TOP TEN REASONS TO WIN

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8. 
9. 
10. 
THE SIMPLE FOCUS

3-3-30 NEW RECRUIT
5-5-30 PART-TIMERS
10-10-30 FULL-TIMERS

Ultimately, you must focus on 10-10-30 if you want to build it big.
This is the engine that will carry the base.
By doing 10-10, you normally help fast start 3-5 New Trainees
as well as taproot and put your organization on the move.

MONTHLY FOCUS

Cash Flow/Month: ________________  Cash Flow/Year: ________________

Personal Recruits: ________________  Personal Production: ________________

Base Recruits: ________________  Base Production: ________________
I know the only way I will become successful is to train and to duplicate New Trainers.

I know exactly how to win. I win by field training one person at a time.

Thus, I must remain simple in my presentations and training. I must be consistent and predictable.

I have to do it fast, so the Trainee can see how doable it is.

I understand that the future of the New Trainee and his family is in my hands.

I must do it right and do it with pride.

My Trainee will be successful because of my commitment, dedication and belief in the mission of our business.

Rather than giving a man a fish, I will teach him how to fish.

I am proud to be a Builder, a WSB Fast Start Trainer.
### THE HOT LIST

#### NEXT MDS:

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<tr>
<th></th>
<th>Name</th>
<th>Spouse</th>
<th>5-5-30 or 10-10-30</th>
<th>Current Situation</th>
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### THE HOT LIST

**FAST START:**

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*Where is the potential explosion?*

*Who is a potential New System Builder?*
<table>
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<th>RECRUITS</th>
<th>ACCOUNTS</th>
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<td>New Associates</td>
<td>Personal for Trainee</td>
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THE PROPER INTERVIEW

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

1. BACKGROUND:
   Establish connection and find a common ground.

2. FLIP CHART:
   Quickly review for about 5 minutes.
   "Of all the things presented to you, what stood out the most, or intrigued you that brought you back here?"
3. GOAL/PURPOSE:

“What is the purpose for you to succeed in this business?
“If you make good money, what plans do you have for your family? As for me, I paid off our debt and was able to retire my wife and buy a home for our parents...”

4. LEADERSHIP:

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

5. ANSWER QUESTIONS:

“I’m ready for your questions! For your information, you will learn most of the answers to your questions by field-training and by attending the classroom training.”

6. TIME COMMITMENT:

Show weekly calendar.
“What time of the week are you not available to do this business?”

7. AMA/FAST START

“Let me help you get started.”
FAST START

1. SET UP APPOINTMENT:
Upstart Kit – "Please read 'The Moment of Truth/Facing the Challenges' to have an overview of our business. Also read the first 60 pages of 'The System Builder Book.' Each will take about 1/2 hour but it will tell you the start-up of our system. I will be at your house at 7pm tonight to help you get started. And by the way, it will be an honor to meet your spouse. It would be great if you could finish your dinner before I arrive."

2. PRESENT THE FLIP CHART TO THE SPOUSE:
To recruit the spouse or help the spouse understand the business.

3. FINANCIAL FOUNDATION/PFS:
It is critical that they understand our mission and solution.

4. THE SYSTEM FLOW
Show the 4 boxes of the system

5. SET 3-3-30 GOAL
Explain the advantage of Fast Start 3-3-30

6. PERSONAL PROSPECT LIST (PPL):
Do the PPL with the New Trainee & Spouse

7. FIELD-TRAIN ASAP:
Qualify the top 5-10 prospects and take them out to the field.

SELL 3-3-30
- Trainee must have a CLEAR GOAL from the start.
- Sell UNDERSTAND: "You will know most about the business in the next 30 Days!"
- Sell DOABLE: "All you need to do is to follow, observe and take notes."
- Sell a sense of URGENCY and momentum for the business.
- Sell the formula for success.
# CLASSROOM & FIELD TRAINING SCHEDULE

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<th>Sunday</th>
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**MORNING**

|          |        |         |           |          |        |          |

**AFTERNOON**

|          |        |         |           |          |        |          |

**EVENING**

|          |        |         |           |          |        |          |
REASONS TO FAST START

1. **DOING IS BETTER THAN TALKING:**
   Field work makes classroom training more effective.

2. **BUILD CONFIDENCE:**
   Show how simple it is to do the business from recruiting, selling to building your business.

3. **FOLLOW THE SYSTEM:** Let the system build your business.

4. **BUILD TRUST THROUGH TEAMWORK:**
   Trainee can depend on the trainer every step of the way.

5. **TRAINER GIVES CREDIBILITY TO THE NEW TRAINEE IN HIS WARM MARKET.**

6. **SEE THE MISSION:** How we truly make a difference for families.

7. **IT'S ALWAYS EASIER TO DO IT RIGHT FROM THE START.**
1. ALWAYS LOOK FOR NEW NAMES AND PEOPLE TO TALK TO
2. BE OUT IN THE FIELD EVERYDAY
3. HIT 3-3-30 AS SOON AS POSSIBLE
4. GET LICENSED AND BUILD THE BUSINESS AT THE SAME TIME.
5. STAY POSITIVE. LEARN TO HANDLE THE NEGATIVITIES.
6. ATTEND ALL MEETINGS – BIG AND SMALL.
7. READ YOUR GOALS EVERYDAY.
DO IT RIGHT

DO IT WITH PRIDE

People Gathering

FAST START
JOIN - OWN - SHARE

Start Licensing
Develop a Prospect List
Match-Up for Field Recruiting (BMP+BPM)
Finalize your Personal Financial Strategy

THE BIG PUSH

3-3-30 MD CLUB

COMPLETE 3-3-30 QUALIFY FOR MD CLUB

Build 3 MD Club legs:
Level 1: 1 MD Club Leg
Level 2: 2 MD Club Legs
Level 3: 3 MD Club Legs

THE BASESHOP BUILDING MACHINE

MD

QUALIFY FOR MD

Build a large base with 10, 15 and 20 MD Clubs

THE HIERARCHY/OUTLETS BUILDING MACHINE

MD FACTORY

QUALIFY FOR EXECLUB

3 DIRECT MDs

Be coached by system Builders to become CEO-MD and build a large team of MDs

A Simple Solution for Building a Big Business
**THE MD CLUB FAST START SYSTEM**

INTRODUCING THE 3-3-30 TO BUILD SPEED FOR THE NEW ASSOCIATE.

<table>
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<tr>
<th>STANDARD PROMOTION GUIDELINES</th>
<th>US: COMPENSATION EXAMPLE with WRL GIUL</th>
<th>MD CLUB FAST START GUIDELINES: 3-3-30</th>
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<tr>
<td>❖ Licensed</td>
<td>❖ From Training Associate 30%</td>
<td>❖ Submit license training paperwork</td>
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<td>❖ 20,000 Points in rolling 3 months</td>
<td>❖ To Associate 45%</td>
<td>❖ 3 Direct legs</td>
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<td><strong>CANADA:</strong> COMPENSATION EXAMPLE with Transamerica UL</td>
<td>❖ 3 Completed WFG Personal Financial Strategies</td>
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<td>❖ From Training Associate 44.5%</td>
<td>❖ in 30 days</td>
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<td>❖ To Associate 61.6%</td>
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*Fast start your MD Club in 30 days*

*Speed up your MD Factory*
Are You A System Builder?

TRAIINEE

FAST START
JOIN-OWN-SHARE
GET LICENSED

MD Club
3-3-30

• 3 Recruits
• 3 PFS
• in 30 Days

WORLD TEAM
SHIRT

MARKETING DIRECTOR
JACKET

• 3 Associates
• 5 Licensed
• 40,000 Pts
• in 90 Days

SMD

• 10 Licensed
• 75,000 Pts
• in 90 Days
• 3 Direct Legs (include 1 MD)
• $35K in rolling 12-month cash flow

Green = US - WRL GIUL
Gold = Canada - Transamerica Ul.
For internal use only. Not for use with the public.

What would you do if you knew exactly how to win?

What would you do if you knew exactly how to win?
FAST START
7-STEP DUPLICATION
Checklist

Name: ____________________________ Date: ______________

Date Completed: __________
Date Completed: __________
Date Completed: __________
Date Completed: __________

1. SUBMIT LICENSE

2. MEET THE SPOUSE/INFLUENTIAL PERSON

3. TOP 25 PROSPECT LIST

4. FIELD PRESENTATIONS
   1) ____________________________
   2) ____________________________
   3) ____________________________
   4) ____________________________
   5) ____________________________
   6) ____________________________
   7) ____________________________
   8) ____________________________
   9) ____________________________
  10) ____________________________

5. PERSONAL FINANCIAL STRATEGY  (Join–Own–Share)

6. QUALIFY 3-3-30
   Recruits
   1) ____________________________
   2) ____________________________
   3) ____________________________
   Sales
   1) ____________________________
   2) ____________________________
   3) ____________________________

7. DUPLICATION

"Complete 7 Steps in 7 Days"
## 100 Prospect Worksheet

### Associate Name: ______________________

### Date Completed: ______________________

### Marketing Director: _____________________

### MD Approval: ____________________________

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Profile: (1) 25+ Years  (2) Married  (3) Children  (4) Home Owner  (5) Income  (6) Ambitious  (7) Dissatisfied  (8) Coachable
## TOP 25 TARGET MARKET WORKSHEET

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<th>First Name</th>
<th>Last Name</th>
<th>*1 F/A</th>
<th>Home Number</th>
<th>Office Number</th>
<th>*2 Profile</th>
<th>Contact Date</th>
<th>BMP BPM</th>
<th>*3 AMA</th>
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*1 (F) Friend or Family  (A) Acquaintance
*2 Profile:  (1) 25+ Years  (2) Married  (3) Children  (4) Home Owner  (5) Income  (6) Ambitious  (7) Dissatisfied  (8) Coachable
*3 (AMA) Associate Membership Agreement
*4 (PFS) Personal Finance Strategy

**WSB TRAINER'S MANUAL**
FIELD TRAINING

- Run the System. Don't talk about the System. Create a habit of action, duplication and coachability to the New Trainee.
- Dress professionally.
- Have enough stock of materials with you or in your car (Applications, AMA, Fast Start Kits, etc.)
- Demand at least 2-3 appointments per night to go out in the field. Trainee must know your time is valuable. Don't let them know you have all the time in the world for them.
- Qualify the Trainee's market before you go.
- Do it right and do it with pride. The Trainee is observing you.

FIELD TRAINING MENTALITY

- Field-training is leading by example, and not just making sales or recruits.
- Field-train to crank up speed, jumpstart or restart the organization.
- Field-train to increase cash flow.
- Field-train to tap root and inject momentum or solidify a leg.
- Field-train to transfer the master copy down to the organization.
- Field-train to detect a potential new builder or create a recruiting explosion.
- Field-train to build relationships.
- Field-train to earn the right to ask your people to go out to the field.
THE PRESENTATIONS

1. Recruit Presentation/Flip Chart: Make sure to address the following:
   a. Is there a market for what we do?
   b. What is the solution?
   c. Can I do it?
   d. Is there money in it?

   *It is a combination of good business and a good cause. Show excitement and conviction!*

2. The Financial Foundation is not only a powerful concept but also a winning presentation. Few can argue against it. After all, you educate people. You can't lose, they can't lose. Don't be afraid to be defensive. Just do it happily.

   • *Believe in the Company*  • *Believe in the Concept*  • *Believe in the Solution*  • *Believe in Yourself*

   • When doing the PFS, make sure the solution is suitable and affordable for the client. It is not only good for the client but it is also very good for building purpose. You build Mission, Vision, Trust, Confidence and Happiness for the Trainee. You truly build the Trainee.

   • Stay simple, keep it doable. If it is not duplicable, you and the Trainee will be on the losing end.

   • On the way home, ask the Trainee for feedback and find out what he learned during the appointment. Praise him for the appointment whether you were able to close or not.
AT PEOPLE'S HOME

- Be on time. Call if you are running late.
- Teach Trainee how to introduce you.
- Inform the prospect that you will be there only for a short time: “The appointment will only take about 30-45 minutes because I have other appointments tonight.”
- Make sure that the husband and wife are both present. If not, come back for another appointment, when both can be present.
- Minimize any distractions before presenting. Ask to have the television or music turned off; wait until they have finished their dinner or phone call. If it's too long, reset a new appointment to come back. Don’t show that you are too desperate for the appointment.
- Since you are with them for a short time, you have an option to defer complicated questions until the next appointment.
- Don’t drag on too long — that may dishearten the Trainee. You can always come back or they can come to see you if they are interested.
- If the situation looks good, proceed. If it doesn’t, cut it short so that you still have a chance to come back. Remember, many people do not get it the first time.
- Always show appreciation to the prospect(s) regardless of the outcome.
HOME BPM

- Be there early to set up.
- Serve food or snacks preferably after the presentation.
- Make sure to have enough Trainers to help you if you have more guests.
- Be flexible with the Flip Chart, Financial Foundation, and when answering questions.
- Sign up new recruits and conduct proper interview, if possible.
- PFS or set follow up appointment when appropriate.
- Have a short meeting after the meeting with team members (before finishing) to review the process. Praise their effort and assign follow ups.

BMP & BPM

Million-Dollar Questions:
1. How many of my people are going out to do BMP tonight?
2. How many people do I have at the BPM this week?
Be the key player at the BPM.

Come early to set up the office.

Attend the Manager’s Meeting (Meeting Before the Meeting).

Inform Leaders of your team’s achievements or results for proper recognition.

Make sure all people get out of their offices and into the Mozone Area.

Be mobile, greet team members and their guests.

Tell guests that you want their feedback at the end of the BPM.

Take guests to their seats in the BPM Room.

During the Training/Meeting, always sit in front, be ready to stand up, declare your goals publicly, and contribute to the momentum of the meeting.

As a Trainer, you are not limited only to your role out in the field. Your actions and attitude in the BPM is also an important training example to the Trainee.

After the BPM, meet the guest at the door, with the Trainee. Have the guest fill out the Business Review Card and set a follow-up appointment.

Teach the Trainee that he should help you in locking the appointment and be available at the follow-up interview.

In the meeting after the meeting, make sure you and the Trainers have all of the appointments and follow-ups booked for the next several days. If there are more appointments, please use other Trainers’ help to match up.
WORK on your PPL (Personal Prospect List) daily.

Check your Trainee's PPL regularly. Do they add new names? Do they contact them?

Don't ask the Trainee to do the PPL. Fill out the PPL with the Trainee and the Spouse.

Spend 1-3 hours/day on prospecting, contacting, and follow-up. Use the Finance 101 Survey.

Use the Prospect Book.

Ask the people you know: “Who do you know who would want to own their business, change careers, or make money?”

Tell the people you don't know: “My Company is expanding and looking for people.”

Quantify and Qualify the PPL. You must know your Trainee's market.

Have a copy of the Trainee's PPL (8 pointers).

The growth or decline of an organization depends on the PPL activities and the team's PPL.
PROSPECT & CONTACT WITH THE FINANCE 101 EDUCATIONAL CAMPAIGN/SURVEY CARD

"You must plant new seeds everyday."

- See more people faster
- The search and rescue operation
- Brings life-changing messages to families
- Offers changes to stressful jobs, career traps, and struggling businesses
- Makes it easier for the Trainer/Trainee to talk to the new prospect
- Makes it easier for prospects to open up about their situation, and reveal things you need to know to help them.
- Relieves pressure on the prospect as well as the team member.
- An effective tool for the team member to do Drop-By/Stop-By for clients, warm market, lukewarm market, referrals and quality cold market (e.g. professionals, businesses and parties)
- Fast starts a new recruit and shows how simple and easy it is deliver our message to friends and families out there.
HOW TO DO THE SURVEY:

- Always use the Building a New Industry Mini Flip Chart with the Finance 101 Survey.
- Wear the Finance 101 pin and go by pairs, if possible.
- Just do the survey. Don’t worry about the outcome.
- If the prospect shows interest, make a return appointment or invite to BPM.
- Use your Upline Trainer/MD to set the appointment, if appropriate.
The number one purpose of Field Training is to go as deep as you can for the Trainee.

3-3-30 is the vehicle to go wide and deep. The sooner you get to 4-deep or more, the sooner you will solidify the leg. In addition, you would have just helped build a good organization for your Trainee.

If you focus only on completing 3 Recruits and 3 Sales, you may lose sight of going deep.

Go 10-deep if you can and make sure you take personal responsibility in making it happen.

Treat everyone in your base as your direct recruit.

Treat every MD in your Hierarchy as your First Generation MD.

A 4-deep MD leg is a solid leg that lasts a lifetime.
1. Try to call all of your teammates in the base everyday, or at least the Top 10 key players.

2. Call your key leaders in your Super Team.

3. Try to limit each call to no more than 5 minutes.

4. Most calls do not necessarily have to be about the business or the results of the business. Build relationships and share the good news as well as share good things.

5. Ask about their family whenever you can.

6. Your people must see that you care for their success. However, you are also determined to win and rise to the next level.

7. In conference calls, make sure you discuss important issues. For monitoring purposes, be sure to do it fast!

8. Share good news with the team. Praise the teammate who has the greatest results in order to inject competition, momentum, and a sense of urgency.
THE DAILY CHALLENGES

"It is the daily discipline that will make or break you!"

1. Be at the office by 9 am. Otherwise, you will have a big challenge building full-timers.

2. Prioritize the Top 5 items on the To-Do List of the Day.

3. Work on the main things: Prospect, contact, follow-up, interview, presentation, appointment, or any activity that will lead to recruits and sales.

If you are a Part-Timer:
Go out on the field, and work on the main things from 5 pm to 11 pm.

4. Suggested Schedule:

9 AM – 12 PM........... Full Timers Meeting
............ Work on Priority List
............ Work on The Main Things

12 PM – 1 PM........... Lunch/Lunch Appointment

1 PM – 5 PM........... Continue on The Main Things

5 PM – 11 PM........... 3-5 Field Appointments

11 PM – 12 AM........... Contact Key Leaders
............ Monitoring
............ Set Priorities for the Next Day
1. Learn to recognize the Trainee's achievements no matter what or how small it is. Recognize them for every time they make a presentation, pass their licensing exam, or when they have a new recruit or a sale.

2. Look for ways to recognize your people in the BPM night, local event and in the big event. Make sure they run and qualify for the contest.

3. Look for the good qualities in people, and ignore their shortcomings.

4. Find good news and share good news.

5. Say good things about your people to other people even though they are not present.

6. Say good things about others outside your organization.

7. Know their family by their first name. Know their teams.

8. Learn to absorb, neutralize and contain problems. Do not share or spread problems!

9. Be sincere when you praise or recognize people.
EMOTIONAL DISCIPLINE

- Don't show that you are hurting.
- Don't worry too much.
- Avoid negative people.
- Don't pay too much attention to advice from bench sitters.
- Don't try to win on your people.
- Don't try to solve people's problems.
- Ignore the bad. Instead, look for the good in people.
- Don't buy any excuses nor sell any excuses.
- Don't prejudge people.
- Have a higher level of tolerance.
- Take a deep breath and move on.

BELIEVE IN THE NUMBERS GAME

- It's not the skill or the know-how. It's not the right people, the right market, nor the right approach.
- It's a Large Numbers game. It is pure hard work.
- You can always control the business by controlling the number of activities or appointments.
- More activities will yield:
  - More Contacts
  - More Presentations
  - More Recruits
  - More Sales
  - More Duplication

Don't believe in magic. Believe in the 30-Day Relentless!
BE CAREFUL

- Don’t oversell. The track record of our business is good enough. There’s no need to exaggerate.
- Don’t over project future earnings or performance.
- Don’t use unapproved materials.
- Don’t wing it. If you don’t know, tell them you will get back to them with the right answer.
- Don’t over introduce your leader or their track record.
- Don’t fake it until you make it. Don’t be plastic fantastic. People can smell a phony a mile away.

BE FLEXIBLE

- It’s the System Flow.
- Don’t get caught up with procedures.
- Don’t interpret the system rigidly.
- Acknowledge diversity, difference among people and their levels of understanding as well as their special circumstances.
- In the end, the highest principle of our system is the freedom to build, the freedom to grow and the freedom to try and make mistakes.
OUT IN THE FIELD

- You must have appointments lined up for the next 3-7 days.
- Book at least 3 appointments/night or overbook in case of cancellations.
- You must have contingency plans, names to contact, and places to go in case you have an empty slot to fill-up due to last minute cancellation.
- If you don't have any appointment tonight or tomorrow, you must do whatever it takes today to have it filled.
- In the worst scenario, drop-by or stop-by.
- There is no money in the office, in the meeting, in the conference, in front of the computer—the money is out in the field. But you still need to go to the office, go to the meeting and go to the conference.
- You are one client away from financial freedom.
- You are one recruit away from an explosion.

BE REALISTIC

Be System driven, not personality driven.

If you're too good or too powerful, people will depend on you rather than depending on the system.
**MAKE MONEY**

- Your personal production should cover all of your expenses.
- Your override should go towards your savings, investments and towards your financial independence.
- You must make money first, and then your team makes money.
- It's hard to build anyone when you can't make good money.
- Always have a monthly cash flow target.

**SAVE MONEY**

- Live below your means.
- Save most of your earnings while you are part-time.
- Save a good portion when you are going full-time.
- Over spending is not selling the dream.
- Over saving without proper re-investment into the business is not necessarily wise.
- You must learn how to handle your finances properly. After all, you are in the business of helping people to do the same thing. So be the best example you can be.
MD CHECKLIST

☐ UPSTART PACKET
☐ PERSONAL FINANCIAL STRATEGY
☐ FAST START 3-3-30
  NBA ___________ PFS ___________
  NBA ___________ PFS ___________
  NBA ___________ PFS ___________

☐ QUALIFY FOR MD
  *Cumulative 40K Points in 3 Months
  GOAL
  Month 1: ____________________________
  Month 2: ____________________________
  Month 3: ____________________________

  *5 Licensed Associates:
  1. ____________________________
  2. ____________________________
  3. ____________________________
  4. ____________________________
  5. ____________________________

☐ PERSONAL PROSPECT LIST (Top 100/Top 25)
☐ FIELD TRAINING 1 2 3 4 5 6 7 8 9 10

☐ QUALIFY TO THE TRAINER LEVEL:
  BUILD (3) 3-3-30
  3-3-30 (1): ____________________________
  3-3-30 (2): ____________________________
  3-3-30 (3): ____________________________

ACTUAL
  Month 1: ____________________________
  Month 2: ____________________________
  Month 3: ____________________________
QUALIFY FOR SMD

*Rolling 3 months 75K base net points (Maximum ½ net points can be from any leg).

A. Structure of Legs: MD must be Fully Qualified with 40K in 3 months.
   MD: ______________________________
   Associate: __________________________
   Associate: __________________________

B. Points

<table>
<thead>
<tr>
<th>GOAL</th>
<th>ACTUAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Month 1: __________________</td>
<td>Month 1: __________________</td>
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<tr>
<td>Month 2: __________________</td>
<td>Month 2: __________________</td>
</tr>
<tr>
<td>Month 3: __________________</td>
<td>Month 3: __________________</td>
</tr>
</tbody>
</table>

C. 10 Licensed Associates

1. ____________________________ 6.   ____________________________
2. ____________________________ 7.   ____________________________
3. ____________________________ 8.   ____________________________
4. ____________________________ 9.   ____________________________
5. ____________________________ 10.  ____________________________
7 STEP DUPLICATION

1. SUBMIT LICENSE
2. MEET THE SPOUSE
3. PROSPECT LIST
4. FIELD PRESENTATION
5. PERSONAL FINANCIAL STRATEGY
6. COMPLETE 3-3-30
7. DUPLICATION

Complete 7 Steps in 7 Days

FOR TRAINING PURPOSES ONLY. NOT FOR USE WITH THE PUBLIC.
BUSINESS 7-POINT TEST

1. Daily Activities
2. Results
3. Meetings
4. Duplicate New Builders
5. Prospecting
6. Systematized
7. Business Mindset

"Who's for real in your team?"
### The MD Club Builder Plan

**A Plan to Duplicate**

<table>
<thead>
<tr>
<th>Month</th>
<th>Target MD Clubs</th>
<th>Target MD Promotions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
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</tr>
<tr>
<td>3</td>
<td>2 Blue 5</td>
<td>-</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>5</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>6</td>
<td>4 Red 15</td>
<td>-</td>
</tr>
<tr>
<td>7</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>8</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>9</td>
<td>5 Gold 30</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>11</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>12</td>
<td>8 Black 50</td>
<td>2</td>
</tr>
</tbody>
</table>

**Total**

- **50 MD Clubs**
- **8 MDs**

The Color Code for Success

For training purposes only. Not for use with the public.
# The MD Club Builder Plan

## A Blueprint to Build

<table>
<thead>
<tr>
<th>Month</th>
<th>Target MD Clubs</th>
<th>Actual</th>
<th>Target MD Promotions</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>2</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Blue</td>
<td>3</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>5</td>
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<tr>
<td>Red</td>
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</tr>
<tr>
<td>7</td>
<td>5</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>5</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Gold</td>
<td>9</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>5</td>
<td>5</td>
<td>1</td>
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</tr>
<tr>
<td>11</td>
<td>7</td>
<td></td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Black</td>
<td>12</td>
<td>8</td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

**Target Submitted/Licenses: 100/30**  
**Target CEO-MD Date:**

**Actual:** /

---

MD Club and 7 step duplication is my solution to win.

---

FOR TRAINING PURPOSES ONLY. NOT FOR USE WITH THE PUBLIC.
# Personal Financial Strategy

**Client Name**

**Spouse Name**

**Address**

**Home Phone**

**Work**

**Cell**

**EMAIL**

<table>
<thead>
<tr>
<th>Goal</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>Vacation</td>
<td></td>
</tr>
<tr>
<td>LTC</td>
<td></td>
</tr>
<tr>
<td>Travel</td>
<td></td>
</tr>
</tbody>
</table>

## Monthly Income

- Combined Gross
- Combined Net
- Discretionary

<table>
<thead>
<tr>
<th>Monthly Expense</th>
<th>Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage/Rent</td>
<td>Car Insurance</td>
</tr>
<tr>
<td>Car Payment</td>
<td>Life/Health Ins</td>
</tr>
<tr>
<td>Utilities</td>
<td>Other Loans</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>Car Maintenance/Gas</td>
</tr>
<tr>
<td>Food/Clothing</td>
<td>Personal Expenses</td>
</tr>
<tr>
<td>Property Insurance</td>
<td>Miscellaneous</td>
</tr>
</tbody>
</table>

## Assets

- Market Value of Home
- Mutual Funds/Stock
- Life Ins/Cash Value
- Savings Account
- Checking Account
- Retirement Plans
- Previous Year Tax Refund

## Liabilities

- Mortgage
- 2nd Mortgage
- Car Loan
- Credit Cards
- Personal Loans
- Other Loans

## Other Mortgage Information

- Purchase Price
- Year Due
- Monthly Payment
- Outstanding Loan Balances
- Fixed
- Variable
- Term
- Loan Rate
- Estimated FICO
- Monthly Property Taxes
- Monthly Hazard Insurance

How much could you comfortably afford to set aside in a lump sum each month to reach your goals?

- $200
- $300
- $400
- Other: $__________

## Client

- Debt
- Income
- Mortgage
- Education

## Spouse

- Debt
- Income
- Mortgage
- Education

## Insurable Need

Follow-up Appointment Date

Client Signature
WFG Mission: To help families achieve financial independence.

LAW OF DECREASING WEALTH

GENERALLY LESS
SECURE

LAW OF BUILDING RESPONSIBILITY

GENERALLY MORE
SECURE

YOUNGER OLDER
### PERSONAL STATISTICS

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First</th>
<th>DOB</th>
<th>Other Income Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Children/Age 1: / 2: / 3: / 4: /</td>
</tr>
</tbody>
</table>

### CHECK UP

What do you intend to do with these assets?

#### TAX NOW

- Tax Now assets are generally positioned for current or short-term needs that can be best served with highly liquid investment instruments.

<table>
<thead>
<tr>
<th>TOTAL</th>
<th>CF</th>
<th>Ret</th>
<th>Pass</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CDs</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mutual funds</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stocks</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonds</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Treasuries</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### TAX LATER

- Tax Later assets are earmarked for long-term needs, such as college funding and retirement. These assets are invested into less-liquid investments where any growth or interest is ultimately taxable at distribution.

<table>
<thead>
<tr>
<th>TOTAL</th>
<th>CF</th>
<th>Ret</th>
<th>Pass</th>
</tr>
</thead>
<tbody>
<tr>
<td>IRAs</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>401(k), 403(b)s and other pension plan assets</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Variable Annuities</td>
<td>$</td>
<td></td>
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<tr>
<td>Fixed Annuities</td>
<td>$</td>
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<tr>
<td>Savings Bonds</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### TAX NEVER

- Tax Never assets are positioned for the future since they receive preferential tax treatment during accumulation and at distribution. (Note: Certain events and distributions may be subject to taxation. Individuals should be responsible for the appropriate liability. This piece provides general information regarding the Internal Revenue Code and does not take into consideration specific state laws. World Financial Group, Inc. and World Group Securities, Inc. do not provide tax advice and strongly recommend that clients consult a competent tax advisor concerning any tax issues relating to their investments.)

<table>
<thead>
<tr>
<th>TOTAL</th>
<th>CF</th>
<th>Ret</th>
<th>Pass</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roth IRAs</td>
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</tr>
<tr>
<td>Single Premium</td>
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<td></td>
</tr>
<tr>
<td>Variable Life Insurance Cash Value</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>403(b) College Savings Programs</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Premium</td>
<td>$</td>
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<td></td>
</tr>
<tr>
<td>Whole Life Insurance Cash Value</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Pay VUL Cash Value</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Pay Whole Life Insurance and/or Universal Insurance Cash Value</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Please note the following about these products:**

Variable Life Insurance: Both owned and sold by investment securities and fluctuate with changes in the market conditions, and may be worth more or less than the original investment. If you lose funds, you may lose funds, and have no protection to the extent of your investment. Any policy and rider benefits are determined from the insurance policy itself and are subject to change. It is possible to lose the entire amount of the policy value and surrender charges may apply. Variable life insurance is sold by prospectus, which contains complete information on charges, expenses and tax consequences in relation to the policy. The prospectus should be read carefully before investing or sending money.

* (*2010 Form: All of its federal tax benefits will expire on December 31, 2010. Unless extended by Congress, the earnings portion of a qualified distribution from a *2010 Form* made after this date will be taxable.)*
### Debts

<table>
<thead>
<tr>
<th>Total</th>
<th>Monthly</th>
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<tbody>
<tr>
<td>Student Loans</td>
<td>$ ______</td>
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<tr>
<td>Car Loans</td>
<td>$ ______</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>$ ______</td>
</tr>
</tbody>
</table>

### Income

If you or your spouse could not work again, how much income would you need to sustain your current lifestyle? $ ______/month

### Mortgage

What do you think your house is worth? $ ______

What is your current balance on your home mortgage?

1. $ ______  
2. $ ______

Monthly payment: $ ______

Type of Loan: Fixed  
Adjustable

Number of Years: __________

Interest Rate: ______%  

### Education

Would you like to provide for your children's education? ______

ALL  or  PART

Approximate Cost for Education: $ ______

Amount Saved: $ ______

### CURRENT LIFE INSURANCE

<table>
<thead>
<tr>
<th>Client</th>
<th>Type</th>
<th>Carrier</th>
</tr>
</thead>
<tbody>
<tr>
<td>______</td>
<td>______</td>
<td>______</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spouse</th>
<th>Type</th>
<th>Carrier</th>
</tr>
</thead>
<tbody>
<tr>
<td>______</td>
<td>______</td>
<td>______</td>
</tr>
</tbody>
</table>

If, when we get back together, I can offer recommendations that, in your opinion, are better for you and your family in every way, is there any reason we couldn't do business?

Would you be kind enough to refer our services to 8-10 other people like yourself?

Date of our next meeting: __________  
Time: __________  
BPM __________

World Financial Group, Inc. (WFG) is a financial services marketing company whose affiliates offer life insurance and a broad array of financial products and services. Securities are offered through World Group Securities, Inc. (WGS), Member FINRA/BIPAC.

Insurance products are offered through World Financial Group Insurance Agency, Inc. (WFGIA) or its subsidiaries.

WFG, WGS, WFGIA are affiliated companies.

Headquarters: 11315 Johns Creek Parkway, Duluth, GA 30097-1517. PO Box 160035, Duluth, GA 30099-9403. Phone: 770.453.9000. WorldFinancialGroup.com

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### Strength in Numbers (US)

**Compensation Example: WRL GIUL - $2,200 Annual Target Premium.**

<table>
<thead>
<tr>
<th></th>
<th>Personal</th>
<th>MD</th>
<th>MD</th>
<th>A</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 Personal Clients</td>
<td></td>
<td>10 MD Team Clients</td>
<td>6 Associate Team Clients</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8,800 pts x 81%</td>
<td>$7,128</td>
<td>$4,180</td>
<td>$4,752</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$4,180</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$4,752</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>$16,060</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>$192,720</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Example does not include bonus or pool income.

1 Many people have experienced various levels of success with World Financial Group. However, individual experiences may vary.

2 This statement is not intended to nor does it represent that any current individual’s results are representative of what all participants achieve when following the World Financial Group system.

3 Example is based on 2,000 total points per sale. Example based on the sale of an WRL GIUL. Compensation will vary based on product line. GIUL not available in Canada.

All associates of World Financial Group are independent contractors, regardless of field title/designation.

World Financial Group, Inc. (WFG) is a financial services marketing company whose affiliates offer life insurance and a broad array of financial products and services. Securities are offered through World Group Securities, Inc. (WGS). Member NASD/SIPC. Insurance products are offered through World Financial Group Insurance Agency, Inc. (WFGIA) WFG, WGS, WFGIA are affiliated companies. Headquarters: 1313 Johns Creek Parkway, Duluth, GA 30097-1517. Phone: 770.453.6300. WorldFinancialGroup.com
Compensation example: Transamerica UL - $2,200 Annual Target Premium.

- **Personal**
  - 4 Personal Clients $^2$
  - 8,800 pts
  - $ \times 112.9\%$
  - $9,935$
  - $8,800 \times 112.9\% \times 1.129 = 20,435$

- **MD**
  - 10 MD Team Clients $^2$
  - 22,000 pts
  - $ \times 25.7\%$ spread
  - $5,654$

- **A**
  - 6 Associate Team Clients $^2$
  - 13,200 pts
  - $ \times 51.3\%$ spread
  - $6,772$

- Total = $22,361 = Potential Monthly Income
- $268,332 = Potential Annual Income

*Example does not include bonus or pool income.

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2 Example is based on 2,200 total points per sale. Example based on the sale of a Transamerica UL. Compensation will vary based on product line.

All associates of World Financial Group are independent contractors, regardless of field/title/designation.

Canada:

World Financial Group Insurance Agency of Canada Inc. offers life insurance and SEG funds. Mutual funds, and Scholarship Plans in Ontario, are offered through WFG Securities of Canada Inc.

Headquarters: 3700 Steeles Avenue W., Suite 400, Vaughan, ON L4L 8M9. Phone: 905.265.9005. Fax: 905.265.9044

World Financial Group Insurance Agency of Canada Inc. and WFG Securities of Canada Inc. are members of the World Financial Group family of companies.
Promotion Guidelines

Associate (Level 10)^3

- 3 - 3 - 30
  (Recruit 3 new associates and observe your field trainer complete 3 non-securities sales calls in 30 days.) OR
  - 20,000 net points in a rolling 3 months

Marketing Director (MD - Level 17)^5

Rolling 3 Months
- 3 direct associates
- 5 Life-licensed associates in downline
- 40,000 base shop net points^4

Senior Marketing Director (SMD - Level 20)^5, 6

Rolling 3 Months
- 10 licensed associates in downline (6 must be life licensed)
- 3 direct legs
  (Legs must include 1 MD)
- 75,000 base net points^4
- $35,000 or more in rolling 12-month cash flow (Cash flow required for Marketing Director to qualify for promotion to SMD)

Executive Marketing Director (EMD - Level 65)^7

Rolling 6 Months
- 3 direct SMD legs^8
- 500,000 base thru 1st net points^4

Rolling 12 Months
- 3 direct SMD legs^8
- 750,000 base thru 1st net points^4

CEO Marketing Director (CEO MD - Level 70)^7

Rolling 6 Months
- 6 direct SMD legs^8, 9
- 1 million base thru 1st net points^9

Rolling 12 Months
- 6 direct SMD legs^8, 9
- 1.5 million base thru 1st net points^9

Executive Vice Chairman (EVC - Level 87)^7

Rolling 6 Months
- 9 direct SMD legs^8, 9
- 1.5 million base thru 1st net points^9

Rolling 12 Months
- 9 direct SMD legs^8, 9
- 2.25 million base thru 1st net points^9

1. Total points based on WRIL LULP product for SMD level (81 points), Generational overrides (36 points) and Pools (9.5 points). Please see the full WRIL Basis Points compensation table for more detailed information.
2. World Financial Group's Compensation System and Promotion Guidelines are subject to change at any time. Unless otherwise specified, promotion and compensation guidelines are for all WFG associates.
3. Promotion requires approval of direct upline SMD.
4. No more than half (1/2) Net points can be personal and one half (1/2) or less Net points can be from any other leg.
5. Promotion requires approval of direct SMD and CEO MD.
6. Exchange leg only occurs once upon promotion to SMD.
7. Points/Legs earned through Base Shop Standard of Excellence will not count toward promotions.
8. An exception promotion to Level 20 will not count as a leg toward an upline's Executive Level promotion until that Level 20 associate fulfills all the published SMD requirements.
9. No more than one-third (1/3) of Net points or SMD legs may come from any one leg including the associates (Level 20) base shop.
10. The 100% Table varies from the WRIL Basis Points due to rounding.
11. This example only applies to fixed WRIL products that pay 126.5 to the field, including FGUL (Bands 1, 2 & 3) and 20/30 year fixed. For example, at Level 20/Senior Marketing Director (SMD) the product payout % is calculated by multiplying 64 x 126.5 = 81, WRIL FEB II pays 126.5 points, but according to the Variable Products 100% schedule.
12. Meeting the minimum requirements does not guarantee inclusion in the Base Shop Pool.
13. For bonus pool payout/Information, please go to WFG-Online.
14. Pool compensation is subject to change at any time without prior notification.
15. Percentage of total pool dollars.
16. To participate in the Super Base and Super Team bonus pools the associate must be securities licensed.

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

### Base Shop

<table>
<thead>
<tr>
<th>Title</th>
<th>Fixed: WRL Basis Points</th>
<th>Based on 100% Table</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training Associate</td>
<td>30</td>
<td>25</td>
</tr>
<tr>
<td>Associate</td>
<td>45</td>
<td>35</td>
</tr>
<tr>
<td>Marketing Director</td>
<td>62</td>
<td>50</td>
</tr>
<tr>
<td>Senior Marketing Director</td>
<td>81</td>
<td>65</td>
</tr>
</tbody>
</table>

### Generational Overrides

<table>
<thead>
<tr>
<th>Level</th>
<th>Fixed: WRL Basis Points</th>
<th>Based on 100% Table</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Generation</td>
<td>17</td>
<td>12</td>
</tr>
<tr>
<td>2nd Generation</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>3rd Generation</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>4th Generation</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>5th Generation</td>
<td>2</td>
<td>1.5</td>
</tr>
<tr>
<td>6th Generation</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total Generation Override</td>
<td>36</td>
<td>27.5</td>
</tr>
</tbody>
</table>

### Supervisory Overrides

<table>
<thead>
<tr>
<th>Position</th>
<th>Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch Office Supervisor</td>
<td>1.25</td>
</tr>
<tr>
<td>Branch Office Manager</td>
<td>5.5</td>
</tr>
<tr>
<td>OSJ Manager</td>
<td>1</td>
</tr>
<tr>
<td>Total Supervisory Override</td>
<td>7.75</td>
</tr>
</tbody>
</table>

(Supervisory Overrides on variable business only.)

### Total Pool Contribution

<table>
<thead>
<tr>
<th>Fixed: WRL Basis Points</th>
<th>Based on 100% Table</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.5</td>
<td>7.5</td>
</tr>
</tbody>
</table>

---

**Total** 126.5 points 100% 100%

### Base Shop Pool

- SMDs and Up
- 10,000 base shop net points with 3 or more Recruits; or
- 15,000 base shop net points with less than 3 Recruits

### Super Base Bonus Pool

- EMDs and Up
- 15,000 base shop net points and 100,000 base thru 1st net points
- Qualifies on base thru 1st Generation net points
- Pays on 1st Generation net points
- Base shop qualification exemption for Chairman’s Council Members

### Super Team Bonus Pool

- EMDs and Up
- 100,000 base thru 1st net points and 500,000 base thru 6th net points
- Qualifies on base thru 6th Generation net points
- Pays on 1st thru 6th Generation net points

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WFG: **Powerful** Compensation, Serious **Business**
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