

THE MOMENT OF TRUTH
FACING THE CHALLENGES

By Xuan Nguyen

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To Vietnam, my motherland, whose good earth gave me fertile ground to learn and to grow.

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And to the team, my friends and my business partners, whose inspiration and care for one another allows us all to make a difference for families, create a better world, keep the dream alive, and build a system that will change the world.

It doesn't matter how long you have been with us. You may have questions about our business. You may have doubts about what you're doing and the chance for you to succeed.

From the very first time you heard and saw this opportunity to this day, you constantly face challenges to do the business from outside critics as well as from negative thoughts inside.

“Is this business legitimate?” “Am I doing the right thing?” “If it's so good, why do people quit?” “Is there something I don't know yet?” “Is the business still as good as when the top people joined?” “Do I really help people when recruiting them in the business?” “Why do so many people say bad things about this business?”

You cannot overcome these challenges unless you understand your business. You cannot last too long unless you face the truth and believe in what you do. You cannot help anybody unless you can help yourself.

A PROVEN TRACK RECORD

I have been working in the insurance and investment industry for the last 18 years. This is not something I started overnight. I have had a chance to work with tens of thousands of people through several companies.

Our people come from all walks of life and all kinds of backgrounds. We have engineers, professors, social workers, nurses, doctors, accountants, lawyers, housewives, students, and businesspeople working with us. Whether young or old, male or female, rich or poor, black or white, brown or yellow, single or married, part-time or full-time, we work with anybody and everybody.

I have built this business across the world. I run operations in most major cities in the United States and Canada and have offices in Taiwan and the Philippines. And I continue to expand.

Our leadership team has been with us for a long time, several for as many as 5 years, 10 years, or more. Over the years, we've faced many

challenges. But through it all, many of us have become successful and financially independent.

Building our business was like building a house. When you build a house, you do not know whether it is good or bad, weak or strong. But as time passes, after enduring all kinds of weather, rain or snow, heat waves or blizzards, earthquakes or tornadoes, if the house is still standing, you can safely say that you have a good house.

Likewise, in building our business, we have endured all kinds of weather. We've had good years and bad years. We've enjoyed unimaginable success and suffered from demoralizing failures. We've built locally and long-distance, nationally and internationally. We started in one state and built the West Coast. Then we went East and then to the Midwest. We've tested our business in Canada and recently in Asia. We've tried and tried, and if we failed, we tried again and again.

Many people come and go. Products may vary from time to time and from place to place. The

market goes up and down. But we continue to grow and prosper.

We are not a fly-by-night operation. We are not a flash in the pan. Our business is proven. Our system works. We're here to stay, and we're preparing for a great future.

Of course, we are not a perfect organization. Nor are we perfect human beings. A large majority of us only work part-time. Many work on very flexible schedules and have little or no previous experience in business or the financial industry. Most of us have full-time jobs or own other businesses. We also have duties to our family, friends, schools, churches and other of life's important obligations.

Any human organization made up of such members would probably collapse early on. Yet today we are a major player in the financial industry.

Without doubt, we are a great marketing organization with a powerful distribution system. This is a testimony not of the perfection of our

team members but of the solidarity of a good business with sound principles and a better way to build a business.

THE INTEGRITY OF OUR SYSTEM

Four Elements of a True Business

1. We Don't Make Money Recruiting People

When people join the business, they pay a nominal fee for their membership agreement. That money goes directly to the company to do a background check and process the new member at different state or federal agencies for licensing purposes. In most cases, this fee barely covers the cost of paperwork.

As for us, we don't make a dime when we recruit someone. On the contrary, we have to spend time and resources to fill out the paperwork before sending it to the home office. And for many months and sometimes even years, we invest a lot of time, energy, and money to work with the new recruits until they

become successful. When they make money by making sales, we may make money through overrides.

2. You Don't Have to Recruit to Make Money

We are not the type of organization that requires you to recruit a lot of people in order to make money. In some “multi-level” organizations, earnings per sale are so small, they have to emphasize recruits—lots of recruits—so that out of hundreds or thousands of people, there are enough sales for you to make some real money.

In some cases, you are even required to buy the products and load your garage with boxes of products that you may not need, so that the people above you can make money.

The true test of a for real business is: “Can you make money even if you don't have any recruits?” Our answer is a big YES. In our industry, you can simply get the proper licenses and make sales.

Many sales can bring you hundreds and sometimes even thousands in commission for one transaction. We have people in this company who make great income by sales alone, without recruiting. However, the reason many of us want to recruit is because we want to build a big business.

3. You Have No Quotas

We impose no quotas, production requirements, nor recruits. In fact, you are not required to do anything.

You don't have to show up to the meetings. You can come and leave as you please. You don't have any deadlines. You don't have to move up or get promoted if you don't want to.

However, you may have to fulfill some obligations due to regulatory requirements, for example, compliance meetings, continuing education, or minimum production to have the privilege to override a large organization.

You don't have to buy our products to join our company or to stay in business. You only buy if you have the need and the product is suitable and affordable.

The only reason you buy our product is because you believe it will help you and do good things for your family. Furthermore, if you feel that it's good for you, then you may want to share it with other people. It's hard to sell to others something that you don't believe in.

4. You Decide How Big You Build Your Business

It's your business. You're an entrepreneur. You're an independent contractor. You make decisions and have total responsibility for your own business.

You can build as big as you want. You can even surpass and make more money than the people above you. Nobody can hold you back. As long as you meet the guidelines, you will earn that new position. You move up by your own merit.

We believe that the strength of a good business is to give maximum freedom to the entrepreneur. That is our cutting edge.

You can tailor your business in accordance with your lifestyle, your family, your personal situation.

There are no territory limits. You can build in any city, state, or country that you wish. Of course, you need to be properly licensed and fulfill the local requirements.

Most companies in our industry, however, don't share our belief. Most of them impose quotas, have territory restrictions, require full-time commitments, and limit advancement to the highest positions.

We, on the other hand, believe in the free enterprise system. Here, you have freedom to grow, to build a business with your own goals and according to your own dreams. But keep in mind: if you want to build a big business, you must pay a big price.

OUR VISION

To Build and Provide the Best Business Opportunity in the World

I am very committed to building and providing the best business opportunity in the world. That is our main goal. Our opportunity must be better than any other business, career, job, or venture out there, in order for us to grow.

In a world of competition, we're willing to compete. We must be better than other organizations in our own industry, so that we can attract people from the industry to us. Also, we have to be better than the rest, so that we can keep our people from joining the competition. Our track record shows that we're winning in convincing fashion.

We provide an opportunity for great rewards, satisfaction, and success. It's no wonder we attract so many high quality people in the community. We have lawyers, professors, CPAs, doctors, and other professionals who have left their practices to join us. We have people who

have sold their businesses, restaurants, and shops to commit to our business. We have thousands of people who have quit their jobs, some of whom even earned more than six-figure incomes, to join us full-time.

As in any business, there are no guarantees. But the people who work hard in our business have a good chance to succeed.

OUR MISSION

To Make a Difference for Families

We have a great passion for our mission. We're so proud about what we do. Attend our meetings and listen to story after story. We not only help people, but we change people's lives. This is our crusade, the fuel that keeps us going.

We believe most people don't plan to fail, they just fail to plan. The reason they fail to plan is lack of knowledge. If a person is equipped with the correct information, they can plan properly and make the right decisions for their families.

We give people a wake-up call. We help people understand how money works, information that is crucial for their financial future. We show people how to increase their cash flow, manage their debt, create an emergency fund for tough times, build long-term asset accumulation, provide proper protection for their family, and preserve their estate for future generations.

That's what we do. We spend time educating and sharing valuable information to Middle America, to average people around the world, many of whom have never been served or are overlooked by the big institutions.

Another part of our mission is to help people build their business and give people a chance to become somebody. We're one of the very few organizations that's willing to invest a lot of time, effort, and resources to help people from all walks of life, without any specific background traits, educational qualifications, or business experience, without time commitments or quotas, and work with them over a long period of time until they become successful. We are very proud about this commitment.

Most organizations in our industry will not work with most of these people. They demand certain qualifications, full-time commitment, industry experience, and quotas.

We are different. We believe that everybody deserves a chance, that anybody can be a winner, and that no one has the right to prejudge a person whether they have the right stuff or not.

We bring thousands of people into the business and help them earn extra income and pay off their debt. Some make good money. Their spouses can choose whether to work or stay at home. They are able to retire their parents, buy bigger homes, put their children in better schools, and go on nicer vacations. Many others have built large teams and became financially independent.

We give people hope for their future. Through our business, many people become more confident in themselves, make a positive impact on others, and make their family proud of them.

OUR SYSTEM

A Simple Solution for Building a Big Business

The reason we can uphold our vision and carry out our mission is because we have a system, the solution for building a big business.

Our system, The System Flow, is the product of many years of practice, trial, and error. Many of our teammates built big organizations and became very successful thanks to the system.

We believe that great achievements should be system-driven rather than personality-driven. That means that you don't need to be talented to be successful. You just need to follow the system. That way, everyone has a chance to succeed.

The secret of our system is simplicity. It shows you clear and simple steps to follow in order to become successful. With a system, you can show your teammates exactly what you did, making it easier to duplicate and multiply your

people. Through the system, you can build a big team.

The system takes away unnecessary frustration, confusion, and chaos in building a big business. We are probably the only company in our industry that provides such a powerful system to our teammates.

Certainly, no system is perfect, especially when it applies to people. But so far, the results have been overwhelmingly positive, giving us great confidence to conquer the world.

OUR EXCHANGE PRINCIPLES

1. Buy From the Upline

We don't have to buy. We buy a product only if we want it and need it. But if we buy, we believe in buying either from the person who brought us into the business or from the licensed upline. It's just a common-sense exchange principle. The reason we buy from the upline is because when our downline buys, they will buy

from us. Thus, we give our upline our one sale, so that we will receive many sales from our future downline who will buy from us.

2. Field Training

We believe in proper field training. We must go out in the field with our trainer as much as possible to share the opportunity and our financial concepts, so that we can make a difference for families. We will recruit the person who wants to join and sell to the person who wants to buy. Field work gives us experience and builds belief in how we help people.

The more we go out in the field with our trainer/leader, the more our team will follow us out in the field when we become a trainer/leader. These activities will provide more recruits as well as more production for the whole organization.

3. Replacement Leg

The uniqueness of our building system is a replacement leg when promoting someone to the position of Marketing Director. The replacement leg has been the key to our success. It encourages us to build our people to become MDs because when they get promoted to this position, they will give us a strong leg. Again, when you give one strong replacement leg to your upline who built you, you will receive many strong replacement legs in the future from your downline whom you will have built.

We take great pride in our giving principles because the more you give, the more you get.

4. Be Part of a Strong Base

Contribute to building a strong baseshop for your MD. Help your MD become one of the best baseshop builders in the company.

One day when you become a MD, your downline will help you build a big baseshop. It's the same exchange principle. The baseshop

is a critical part of our system. For those who build big baseshops, great things will happen. Be part of a big base, and you will build a big base.

OUR TEAM

We Build “Greenies”

We recruit and bring into our business people with no special qualifications. In fact, most of our people have no experience in business or the financial industry.

We don't prejudge people. We don't deny a person a chance. We take risks working with people who seem to be slow, weak, scared, or who look like they're from the wrong market.

We have a high level of tolerance. We're very patient with our people. We guide our people step-by-step, live with their mistakes, and build up their confidence.

We attract a lot of quality people. We are inclusive, not exclusive. Thus, we have a greater chance to reach more people. The more people we recruit, the higher the odds for us to find better people.

There is no way you can pick a winner too early. We found out there are a lot of people who look “good” at first but turn out to be not so good at all. Also, many people who seem to be no good at first turn out to be future big builders. Thus, we try to help everybody and let the true leaders and builders rise up.

We love to bring new people into our business. They may lack experience, degrees, or qualifications, but they don’t lack enthusiasm. They are more coachable, more open to new ideas, and more willing to follow the system.

We Build with Part-Timers

We give maximum flexibility to our people. This gives our people a chance to arrange their priorities. Sometimes, their priorities are to care

for their children, or their parents, or other important callings.

Most organizations in our industry never want to waste their time with people who come and go as they please. We love to work with part-timers. We'd rather let people keep their full-time jobs, their businesses, or their careers, and try out this business on a flexible, part-time basis. Why? Because it's a new business. People need time to learn and build.

Without quotas, we give people the peace of mind of not having to push for a sale to make a living. This is also very good for our clients. Many of our people wait until they build a big organization and have adequate savings before they go full-time with us.

That's how we find our strong leaders and keep our great builders. Our approach may take longer, but it works better in the long run. Easy come, easy go. It takes a great amount of time to build a solid business. That is why we emphasize building a business rather than a sales organization.

We Believe in Teamwork

Although you can do this business by yourself, you won't have great success going it alone.

Teamwork is the essence of life, the reason for every organization's success.

It's not the product, the skill, or the resources behind an organization's success. It's the teamwork that provides the cutting edge to win.

Teamwork is what we're all about. We are in the team-building business, and we are good at it because that's what we focus on. Wherever you find great teamwork, you find great achievement.

The foundation of team building is the element of trust. Team members must trust each other and trust their leader. They must have a common goal and care for each other's success. They are responsible and accountable for what they are doing.

Teamwork is the reason we have team meetings, why we set goals, why we declare our intentions publicly, why we have scoreboards and monitor our activities, why we talk about alignment, leadership, and coachability. Teamwork is the reason we wear team shirts with team logos and shout team chants.

We love to build a team and be part of a winning team. We also love to compete to make our team win. When our team wins, we have a good chance of winning.

OUR LEADERS

Our leadership team comprises of Marketing Directors and above. The rest are team members in the base who are working their way to become a MD.

The MD is your leader, your trainer, but also your friend. Their job is to help you become successful.

Your MD is not your boss. You are not their employee. Except for compliance or regulatory requirements, he or she cannot force you to do anything you don't want to do.

Your MD can't withhold from you promotions you deserve or prevent you from surpassing him or her if you achieve more success.

Most of our MDs are great people, but not all of them are perfect. They make mistakes as much as you do. So please have a high level of tolerance.

Just like any coach, your MD may ask you to perform tasks that may not always be easy or convenient, but it will help you grow. Trust your coach. Someday you will become one.

Your MD may not always provide you all the things you want. You run your own business, and he or she will run theirs. Your MD also has many other people to serve. Besides, he or she may still be part-time with the business and have another full-time job.

If you still need help, you can reach higher upline. Ask the people around you. Most people are willing to help.

The bottom line is you take charge of your business. Your upline may give additional help, but you should be more independent and learn the business through your own effort.

WE HAVE A GREAT COMPENSATION SYSTEM

The compensation is so unique by design, so powerful through years of refinement, it provides great results that few organizations can deliver.

Great Income Potential

You have an opportunity to make as much as you want if you continue to build wide and deep. The more people who work with you and for you, the more licensed producers you train, and the more leaders you build, the more overrides you are likely to make.

Great Stability

Since there are a lot of people in your organization, you have more stability. You don't have to depend on your own personal effort to make a living. When you have a big team, your income is likely to be more stable and predictable.

The reason we attract a lot of people from our industry as well as so many from other businesses and careers is because of the success of our great leaders.

Everyone can work hard. But can they have the same success vehicle? Without a powerful compensation system, most people won't have big income or long-term security.

Our Opportunity Is Ever Growing

For the last 18 years, we saw our business and the needs of the market constantly grow. More people need protection. More people need more savings for their children's education. More people approach retirement without preparation.

There are bigger debts and more bankruptcies than ever before. There is no such thing as a secure job nowadays. The business environment is more competitive and more difficult to survive.

Poor planning, wrong choices, and lack of understanding on financial basics hurt people in this country and the world over. The industry is still not capable of fulfilling the people's needs. There is so much need, so much work to be done.

Our opportunity is getting better everyday. We provide a for real business in one of the largest industries in the world. Our business requires very little capital, but the potential for reward is huge.

AN UNMATCHED SUPPORT SYSTEM

You're in business for yourself but not by yourself. Not only do you receive support from your direct upline, but in most cases you also get support from the people around you.

Through teamwork, we support each other in our office. When you travel and build long distance, our network of offices opens doors and provides great help to expand your business all over the world.

Our home office provides incredible back up and support from training material, promotional media, licensing assistance, better products, and the payroll for you and your team.

Our meeting and convention system helps motivate and build you and your team.

When you talk about advantages, think about the incredible support we provide for your business to enhance your chances for success.

OUR PHILOSOPHY

**Sell to the Person Who Wants to Buy and
Recruit the Person Who Wants to Join**

We respect people. We respect their decisions. We don't believe in pushing for a sale or a

recruit because ultimately they will cancel the product or quit the business anyway if deep down they don't believe in it or want to do it.

We also believe that if you have a good product, you don't have to be a good salesperson. If you have a good opportunity, you don't have to be a good recruiter. And if you have a good system, you don't have to be talented.

A good business is a good business.

CAN WE GUARANTEE YOUR SUCCESS?

Of course not. This is a business. Some make it. Some don't. Like anything in this world, the ultimate responsibility lies in your hands. We can provide great support, great compensation, and a great system, but if you don't do it, it won't work.

We also won't apologize if you fail. Just like in school, they won't apologize if you drop out. Many people who leave school often come back

to school. We also have many people who leave but later come back.

The only thing we can guarantee you is a good, for real business and a lot of hard times.

WE'RE NOT POPULAR WITH OUR COMPETITION

What's popular is not necessarily what's good, and what's good is not necessarily what's popular. We are not in a popularity contest.

Our approach is different. Our system is unique. Our compensation is revolutionary.

We're not an average and ordinary company. We want to be better than the competition. We want to dominate the industry. The competition may not like us or say good things about us, but that is what the free enterprise system is all about.

THE MOMENT OF TRUTH

What Do You Believe In... ?

- Do you believe in our company? Do you think this is a good company to be with?
- Do you believe in our vision? Is our opportunity among the best in the world?
- Do you believe in our mission? Are you interested in helping people, doing good things, and doing it right? Do you think this mission is phony?
- Do you believe in our system? Do you follow The System Flow? Do you believe it will help you build a big team? Is this a hyped-up, rah rah deal?
- Do you believe in your leader? If not, who do you believe in? Who's your mentor? Can you build a big business all by yourself? If yes, why don't you do it?

- Do you believe in your office? Does it have the right environment for you to build a business? If not, what would you do to help change that?
- Do you go to work everyday? Do you go out in the field everyday?
- Do you believe in the large numbers of our business? This doesn't work instantly, with a small number of guests and with little activity. So how come you don't go out and do it repeatedly?
- Do you believe in recruiting? Do you want to get licensed and focus on products?
- Do you have a prospect list? Do you believe in the prospect list? Do you believe in other people's prospect lists? Do you work on your prospect list everyday?
- Do you believe in BMP? Do you feel that we exploit people? If not, why don't you share the opportunity?

- Do you believe in fast start and upstart? Or you think that's too inconvenient, too pushy to the new people?
- Do you believe this business is not as simple as your leader said, and you need to learn more before you're able to do anything? Do you think that those who get excited and do it early are merely unsophisticated or dumb people who listen too easily to what they're being told? Do you feel you may be cheated if you jump in too early?
- Do you believe in our product? Do you own it? Do you own it because you love it or you just bought it and still wonder?
- Do you believe in our meetings and big events? Do you come early, stay late, show excitement, and be part of a team?
- Do you hate going to the meeting? You think it takes too much time? Are you afraid it costs your downline time and money too? Then what solution do you have to change, inspire, and build your people?

- Do you think fighting for the front seat is very weird, especially if you have to wake up early?
- Do you think raise up, stand up is for kids? Are you too mature for that stuff?
- Do you think stumble forward, stay confused is a con job of your upline?
- Do you think MoZone is unprofessional and low class?
- Do you think wearing these black shirts is meaningless and useless?
- Do you believe in your spouse's involvement? Do you think your spouse is against your business, that they can't wait for you to fail?
- When you hear someone say negative things about our business, do you believe it? Do you think the competition says good things about us? Do you think your friend won't be jealous of your business?

- Are you ashamed about what we do? What prevents you from showing it to others? Why would you be ashamed about your business?
- When negativity is shot at you, what do you do? Why do you bring it all back to your upline? What do you mean by doing that?
- Do you think your upline is supposed to let you know everything? If he or she forgets, does he or she intentionally do that to cheat you?
- Do you think your upline makes too much money and overrides off you? Do you think he or she should pay for everything?
- Do you believe giving a strong replacement is the end of the world, and you will never recover?
- Do you think keep it simple is merely an effort by your upline to push you to go out and make money for him or her without properly training you?

- Do you think there are a lot of better deals out there, but your upline doesn't want to tell you? Better products? Better compensation? Better support?
- Do you believe your upline is holding conventions to make money off you and your team?
- Do you believe most people make it big because they joined early and they're lucky? They recruited most of the superstars already. Nowadays, everybody knows about this. Few people will join, and no potential big builders are left to recruit. Is that what you believe?
- Do you believe building long distance is impossible? It is a waste of time and money. Only the big guys and gals know how to do it. Maybe you are still many years away. Is that what you believe?
- Do you believe all the big guys and gals have special talent, special charm, special looks? They know a lot of people. These people have great spouses who never complain and great

children who never demand. They're superior to most people. Is that what you believe?

- Do you believe most of your downline are hopeless problem cases who won't make it?
- Do you believe you're running out of your warm market and your team's running out of their warm market? No one to recruit, and no one to sell to?
- Do you believe you're shy, people won't listen to you, and you don't have what it takes to win?
- Do you believe more in your weaknesses or more in your potential?
- Are negativity and fear stronger than your goals and your family?
- Do you believe your time hasn't come yet? Your fortune teller thinks it must be next year?

- Do you believe this is the right time? The right place? The right system? The right leadership? The right company?
- Do you believe in you? Do you believe you can make it in spite of all the challenges? Do you believe you can build it big?
- Do you believe you can be a good leader? Would people follow you? Will you be a good speaker and inspire thousands?
- Do you believe in your dreams? Do you have a dream? What do you really want? What do you want to do for you and for your family? Have you written down your goals?
- When you read your goals, do you really believe you can achieve them? Do they sound like something vague or distant?
- What does financial independence mean to you? How much? How soon? Or do you just say you want financial independence like everybody says it for the sake of saying it?

- Do you believe you can recruit 3 people this month? Do you believe you can make 3 sales this month?
- Do you believe you can win? When you look in the mirror, does that person facing you have the look of a winner?
- Do you believe you can change?
- What is your destiny?

THE TRUE BELIEVER

Know Your Belief

You can't do this business without knowing where your heart and mind are. You certainly can't share to others what you don't have. You can't sell to your people what you haven't totally sold out to. You can't teach others what you don't practice.

Show Your Belief

Your belief is a transparent thing. Don't keep it inside a closed door. Declare it publicly. Tell the whole world about your business. Sell your dream to your family. Show compassion about our mission. Declare your goals to your team.

Act on What You Believe

Do it with enthusiasm. Lead by example. Be the most excited, the most disciplined, and the most relentless. Go out in the field and make things happen. Don't just talk. It's your time.

FACING THE CHALLENGES

So... what do you really believe in? You must know. It's your life. It's your future. It's your family. It's your teammate's future.

It's tough to do something that you don't totally believe in. You must know that the reason for not being successful is dependent upon your belief. You're not gonna do, you're not gonna

move, you're not gonna be excited, you're not gonna be relentless unless you believe in what you do. Unless you believe in the company, the product, the mission, the system, and the leadership, you won't make it.

Remember, either you believe or you don't. Either you make a move or you don't. Either you will win or you won't. There's nothing in between. Nothing will happen if you don't act. It's sad to see so many people stay idle in the business and expect miracles to appear.

You must face the final truth. It's inside you. Find out if this is what you really believe in. Then make the total commitment to go after it. If not, get out. Find something that you can believe in and put your life into it.

Life will turn out exactly the way you see it turn out. If you see nothing, it will turn out to be nothing. But if you believe in greatness, great things are going to happen.

Notes

Notes

For more business insight by Xuan Nguyen, check out his latest book *The System Builder: Builder's Notes*.

Here's what others have to say about *The System Builder*:

"That book is a gold mine."

–Joe Bonini, Chicago

"The System Builder is like the bible of the business."

–John Pham, Anaheim

"That book makes my life a lot easier. Whenever one of my teammates asks me a question about the business, I just point to the book."

–Joel de las Peñas, the Philippines

"Mr. Xuan Nguyen makes the business so simple to understand and fun to read too."

–Penney Ooi, San Jose

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