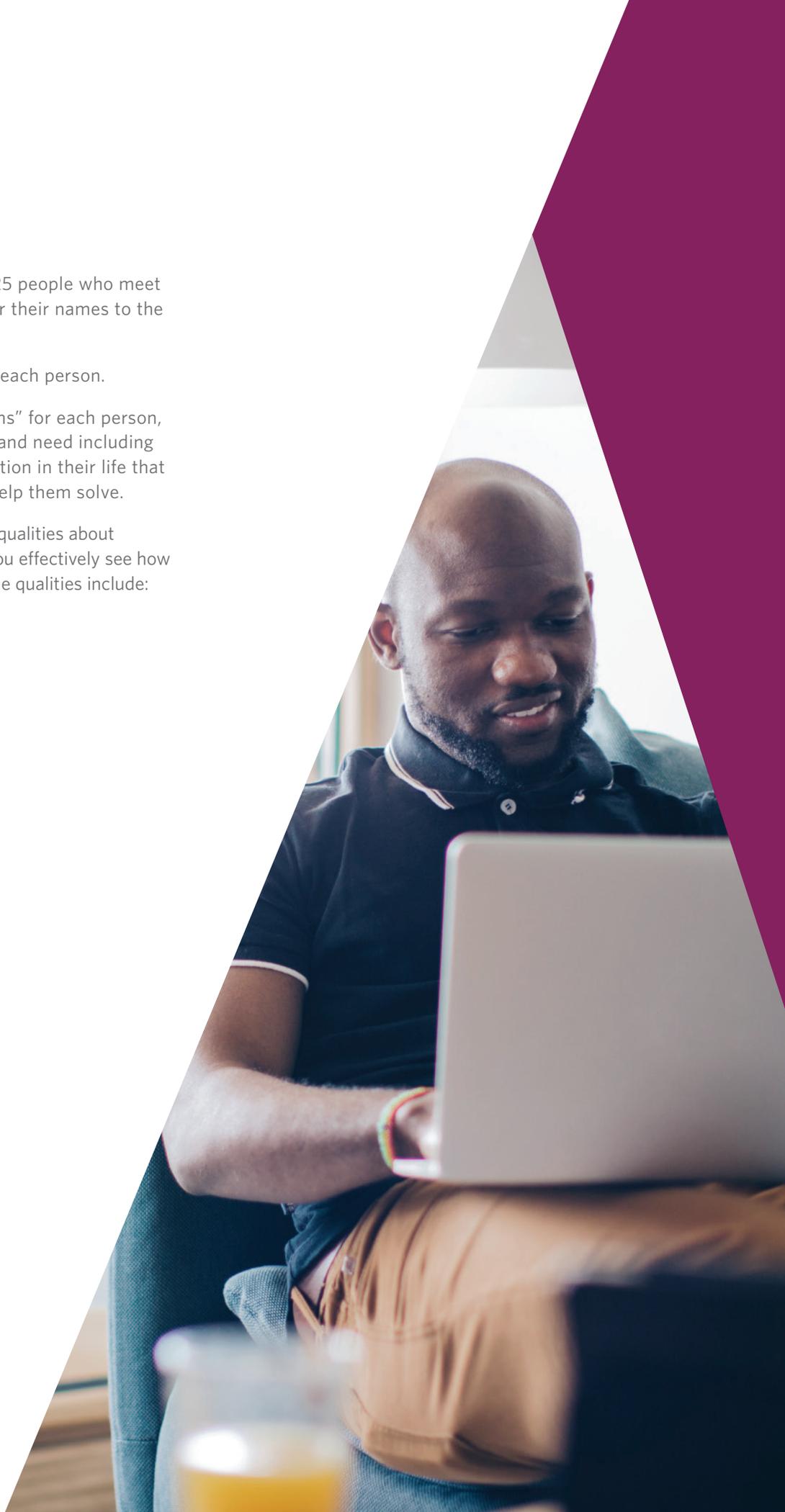
1. 25+ years old
2. Married
3. Dependent children
4. Homeowner
5. Solid business/career background
6. \$40,000+ household income
7. Dissatisfied with his/her current situation
8. Entrepreneurial

## The Top 25

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

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

- Hard worker
- Entrepreneurial
- Positive attitude
- People skills
- Responsible
- Coachable
- Goal-oriented
- High self-esteem
- Cares for people
- Strong family unit
- Focused
- Track record



# Expanding Your Warm Market

The more you work in your warm market, the higher success ratios you will generally experience. However, occasionally someone joins WFG who doesn't have a very large natural (warm) market or a long-time agent will need to cultivate a new market. So, they need to expand their warm market.

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

Following are some ways to expand your warm market.

## Friendship Farming

Friendship farming is one way to make new friends and acquaintances to add to your warm market. You **shouldn't** go out specifically to "friendship farm" or "prospect," but rather just be aware of the people around you in the normal course of your day.

- Find ways to begin conversations with people.
- Don't go prospecting; prospect as you go.
- Be courteous, be genuine, and don't jump the gun with an invitation.
- Start with the intent of making new friends rather than the intent of inviting someone.

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

<b>F</b>	stands for <b>FAMILY</b>
<b>O</b>	stands for <b>OCCUPATION</b>
<b>R</b>	stands for <b>RECREATION</b>
<b>M</b>	stands for <b>MESSAGE</b>

Since you are not inviting them to a business presentation meeting (BPM) or soliciting their business, you shouldn't give them a business card now, but you can provide them with contact information if they ask. If they ask about what you do, give a brief, truthful answer and quickly turn the conversation back to them. Be genuinely interested in them.

## Elevator Pitch

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

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

## Friendship Borrowing

Another way to build your warm market is through Friendship Borrowing, that is borrowing the warm market of people who already know and trust you, or the process of getting quality referrals.

- Even though you don't know them, these people are considered your warm market because you are "borrowing" the trust they have in their friend who referred them.
- Don't be afraid to ask for referrals but be cognizant of how you ask. You want the people providing the referrals to understand that you're wanting to help the people they refer to you.

## The Importance of Getting Referrals

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

## Who Can Provide Referrals?

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

**Natural Market:** As your family, friends, relatives, co-workers and others see you build your business, they can provide you with referrals.

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

**People Who Tell You No:** Although the timing may not be right for them, if they trust you and clearly understand what you can do to help people, they may provide you with referrals.

## To Get a Referral, You Must Ask for It!

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

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

## Following Up on Referrals

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

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

## Professional Prospecting

There is a natural progression in prospecting.

- Start with your natural market
- Always make new friends to constantly replenish your natural market
- Ask for referrals after someone buys, joins or says no

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



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

# Step 2: The Approach/Contact

## How to Control the Point of Contact

### The Purpose of The Approach/Contact

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

### The Opportunity

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

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

To best present the opportunity, you can organize it in two parts.

### **Part One**

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

### **Part Two**

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

Communicate  
the opportunity  
with enthusiasm.

# Personal Contact

An agent who is skilled at offering a quality invitation and controlling the point of contact can avoid the "Scenario of Disaster."

Scenario of Disaster
<ul style="list-style-type: none"> <li>▪ Your Enthusiasm Creates Curiosity</li> <li>▪ They Ask Questions</li> <li>▪ You Attempt to Answer the Questions</li> <li>▪ You Answer Incorrectly, with misinformation or incomplete information</li> <li>▪ They Jump to Conclusions</li> <li>▪ The Result is Failure</li> </ul>

## Points to Remember in Making Contact

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

## The 10 Points of Human Nature

It's important to learn, and remember, the following regarding human nature:

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

## Ethor

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

I'm	<b>E</b>	XCITED
I'm in	<b>T</b>	RAINING
I need your	<b>H</b>	ELP
I value your	<b>O</b>	PINION
Ask for	<b>R</b>	EFERRALS

## The Invitation to Your Warm Market

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

### 1. Market the Opportunity

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

### 2. Get Their Attention

Determine whether the prospects are open to a new business opportunity. Find out what things are important to them. Let the prospects know you are as serious about your time as you are about theirs.

### 3. Briefly Explain WFG

Tell the prospects the company's name and our mission to help families by helping them build and protect wealth. But remember, the invitation is not the time to start answering questions about the opportunity.

### 4. Extend the Invitation

The BPM lets a prospect see the opportunity presented in the most effective way. Tell prospects that the meeting will allow them to:

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

### 5. Get a Commitment

Let prospects know the days and times for the next two BPMs and **get a commitment** for the one that is best for them. Offer to take prospects to the BPM to help strengthen their commitment.

### 6. Put Them at Ease

Let the prospect know the purpose of the meeting is to simply provide an introduction to WFG. If they want to look into it further, there will be information\* about WFG available after the presentation and a decision doesn't have to be made at the meeting.

### 7. Overcome Objections

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

"What is it?"

"What are you selling?"

"Before I come, I'd like to know more."

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

- Remind the prospect of the purpose of the meeting to put them at ease.
- If the prospect doesn't want to attend the meeting, try to set up an appointment for a personal (one-on-one) presentation at their home or your office.

\*Remember to use current, company-approved materials.

# In-Person Meetings: A Great Way to Make Contact

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

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

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

## Remember

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

## Effective Ways to Handle Objections

To effectively handle objections, you should:

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

One of the  
**best and most  
successful ways** to  
contact people is  
by meeting with  
them personally.



# Step 3: The Presentation

## How to Run an Effective Business Presentation Meeting

### The Purpose of the Business Presentation Meeting

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

### What is a BPM?

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

# The BPM: General Principles

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

## Primary Objectives of the BPM

1. Reselling the dream and the power of the WFG business opportunity to existing teammates.
2. Educating existing teammates about how to sell the dream and the power of the WFG business.
3. Selling the dream and the power of the WFG business opportunity to new prospects and setting follow-up interviews with them.

## BPM: Areas of Focus

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

## MoZone

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

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

\*Important Note: To play music at your meetings, you must pay royalties and licensing fees. For information regarding these fees, in the United States, contact ASCAP and BMI. For more information, please go to [www.ascap.com](http://www.ascap.com) and [www.bmi.com](http://www.bmi.com). In Canada, contact SOCAN, you can find the best contact information at their website, [www.socan.ca](http://www.socan.ca). All licensing information should be listed in your name, not WFG.

## Understanding Human Nature

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

## BPM Preparation Guidelines

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

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



## The Day of the BPM

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

- Ensure the office and presentation room are clean and presentable
  - Clean all white boards and make sure to have fresh Dry-Erase markers on hand
  - Check all audiovisual equipment and presentations, and ensure you have MoZone music ready to play
  - Call and confirm any last-minute guests
  - Provide the team leader (Senior Marketing Director) with a final count of the number of guests expected
  - Prepare any approved handouts needed for agents, associates or guests during the meeting
  - Prepare name tags for the guests: You can use the following colors for name tags to distinguish the attendees at the BPM — Red: New, first-time guest; Blue: New associates in training; and Gold: licensed agents
  - Ensure there are enough registration supplies, including:
    - Sign-up sheets
    - Preprinted nametags or, if printed nametags are not available, have nametags for guests as well as a good marker to write names on the tags
  - Prepare a roster of agents and associates who will attend each training class
  - Prepare materials, as needed, for agents or associates attending the Orientation class
- Prepare Information Kits for the number of first-time guests attending the BPM
  - Print a list of the expected BPM guests who will attend the Meeting after the Meeting — this list should include:
    - The guest's name and telephone number
    - The name of the agents or associate who invited the guest
  - Provide the agenda for the BPM to each leader several hours prior to the meeting
  - Prepare a detailed new agent and associate list, which can be printed from MyWFG.com
  - Create and print a Recognition Report and provide it to the Senior Marketing Director for use at the Meeting after the Meeting, the report should include, among other things, the following:
    - All field training program sign ups and/or field appointments completed
    - All license exams scheduled
    - All license exams passed
    - All advancements

## The Presentation

MoZone begins 30 minutes prior to the meeting. All leaders should be in the meeting room with their guests, meeting the other new guests and edifying their leaders. The meeting should always begin on time with all attendees in the main meeting room.

After introductions and announcements, new guests remain in the meeting room and new agents and/or associates quickly and quietly follow instructors to the appropriate training class. Five minutes prior to the end of the BPM, all training instructors and agents/associates in the classes should return to the BPM and be ready to set follow-up interviews with invited guests.

## The BPM: Points to Follow

### 1. Be prepared mentally.

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

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

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

### 3. Have a “new” mentality.

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

### 4. Environment.

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

### 5. Professional appearance.

Agents, associates and guests should be dressed in business attire.

## Important Reminders

### When you arrive, go directly into the meeting room.

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

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

### Have all guests sign the register and receive a name tag.

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

### Properly use leadership edification.

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

### Find your guest(s) a seat near the front.

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

### **Agents and associates who attend training and not the BPM.**

Tell your guests that while they are in the BPM, you'll be in the next room in the training class and that you'll meet them when the meeting is over.

### **Agents and associates attending the BPM with their guests.**

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

### **Introducing SMDs and other leaders.**

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

## The BPM Presenter

The presenter should:

- Be the team's most dynamic, enthusiastic and strongest leader with a successful track record
- Be a licensed agent\*
- Have the right mentality to help move the prospect to a decision

If your best presenter does not feel they can put forth their best effort on a given night, replace them with the next best presenter. The BPM is not a time to practice presentation skills as people work hard to bring guests. Remain positive with the presenter before the BPM begins.

### **Subliminal Messages of a BPM**

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

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

\* In the United States, agents are life licensed with World Financial Group Insurance Agency, Inc. or its subsidiaries. In Canada, agents are life licensed with World Financial Group Insurance of Canada Inc.

\*\*Agents must be properly licensed and appointed to sell products.

\*\*\*Many people have experienced various levels of success with World Financial Group. However, each individual's experiences may vary. This statement is not intended to nor does it represent that any individual results are representative of what all participants achieve when following the World Financial Group system.

## Key Points of the BPM

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

## Closing a BPM

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

## After the Meeting

What happens after the presentation is critical to its success.

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

In many cases, your guests will be looking to be led and supported. Take your new guest(s) to get an Information Kit. After picking up the kit, take your guest(s) to meet your team leader to set an appointment for a follow-up interview.

- When setting the appointment, be supportive of the person making the appointment.
- If your guest(s) needs to reschedule the appointment, ask him/her to please call the person with whom the appointment was set (your team leader) and to do so as soon as possible.
- Once you find out about the rescheduling, immediately call your team leader and let him/her know your guest will be calling to reschedule.

Please ensure that each guest completes the BPM questionnaire before leaving and give it to the upline leader.

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

## What to Say and What Not to Say

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

“That was great information.” **or**

“I told you that it would be interesting.”

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

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

“What did you think?”

“Was it okay?”

“Would you like to go out to dinner and discuss what you just saw?”

“Do you have any questions?”

## The Information Kit

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

After a BPM you want to keep the information you provide simple.

## The Meeting After the Meeting

The objectives of this meeting are to:

- Determine who is committed to this business, and allow those who aren't committed to the business to leave the meeting
- Recognize new team members and introduce them to the rest of the team
- Identify potential leaders and rising superstars
- Build relationships among the teammates
- Reach for the hearts of team members and have them commit more
- Help the team focus
- Discuss the current month's goals and remind the team of the vision
- Determine the goal for the current week and share responsibility of reaching that goal among the team leaders
- Perform a reality check to find out how mature the team is, discuss issues and problems, and help the team focus

- Determine if you have a team that can win
- Allow each team leader to determine his/her organization's goals for the upcoming week
- Check the System

### Checking the System

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

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



## Team Breakout Meetings

After the Meeting after the Meeting, team leaders should have a breakout meeting with their teams. The objectives of the breakout meeting include:

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

## High-Level Building Sessions

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

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

The discussions at these team-building sessions can include:

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

## The Day After the BPM

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

1. Contact and follow up with any guest, agent and/or associate who missed the BPM
2. Request that absent agents and associates call the SMD to explain why they didn't attend the meeting
3. Attempt to set appointments for a one-on-one presentation with the guests who did not attend
4. Send a pre-approved thank you note to each guest that attended the meeting
5. Individuals who wish to become WFG agents must register through WFG Launch, which is located at <https://www.wfglaunch.com>.

## WFG Launch

Prospects who want to join World Financial Group must complete an Associate Acknowledgment & Non-Disclosure Agreement through WFG Launch.

They then have nine months to study for and take their exam(s). Note: There is a one-time three month extension available if requested by the associate.

Associates who become licensed agents must sign and submit the Agent Agreement to officially become an agent with World Financial Group Insurance Agency, Inc. or World Financial Group Insurance Agency of Canada Inc. Once officially approved to be an agent they can request appointments with product providers.

## BPM Monitoring

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

- Develop projections for each meeting and check to see how your team did in relation to these projections and to ensure that the proper follow-up was done.
- Monitor activity at the weekly leadership meetings, which many leaders schedule on Monday mornings.
- Use the BPM sign-in log and determine the status of each new guest. It generates excitement when leaders know that they will be accountable for proper and quick BPM follow-up. It also allows you to detect and fix any breakdowns in your team's follow-up procedures, and to kick your team into high gear.



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

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

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

In many cases it may be better to do this type of presentation first as a way to invite people to the larger BPM. Using it as a means to make an invitation helps the prospect be better informed about WFG and let them know what to expect at the BPM.

If the prospect comes to the BPM first, it is a good idea to have a one-on-one meeting with him/her as soon as possible afterward at the office or at the prospect's home. The BMP and the BPM work together. Using both in your business can help you make contact with more prospects, which, in turn, can help bring on more new associates/agents. The message for a BMP/one-on-one presentation is the same as in the larger BPM, and you need to ensure that the presentation you make is a powerful one.

## Key Points to Remember

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

# Step 4: The Follow Up

## How to Master the Follow-Up Process

### The Purpose of the Follow Up

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

### The Follow-Up Process

Following up with prospects is equally if not more critical than contacting them. A determined, professional follow-up process can make the difference between an average base shop and one that is a super-charged recruiting, marketing and leadership organization. The objective is always to move the prospective new associate through the Fast Start process as quickly as possible.

# The Follow-Up Interview

The focus of this interview is to get a decision from a prospect whether or not he/she wants to become a WFG agent. Once the prospect has affirmed that he/she wants to become an agent with WFG, he/she should:

- Register through WFG Launch, <https://registration.wfglaunch.com/>
- Set an appointment to complete a WFG Financial Needs Analysis. WFG does not require associates or agents to buy a product or service offer through us or providers. This page is tell them to setup an appointment to complete an FNA. That is fine. On page 53, there is a disclaimer in includes “WFG associates and agents are not required to purchase any products, good, services, inventory, marketing plan or property of any kind, or pay any consideration in exchange for becoming or remaining an independent contractor of WFG. That portion of the disclaimer needs to be included on this page as well.
- Set an appointment to complete a WFG Financial Needs Analysis\*
- Determine the people they will invite to the next BPM to begin the recruiting process to build a team
- The interview should be conducted at the office during the day, and the agent or associate in training who invited the prospect to the BPM should be present and positively reinforce the leader.

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

- The SMD should build rapport with the prospect at the beginning of the interview
- Remind the prospect of what they heard and felt at the BPM by briefly reviewing the high points of the presentation
- Determine the prospect’s hot buttons — find out what intrigued them about WFG, what they want from the opportunity
- Identify the prospect’s “why?” — What in their life will compel them to succeed in this business?
- Gauge the prospects coachability: their willingness to follow leadership
- Properly frame the prospect’s expectations
- Answer the prospect’s questions
- Identify the prospect’s major goals
- Obtain the prospect’s time commitment, the hours he/she is willing to work to build a business
- Make the prospect feel good about joining WFG
- Have the prospect register through WFG Launch
- Help the prospect begin a Fast Start
- Prepare them for opposition they may encounter

\* WFG associates and agents are not required to purchase any products, goods, services, inventory, marketing plan or property of any kind, or pay any consideration in exchange for becoming or remaining an independent contractor of WFG.

Some questions that you may ask during the interview:

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

Once the leader is comfortable with moving forward and, more importantly, the prospect has decided to join WFG, he/she needs to register through WFG Launch, pay the required fees, and receive a code number. Please explain that the code number is what is used to progress through WFG Launch and, once licensed and appointed, the agent's business.

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



# Seven Keys to a Fast Start

Once the individual has registered through WFG Launch, it's important to discuss the following during the follow-up interview:

## 1. Attend All Meetings

Learn and perfect the WFG System Manual.  
Set an example for your team.

## 2. Complete a Prospect List

Add names to the list, don't eliminate them.  
Always carry your list with you. Work on it and constantly update it.

## 3. Master the Invitation

Avoid the Scenario of Disaster.  
Sell the dream and show enthusiasm.

## 4. Set Goals

Decide exactly what you want to accomplish.  
Write your goals down and read them aloud twice a day.

## 5. Begin Field Training Immediately: Complete 3-3-30\*

Follow the field training program.  
Learn the business first-hand from experienced leaders.

## 6. Remain Positive

Have a positive mental attitude at all times.  
Don't let negative people end your dreams.

## 7. Be Coachable

Follow the WFG System Manual.  
Align with your team leader and WFG.

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

# Step 5: The Start Up

## The Quick Start Challenge

### The Purpose of the Start Up

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

The Start Up process helps new associates begin building a business by helping them recruit. It helps instill a commitment to growth from their first day.

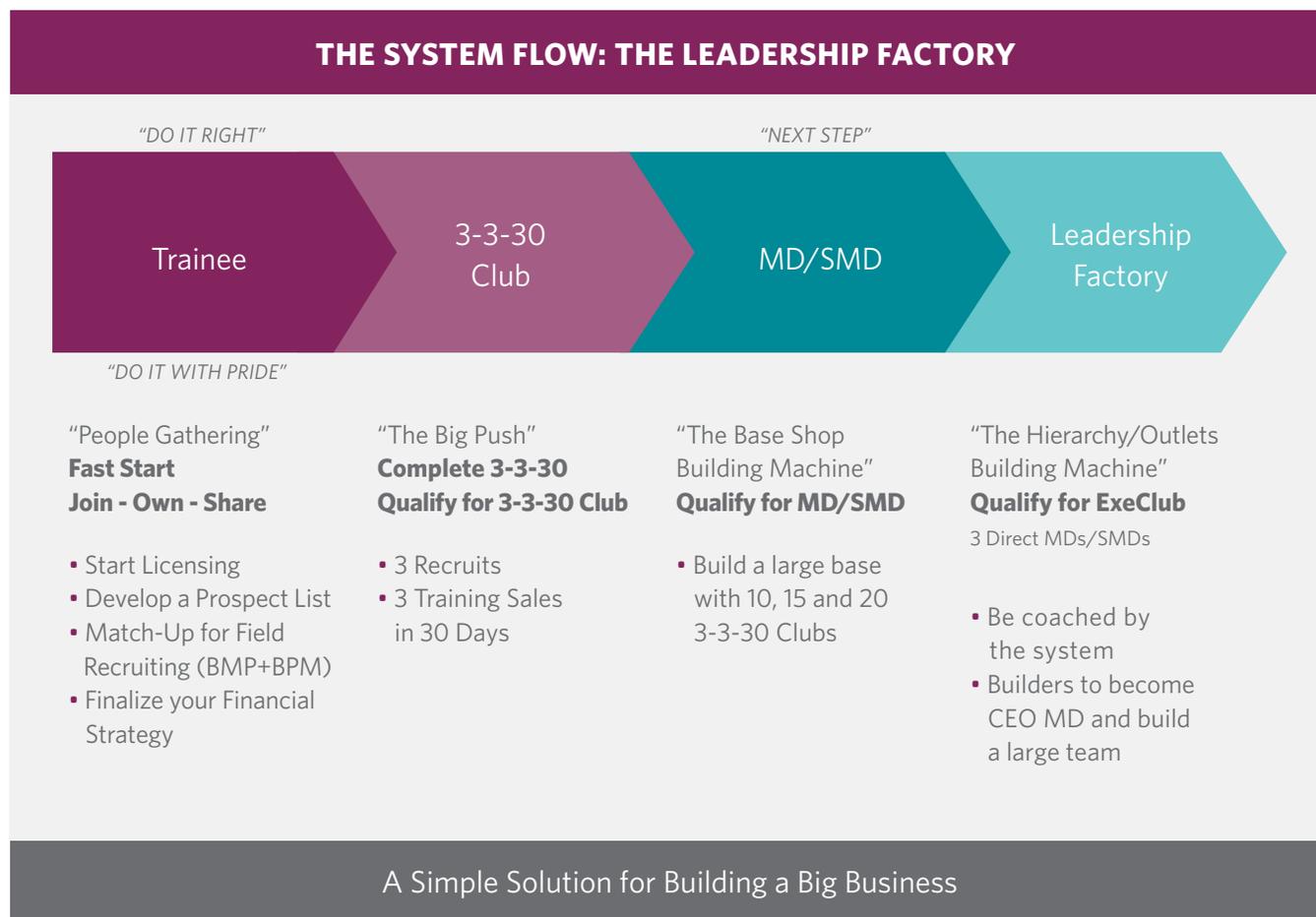
## The Importance of a Fast Start

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

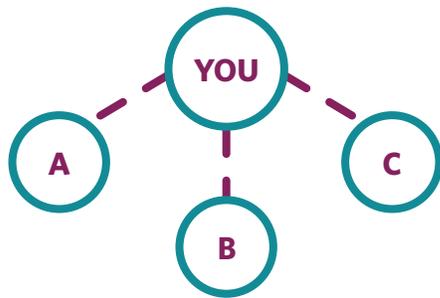
**A leader's work isn't complete** until the new associate becomes a self-sustaining, self-replicating licensed WFG business owner and an SMD.

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

## The System Flow

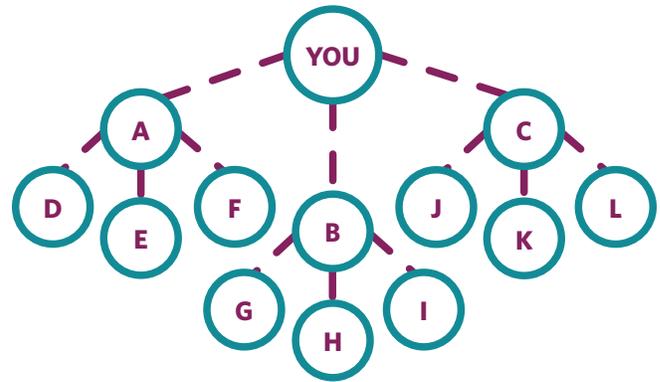


## The Building Block: 3-3-30



You get three recruits, observe three field training sales in 30 days, and you qualify for the 3-3-30 Club. You become a building block.

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



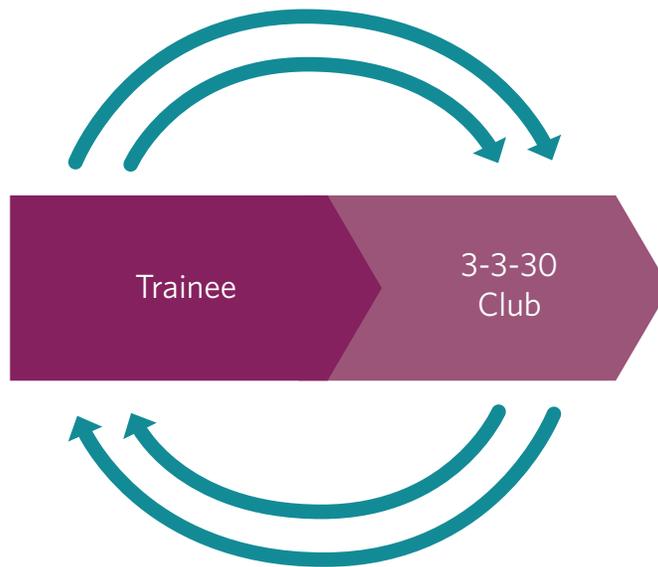
And then you continue to duplicate and help D to L do the same. In other words, the whole system is a simple and fast duplication of 3-3-30.

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

# Fast Start Within 72 Hours

**You need to fast start an associate within 72 hours.** It is easier to strike while the iron is still hot. When an associate is excited, they are willing to start right away. But their enthusiasm can fade away quickly, especially when they begin to face some negativity or rejection.

## The Fast Start Spinning Machine



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



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

## What is 3-3-30?

The 3-3-30 strategy encourages new associates – and even well-established field leaders – to kick start their businesses by recruiting three new associates and observing three training sales (or for a licensed agent, making three sales) in 30 days.

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

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

**Simple.** 3-3-30 is an easy-to-understand guide so that new associates can recruit three team members while they observe three training sales all within their first 30 days.

**Clear.** This straightforward method eliminates any confusion and gets new associates on the right path to building their businesses.

**Fast.** Begin building a successful business in just 30 days.

**Doable.** 3-3-30 encourages new associates, showing them that they, too, can achieve great things with the company.

But remember, 3-3-30 isn't just for a new associate. It can also help spur growth in a seasoned agent's team.



## What Can 3-3-30 Do for You?

Following 3-3-30 can:

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

The 3-3-30 strategy is simple but it is a key to achieving success. How far you go depends on the number of people that you, as a licensed agent, can help financially, but, at its most fundamental level, how you grow your business.

## Focus on a Fast Start

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

# The Proper Interview



## The Proper Interview

The trainee must be present at the interview and hold all questions until the end.

### 1. Background

Establish a connection and find common ground.

### 2. Business Presentation Flip Chart

Quickly review the presentation for about five (5) minutes. Of all the things presented to you, what stood out the most, or intrigued you?

### 3. Goal/Purpose

What is the purpose for you to succeed in this business? If you make good money, what plans do you have for your family? (Examples: Pay off debt, have your spouse/partner quit his/her job, buy a home, etc.)

### 4. Leadership

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

### 5. Answer Questions

I'm ready to answer your questions, but you'll learn most of the answers through field and classroom training.

### 6. Time Commitment

Show a weekly calendar. What time of the week are you unavailable to do this business?

### 7. WFG Launch/Fast Start

Let's get started and register you through WFG Launch.

# Fast Start

1. **Set an Appointment.** Please read the “Moment of Truth/Facing the Challenge”\* to have an overview of our business. Also, read the first 60 pages of “The System Builder”\* book to learn the start up of our system.

I will be at your house at 7 pm tonight to help you get started. And by the way, it will be an honor to meet your spouse/partner.

2. **Present the Business Presentation Flip Chart to the Spouse.** To recruit the spouse or let the spouse understand the business.
3. **Financial Foundation/Personal Financial Strategy.** It is critical that they understand our mission and solution.
4. **The System Flow.** Show the four boxes of the system.
5. **Set a 3-3-30 Goal.** Explain the advantage of the Fast Start 3-3-30.
6. **Prospect List.** Do the personal prospect list with the new associate and his/her spouse/partner.
7. **Field Train ASAP.** Qualify the top five to 10 prospects and take the new associate into the field.

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

## Procrastination is a part of Human Nature

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

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

## Fast Start to Spark an Explosion

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

\*Written and published by Xuan Nguyen. Not a publication of or by WFG.

### 3-3-30

A system whereby **recruiting** never stops.

A system whereby **sales** never stops.

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

A system whereby **duplication** never stops.

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

A system whereby **promotion** never stops.

A system whereby **building** never stops.

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

A system to keep it **simple**.

A system to make it **clear**.

A system to do it **fast**.

A system that is so **doable**.

A system that builds **recruiting mentality**.

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

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

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

A system that **trains the trainee**.

A system that **builds the trainer**.

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

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

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

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

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

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

A large teal arrow graphic pointing to the left, occupying the right half of the page. The text is centered within the arrow's shaft.

Focus on 3-3-30,  
and your dreams  
can come true.

# Developing a Business Plan

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

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

## The Components of a Great Business Plan

- Set your goals for the number of new associates, sales, promotions, income, etc.
  - Determine exactly how much time, resources and effort you're willing to devote to achieve these goals.
  - Set a deadline for your goals and commit to it.
  - Develop an action plan and get started today.
  - Review your business plan twice daily, and, as you do so, visualize what your life would be like if you achieved your goals.
  - Maintain focus on your goals but remain flexible as your personal and business situations change.
- Remember:**
- Write deep and important emotions into your statement
  - Read good books to grow and be inspired, and supplement your reading with good recordings from top WFG agents as well as other quality speakers and teachers
  - Control your associations: Nothing drains your energy faster than spending time with negative people
  - Draw your inspiration and reward from building others
  - Challenge your team to achieve their goals, not yours, and help them to do so
  - Maintain high, positive expectations and standards of excellence



## Compress Activity and Time Frames

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

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

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

## Law of Averages/Law of High Numbers

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

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



## Focus on the Right Activities

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

### 1. Sales

### 2. Recruits

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

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

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

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

## Licensing

Becoming licensed is a very important step in an associate's WFG career. To get more sales, you need an ever-expanding team of licensed and trained agents.

Every agent is required to be licensed and/or registered and appointed before they can sell insurance, securities and/or other financial service products.

The team leader needs to make sure that systems are in place to help new associates get licensed quickly.

### Remember

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

# Step 6: Duplication

## The Rapid Repetition of the System

### The Purpose of Duplication

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

### Why Duplication

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

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

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

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

### Key Components of Duplication:

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

With everything you do, you must keep in mind that you need to **implement easily duplicated systems** that generations of new agents can follow.

## The Power of Duplication

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

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

### Simplicity

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



# A Marketing/ Recruiter's Mentality

Think of your business as the ultimate distribution system: one that could be used to market any product to consumers.

Marketing ensures a continual flow of new prospects or potential clients and prepares them for the sales process.

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

1. The continuous opening of outlets
2. The volume of production per outlet

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

At WFG, an outlet is:

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

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

## A Recruiter's Mentality

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

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

You don't need a lot of superstars to build a great team. Lots of people doing a little can be better than a few doing a lot.

Not every person you recruit will become a great leader in this business, so all you can do is:

- Give them an opportunity
- Give them an example of success

It also may help for new associates to start with WFG as a part-time career, keeping their current job until it makes sense for them to make a full-time commitment to WFG.

## It's in the Numbers

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

### **Remember:**

#### **The "Law of Averages"**

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

#### **The "Law of High Numbers"**

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

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

### **Notes**

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

# Speed Width

## Recruit in Bunches

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

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

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

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

## The Power of Recruiting in Waves

- Develop a regular pace of recruiting three to 12 personal associates every 30 to 45 days.
- Devote time with the ambitious people — the ones who have the most desire to win.
- By recruiting one good, new superstar and then helping him/her build in his/her market and even down to the markets of his/her new associates, you can build a wave of seven to ten new prospects at the next BPM.
- This type of recruiting helps create and maintain momentum.

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

## Go Wide Fast

If someone were to recruit one person a month for a year you might tend to think that is a good, steady builder. But associates or agents who recruit 12 people in 30 days may realize the most benefit from their efforts.

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

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

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

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

## A System to Handle Large Recruiting Numbers

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

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

### **The training process has five stages:**

1. You do the activity personally
2. You take someone with you and show them how to do it
3. You go with them as they do it
4. They go and do it
5. They take someone to show him/her how to do it



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

### **Aim at Recruits; Hit Sales**

In field training, you can either:

- Make a field training sale or
- Find people who will join the new associate's team

Both options provide training but the second helps build a team and potentially add markets and sales.

## **A Builder's Mindset**

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

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

To become a champion you must build:

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

### **A Builder's two top priorities are:**

- The continuous opening of outlets
- Volume production per outlet

### **Remember**

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

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

# Manage Activity, Focus on Results

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

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

**Success Formula:**

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

## Monitor Activity

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

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

## Focus on Results

Not only do successful leaders need to monitor their activity, it’s important to focus on results in both recruiting (building) and sales (production).

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

# The Builder's Exchange Program

Upon advancement to SMD, the new SMD makes a one-time exchange of one fully qualified Marketing Director legs or two fully qualified Agents to the promoting SMD. The selection of the leg(s) for the Builder's Exchange is made by the advancing SMD.

The Builder's Exchange was designed to help offset the time and money that the promoting SMD spent training and advising the agent. The exchange allows the advancing SMD to maintain a strong SMD base, while the agent that just became an SMD sees an increase in commissions and will receive exchanges from every new SMD he/she produces.

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

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

## **To Get Big, There Are Two Things an Associate Must Do.**

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

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

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

# How to Build a Big Base Shop

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

## Reasons to Build a Big Base Shop

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

## Seven Commitments to Building a Big Base Shop

### 1. Personal Commitment

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

### 2. Personal Recruiting Commitment

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

### 3. Personal Leadership Commitment

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

### 4. System Commitment

- Duplicate rapidly
- Build a machine

### 5. Associate Field Training Commitment

- Master associate field training

### 6. Commitment to be Positive and Optimistic

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

### 7. Commitment to Endure

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

## Develop a Building Mentality

A WFG builder:

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

## Opportunity for Success

1. Problem = Huge dreams/no money  
Opportunity = WFG system and business platform
2. Opportunity has long-term potential
3. Must be system driven, not personality-driven
4. Fool-proof, predictable and profitable
5. Work on your business, not in your business
6. Build a prototype that can be duplicated
7. You run the system; the system runs the business

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# Secrets of Successful Leaders

## Law of Cause and Effect

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

## Opportunity for Your Success

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

## The Power of a Plan

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

The WFG System is a blueprint for success. It's a:

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

By running the system, you create the possibility to achieve the same success other leaders have enjoyed.

The repetition of the WFG System Manual's six simple steps can lead to inevitable growth in your business.





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

You run the  
WFG System,  
the WFG System  
runs your business.  
**It's that simple.**

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