

THE KEYS TO RUNNING YOUR WFG BUSINESS

BUSINESS FORMAT SYSTEM



WORLD FINANCIAL
G R O U P

A Member of the AEGON Group

UPDATED FOR 2007

THE WFG BUSINESS FORMAT SYSTEM™

World Financial Group (WFG) is pleased to provide this training manual to you, an independent contractor of this organization. As you know, World Financial Group, through affiliated companies makes insurance, financial and other products available to independent contractors, such as you, for sale to the public. In addition, independent contractors 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. However, all new independent contractors have to pay an administrative service fee of \$100 in the United States and \$125CN in Canada to cover the costs of processing your application, and coordinating the license and appointment paperwork. World Financial Group processes all paperwork through its headquarters because this is the only way to handle the tremendous volume of paperwork required for licensing with all the preferred companies. Finally, the compensation you will earn, if any, will depend solely upon your personal efforts and hard work. While many people have experienced successful careers within World Financial Group, this represents individual experiences. As each individual differs, so will his/her specific results. Work ethic patterns, activity levels and dedication all play significant roles in determining the outcome that one may achieve and in his/her ability to control his/her destiny on an ongoing basis. This statement is not intended to nor does it represent that any current member's individual results are representative of what all participants achieve when following the World Financial Group Business Format System™. There is no compensation or consideration earned by independent contractors in exchange for encouraging others to join World Financial Group's sales force.

World Financial Group is not a franchise operation. WFG simply provides you with access to a business system for you to duplicate. Again, you are an independent contractor in business for yourself. The ideas and guidelines expressed in this manual are not mandatory, but are merely suggestions based on what has worked for WFG associates in the past. You have the freedom to build your business within the framework of your contractual agreement with World Financial Group and the companies affiliated with the organization. However, remember that alignment creates velocity. World Financial Group is built on the "Team Over Me" principle, and there is synergy in people moving and working together.

We are proud of this training manual and make it available to all WFG independent contractors for educational and training purposes only. Illustrations in the manual of how attracting new associates to expand your World Financial Group business can affect commissions of independent contractors are not a representation of past or projected future earnings of independent contractors.

No statement, illustration, graph or other representation in the training manual is intended to form a contractual agreement, or modify or supplement any existing contractual agreement between World Financial Group and you. The terms and conditions of your relationship with WFG are found in all contracts.

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A NEW WORLD OF OPPORTUNITY

World Financial Group offers people from all walks of life an uncommon opportunity – the chance to have more control of their careers, income and time. As an organization, WFG is about creating opportunities and pursuing possibilities. Our goal is to help people just like you become business owners, so that they may take greater control of their lives and financial futures and achieve their dreams.

Unlike other businesses where you are hired to do a job, World Financial Group offers you the opportunity to do something many people only dream about – become a business owner. As a WFG associate, you own your own business but you are not alone. You are an independent business owner backed by the marketing and administrative strength of WFG's Executive Headquarters and the support of experienced field leaders who each started where you are and have built their own financial services businesses from the ground up. With this **Business Format System™** (BFS) manual, our visionary leadership, powerful consumer concepts, professional training events and leading-edge technology, WFG is here to help you succeed. Your challenge is to do all you can do, and WFG will be there to help with the rest.

As an independent associate of World Financial Group you are a true entrepreneur, so it's important to think like one. According to Michael E. Gerber in his book *The E-Myth Revisited*, "Most people who go into business don't have a model of business that works, but of work itself, a Technician's Perspective, which differs from the Entrepreneurial Perspective ..." Gerber believes that the differences include:

- "The Entrepreneurial Perspective asks the question: 'How must the business work?', The Technician's Perspectives asks: 'What work has to be done?'"
- "The Entrepreneurial Perspective sees the business as a system for producing outside results – for the customer – resulting in profits. The Technician's Perspective sees the business as a place in which people work to produce inside results – for the Technician – producing income."
- "The Entrepreneurial Perspective starts with a picture of a well-defined future, and then comes back to the present with the intention of changing it to match the vision. The Technician's Perspective starts with the present, and then looks forward to an uncertain future with the hope of keeping it much like the present."
- "The Entrepreneurial Perspective envisions the business in its entirety, from which is derived its parts. The Technician's Perspective envisions the business in parts, from which is constructed the whole."**

World Financial Group helps its associates keep an entrepreneurial perspective of their business.

WFG: A Powerful Business Model

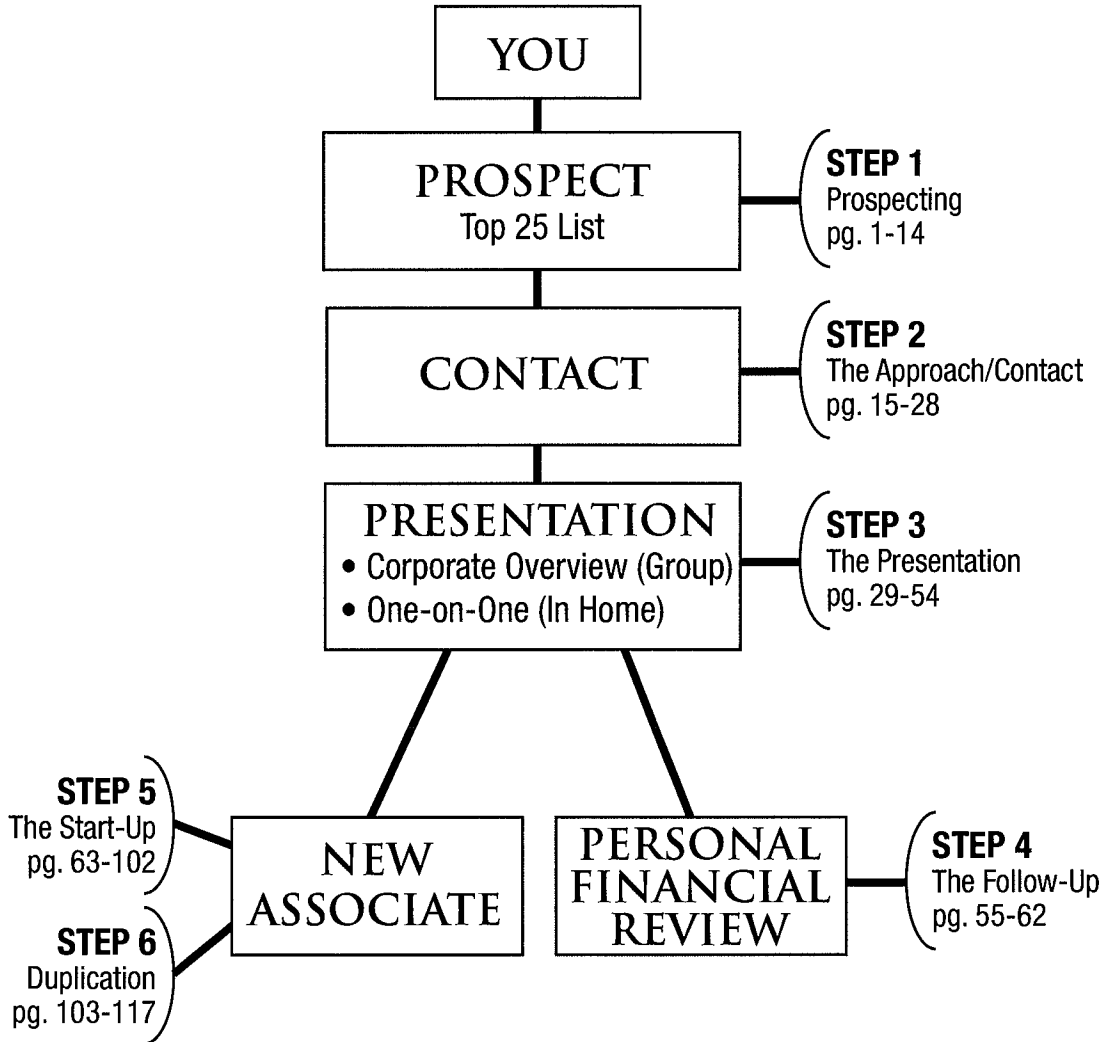
WFG is a unique hybrid, employing many business principles into its system that have been successful in other companies. It's a combination of best business practices. In **Retail Marketing**, clients go into a specific location (store, shop, etc.) to do business. In **Direct Marketing**, business people contact prospective clients who they do not know via phone, mail, etc. to attempt to transact business. WFG uses **Relationship Marketing**, relying on a warm market approach. Consider the warm market approach in your own life. If a family member or friend told you about a movie or a company you should check out, you likely would because you trust the source of the recommendation. Word of mouth is the best form of advertising because you can reach your market effectively through someone they know. WFG has found this approach a great fit for its business model.

On every page of this BFS manual, you'll discover a core set of principles that are powerful yet fundamental to growing your business. Along with WFG's goal – to build the largest, most well-respected company in the financial services industry, dedicated to helping entrepreneurs build a successful business – WFG is committed to helping ensure there is No Family Left Behind® financially. These principles form the foundation upon which World Financial Group was built.

***The E-Myth Revisited*, p. 71, Michael E. Gerber, 1995, 2001, HarperCollins Publishers, Inc.

The Business Format System™ is a step-by-step blueprint to help build and grow your business. Starting a business from the ground up is hard. Experienced WFG field leaders have limited the guesswork in building your business by creating the BFS Manual to help you hit the ground running.

At a glance, the WFG business system looks something like this:



Every great company – from McDonald's® to Wal-Mart® to Starbuck's®* – has a system they follow to help their companies be as successful as possible. McDonald's® revolutionized the way to sell hamburgers with outlets in countries, around the globe, Wal-Mart® revolutionized retail sales with operations in nine countries, and Starbuck's® revolutionized the way to sell coffee with businesses in North America, Europe and Asia. Without a system, these major marketers may not have survived or become powerhouses of industry.

World Financial Group has developed this System, fine-tuning it over the years, which has helped hundreds of associates before you become powerful leaders in our organization and build strong financial services businesses. By running our System, you create the possibility to achieve the same success other WFG leaders have enjoyed.

*McDonald's is a registered trademark of the McDonald's Corporation. Wal-Mart is a registered trademark of Wal-Mart Stores, Inc. Starbuck's is a registered trademark of Starbuck's Coffee Company.

OUR CHALLENGE TO YOU:

At WFG, our goal is simply to help you reach yours.

- **Increase Your Will to Win**

Everyone has within them the need to compete. World Financial Group provides you with a forum in which career and competition go hand-in-hand as you aspire to take advantage of our great recognition and reward system.

- **Develop a Passion for Our Mission**

Driven by our passion, the leaders of World Financial Group are committed to helping people who desire to help themselves. We are reaching out to individuals and families from all walks of life who are often overlooked by the financial services industry. We are determined to educate individuals, families and business owners to help them understand that the financial choices they make today will be critical in determining their financial futures.

- **Understand and Execute Your Commitments**

You need to understand that there are time and money commitments you must make to yourself and to the business. You will need to dedicate a fair amount of time to get the training, licensing and registration* you need to get started. Additionally, you will be responsible for all of your expenses including licensing, registration, travel and event fees. Once you accept and execute these commitments, running your own business will be a matter of following the system.

FOUR STEPS TO BUILDING A SUCCESSFUL BUSINESS

1. Find a plan that works.

- Find examples of success and study what they are doing to succeed.
- Imitate successful strategies rather than creating your own.

2. Do it over and over again.

- Develop and win with written game plans that you follow daily as a blueprint.
- Write and read an affirmation statement twice daily, and constantly update it.
- Run WFG's six-step Business Format System™ and the Eight Speed Filters, and your team will follow.

3. Lead by example.

- A united strategy builds momentum.
- Develop a team identity and tradition.

4. Think big.

- Be a visionary.
- Build a big team to build a big client base.
- Average number of people per week at Corporate Overview = Average number of base shop Sales per month

**U.S. associates wishing to offer securities-related products must be registered with World Financial Group's affiliate broker-dealer, World Group Securities, Inc.. Canadian associates wishing to offer securities-related products must be registered with WFG Securities of Canada Inc.*

THE BUSINESS FORMAT SYSTEM™

The rapid relentless repetition of these six simple recruiting steps can lead to the building of a big business with many distribution outlets.

STEP 1 PROSPECTING

- **Leader** controls prospect list development.
- **Leader** paints a picture of how the team will be built.

STEP 2 THE APPROACH/CONTACT

- **Leader** controls the point of contact.
- **Leader** and new associate act as joint inviter.

STEP 3 THE PRESENTATION

- **Leader** runs the Corporate Overview.
- MoZone converts the prospects.

STEP 4 THE FOLLOW-UP

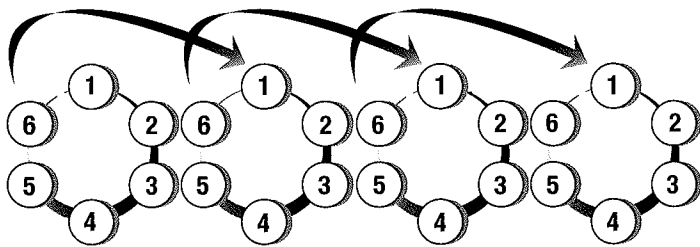
- **Leader** guides new associate through the Eight Speed Filters:
 - Sign-Up Process
 - Fast Start/Upstart Program

STEP 5 THE START-UP

- **Leader** gets new associate off to a fast start beginning back at Step 1.

STEP 6 DUPLICATION

- **Leader** guides new associate through the entire BFS Success Cycle over and over again.



The Eight Speed Filters

Sign-Up Process

(complete Filters 1-4 within 1-2 days)

1. Stay after the Corporate Overview for MoZone
2. Pick Up Information
3. Commit to a Follow-Up Interview
4. Complete the Interview/Sign Up

Fast Start/Upstart Program

(complete Filters 5-8 within first 10 days)

5. Develop a Prospect List
6. Create a Business Plan/Determine Immediate Goals
7. Match-Up with your Leader and get off to a fast start
8. Complete a review of your personal finances

This is a hypothetical scenario for illustrative purposes only. There is no assurance that results can or will be achieved. Income is earned from the sale of authorized products and services. No income is earned from recruiting.

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DEVELOPING A TARGET MARKET

Purpose

To max-out and organize your available resources to attract the people necessary to accomplish your goals.

Just as a building contractor cannot construct a building without the right materials, a WFG business owner needs the right prospects to plug into the World Financial Group System to build a distribution empire.

You can divide prospecting into four areas:

1. Natural Market

- This market includes friends, neighbors, relatives, co-workers, social contacts and business contacts.

2. Friendship Farming

- Turning strangers into friends to create a new natural market.

3. Friendship Borrowing System

- Relationship marketing through our third-party referral system.

4. Professional Prospecting

- Using WFG-approved DVDs/videos, ads, letters, the WFG websites and more to expand your prospecting pool.

I. DEVELOPING YOUR NATURAL MARKET

CREATE A TARGET MARKET LIST

- Making a target market list should be a top priority for any new associate.
- Make the list the start of an exciting business adventure. From this list you'll build a business and potentially transform the lives of the people on it.

Important Keys to Developing Your Prospect List:

1. Add names, don't eliminate them.

Think of who you would like to be in business with or who could benefit from services World Financial Group associates provide. Resist the tendency to eliminate people from your list because you think they're too busy or make too much money. That is a major mistake. Remember, it's not just who you know, but also who they know.

2. Complete your Top 25 list with your leader.

Your list will be more accurate if he/she helps you determine who should be on your list.

3. Use the "Executive Memory Jogger." (See page 4)

The purpose is to "jog" your memory for every quality person you know.

4. Identify the Top 25 on your list.

Your list should have a minimum of 100 names to start and grow to as many as 300 or even 500. But once you develop your list, you need to quickly identify the Top 25 and begin contacting them immediately with your leader. The following general qualifications are suggested guidelines for the people on your Top 25 list:

- **25+ years old**
- **Married**
- **Dependent children**
- **Homeowner**
- **Solid business/career background**
- **\$40,000+ household income**
- **Dissatisfied with their current situation**
- **Entrepreneurial-minded**

TOP 25 PRE-CONTACTS

Suggested Script

Once you develop your Top 25 list and discuss it with your leader, give all of your Top 25 prospects a call to let them know they may be contacted. The following script is a good example of how the conversation should go.

“Hello, (Top 25 name)!

(Make Small Talk)

“I wanted to let you know that I just started working with a financial services marketing company part-time. I’m really excited about the company and what we do for families. I’m going through a training program, but I’m hoping to go full-time in the next six months. I’m working with a gentleman/woman who ... (edify Field Trainer/Marketing Director).

“I was hoping you could help me out. I gave (Field Trainer/Marketing Director) your name and number. Can you do me a favor? He/She will probably be calling you in the next few days. When he/she does contact you, please take a moment to take the call. And if you miss the call, please give them a call back.

“Thanks. I need to go. Let’s be sure and get together soon. Talk to you then.”

Please note that the Federal Communications Commission (FCC), the Federal Trade Commission (FTC), and the Securities and Exchange Commission (SEC) have established rules regarding telephone solicitation (cold calling) of customers.

To see how the latest lists and regulations apply to your WFG business, see relevant Compliance Bulletins and the Do Not Contact section under the Selling & Building tab on WFG-Online.com. For questions, please contact your leader or the WFG Agent Services Unit at (770) 246-9889.

Executive
Memory
Jogger

The following list will help you come up with names from your warm market to potentially recruit or to schedule a review of their personal finances.

1. Work with
2. Boss
3. Partner
4. Landlord
5. Security Guard
6. Vending Sales
7. Executive Assistant
8. Caterer
9. Customer
10. Parking Attendant
11. Coffee Shop
12. Car Pool
13. Personnel Manager
14. Salespeople
15. Boss' Lunch
16. Lunch with
17. Competition
18. Repair Person
19. Copier Person
20. Union
21. Complainer
22. Inspector
23. Credit Union
24. Pension Plan
25. Fired-up Male
26. Fired-up Female
27. Delivery Person
28. Express Mail
29. Mailman
30. Lost job
31. Almost lost job
32. Will be laid off next
33. Has been laid off
34. Job-hunting Male
35. Job-hunting Female
36. Hates job
37. Missed last promotion
38. Walking Encyclopedia
39. Most Likable
40. Needs part-time job
41. Engineer
42. Payroll
43. Contractor
44. Movers/Shakers
45. Guard
46. Preacher
47. Nurse
48. Dentist
49. Doctor
50. Surgeon
51. Chiropractor
52. Therapist
53. Carpenter
54. Auto Mechanic
55. Car Sales
56. Body Repair
57. Gas Station
58. Teacher
59. Substitute Teacher
60. Banker
61. Teller
62. Policeman
63. Highway Patrol
64. Homebuilder
65. Painter
66. Roofer
67. Insulator
68. Landscaper
69. Carpet Layer
70. Hospital Worker
71. Department Store
72. Grocery Store
73. Convenience Store
74. Waitress
75. Waiter
76. Chef
77. Cashier
78. Dishwasher
79. Auto Supply
80. Electrician
81. Hardware Store
82. Truck Driver
83. Pharmacist
84. Funeral Director
85. Flower Shop
86. Health Spa
87. Restaurant Business
88. Dry Cleaner
89. Electronics Store
90. TV Repair
91. Furniture Repair
92. Movie Rental
93. Appliance salesperson
94. Cable TV
95. Eye Center
96. Tire Store
97. Realtor
98. Office Supplies
99. Computer Programmer
100. Phone Installer
101. Pest Control
102. Cosmetic Sales
103. Carpet Cleaners
104. Bowl with
105. Hunt with
106. Golf with
107. Fish with
108. Tennis with
109. Ski with
110. Throw Darts with
111. Softball with
112. Baseball with
113. Football with
114. Soccer with
115. Racquetball with
116. Handball with
117. Swim with
118. Fire Chief
119. Fireman
120. Scoutmaster
121. Den Leader
122. Barber
123. Beautician
124. Auctioneer
125. Sells Siding
126. Photographer
127. Guidance Counselor
128. Youth Director
129. Sister-in-law
130. Brother-in-law
131. Father-in-law
132. Mother-in-law
133. Brother
134. Sister
135. Father
136. Mother
137. Cousin
138. Aunt
139. Uncle
140. Grandfather
141. Grandmother
142. Niece
143. Nephew
144. Best Friend
145. Spouse's Best Friend
146. Farmer
147. Army
148. Navy
149. Air Force
150. Marines
151. Babysitter
152. Sister's In-laws
153. Brother's In-laws
154. Neighbor on right
155. Neighbor on left
156. Across street
157. Behind
158. Down street
159. Parent's right
160. Parent's left
161. Best Man
162. Maid of Honor
163. Matron of Honor
164. Bridesmaids
165. Ushers
166. Fellow Church Members
167. Plumber
168. Jaycees
169. Play Bridge
170. Play Bingo
171. Table Tennis
172. Pool
173. Jogs
174. Basketball
175. Plays with Kids
176. Climbs Mountains
177. Hang Glides
178. Karate
179. Your Principal
180. Your Teacher
181. Your Coach
182. Kid's Principal
183. Kid's Teacher
184. Kid's Coach
185. Music Teacher
186. Piano Teacher
187. Hates to lose
188. Loves to compete
189. Kiwanis
190. Lions Club
191. Good cook
192. Friend's Parents
193. Lawyer
194. Highway Department
195. Professor
196. Sunday School Teacher
197. Child's Sunday School Teacher
198. Chamber of Commerce
199. Hotel Business
200. Printer
201. Surveyor
202. Radio Announcer
203. Sportscaster
204. Writer
205. Journalist
206. Editor
207. Publisher
208. Tanning Salon
209. Arcade
210. Baker
211. Librarian
212. Accountant
213. Machine Shop
214. Pilot
215. Flight Attendant
216. Air Traffic Control
217. Ambulance Driver
218. Travel Agent
219. Antiques Dealer
220. Armored Car
221. Piano Tuner
222. Service Station
223. Who you camp with
224. Locksmith
225. Upholsterer
226. Veterinarian
227. Notary Public
228. Orthodontist
229. Dance Teacher
230. Computer Repair
231. Computer Sales
232. Cabinetmaker
233. Architect
234. Best Fundraiser
235. Tree Surgeon
236. Railroad Conductor
237. Game Warden
238. Bus Driver
239. Cat Lover
240. Dog Lover
241. Animal Trainer
242. Dollmaker
243. Direct Sales
244. Social Worker
245. Makes good fudge
246. Health Food Shop
247. Seamstress
248. Bookworm
249. Lawn Maintenance
250. Cell Phone
251. Satellite TV
252. Internet
253. Computer Whiz
254. E-Mail List
255. Voice Mail List
256. Online Service
257. Software
258. Computer Games
259. Desktop Publishers

STEP 1

SECTION ONE

PROSPECTING

FAST START WORKSHEET



WORLD FINANCIAL GROUP
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Name	Profile
	12345678

Associate Name:	Qualified Marketing Director:
Date Completed:	QMD Approval:

	Name	Profile	Name	Profile	Name	Profile	Name	Profile	Name	Profile
1		12345678	26	12345678	51	12345678	76	12345678		12345678
2		12345678	27	12345678	52	12345678	77	12345678		12345678
3		12345678	28	12345678	53	12345678	78	12345678		12345678
4		12345678	29	12345678	54	12345678	79	12345678		12345678
5		12345678	30	12345678	55	12345678	80	12345678		12345678
6		12345678	31	12345678	56	12345678	81	12345678		12345678
7		12345678	32	12345678	57	12345678	82	12345678		12345678
8		12345678	33	12345678	58	12345678	83	12345678		12345678
9		12345678	34	12345678	59	12345678	84	12345678		12345678
10		12345678	35	12345678	50	12345678	85	12345678		12345678
11		12345678	36	12345678	61	12345678	86	12345678		12345678
12		12345678	37	12345678	62	12345678	87	12345678		12345678
13		12345678	38	12345678	63	12345678	88	12345678		12345678
14		12345678	39	12345678	64	12345678	89	12345678		12345678
15		12345678	40	12345678	65	12345678	90	12345678		12345678
16		12345678	41	12345678	66	12345678	91	12345678		12345678
17		12345678	42	12345678	67	12345678	92	12345678		12345678
18		12345678	43	12345678	68	12345678	93	12345678		12345678
19		12345678	44	12345678	69	12345678	94	12345678		12345678
20		12345678	45	12345678	70	12345678	95	12345678		12345678
21		12345678	46	12345678	71	12345678	96	12345678		12345678
22		12345678	47	12345678	72	12345678	97	12345678		12345678
23		12345678	48	12345678	73	12345678	98	12345678		12345678
24		12345678	49	12345678	74	12345678	99	12345678		12345678
25		12345678	50	12345678	75	12345678	100	12345678		12345678

Profile: (1) 25+ Years (2) Married (3) Children (4) Home Owner (5) Income (6) Ambitious (7) Dissatisfied (8) Entrepreneurial-minded
Download available on WFG-Online.com in the Divisions section.

STEP 1

SECTION ONE

PROSPECTING

STEP 1 • PROSPECTING



WORLD FINANCIAL
GROUP
A Member of the AEGION Group

TOP 25 WORKSHEET

Associate Name: _____

Date Completed: _____

Qualified Marketing Director: _____

QMD Approval: _____

	First Name	Last Name	*1 R/F/A	Phone Numbers	*2 Profile	*3 Hot Button	One on One	C0	Comments
1					12345678				
2					12345678				
3					12345678				
4					12345678				
5					12345678				
6					12345678				
7					12345678				
8					12345678				
9					12345678				
10					12345678				
11					12345678				
12					12345678				
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16					12345678				
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22					12345678				
23					12345678				
24					12345678				
25					12345678				

*1 (R) Relative (F) Friend (A) Acquaintance
 *2 Profile: (1) 25+ Years (2) Married (3) Children (4) Home Owner (5) Income (6) Ambitious (7) Dissatisfied (8) Entrepreneurial-minded
 *3 Hot Button: Prospect's Hot Issue(s) beyond profile (i.e. - unemployed, family, etc.)
 Download available on WFG-Online.com in the Divisions section.

II. FRIENDSHIP FARMING

The System to Turn Strangers into Friends

There are four things to keep in mind (in order) when casually visiting with a stranger. This is called the FORM System. This system flows more naturally if you first volunteer personal information about yourself.

For example, when waiting in the customer service lounge in an auto service center, you might say to other nearby patrons, "I sure hope they finish my car soon. I've got to get to my son's Little League game in 30 minutes. Are your children involved in Little League or any other sports?"

F

Stands for Family. You might ask about their children, did they grow up here, etc.

O

Stands for Occupation. What does he/she do for a living? How long? Does he/she like his/her job?

R

Stands for Recreation. Perhaps you have a common recreational interest.

M

Stands for Message. Tell the prospect what you do to pique his/her interest. Get his/her name (ask for a business card) to call or visit in the future and share the rest of the story.

Simulated Smart Shopping

Study the following bullet points, then use this system to cultivate a new warm market anytime you need one.

- Any smart shopper will look around for the best price, talking to salespeople to obtain all the facts and comparing the best products on the market. Retail salespeople expect the "I'll be back" mentality, which creates competition and is the foundation for the way we do business.
- By playing off this mentality, you can go into any retail store, any time, any place and have a reason to talk to people using the FORM method.
- Every morning millions of people potentially go to work for you. They rise early, fight the traffic and position themselves in 8- to 10-hour blocks waiting for you to come see them.
- Best of all, they are being paid by their employer to be nice and courteous to you. If you execute this system the right way, these people will listen to you and respond to what you're doing.
- Remember, even on real shopping trips, the person selling is more important than the actual product you're buying.

FRIENDSHIP FARMING

As you go about your normal daily activities, be on the look out for people with whom you can strike up a conversation. FORM them. When you're asked about what you do, use one of the following:

Script #1

"I work for a financial services marketing company, and I'm helping it expand."

Then, after your chat ask them for their phone number or business card.

"By the way do you have a business card?" Wait for answer (WFA). "The reason why I ask is because I mentioned to you earlier that I help open up offices for a financial services marketing company, and we are always looking for good people. I would like to get you some information about our company. Maybe you can pass it on if you happen to know someone now - or you might even run into someone in the future - who might be looking for a full- or part-time career change. Do you have a business card?"

If they don't have a business card then say,

"Do you have an e-mail address?" (As you write down their address, ask for a phone number. After you get the information, give them your business card.)

Visit WFG-Online.com for rules and regulations regarding spamming and unsolicited commercial e-mail.

WHAT TO E-MAIL THEM

Hi (name),

It was great to meet you at _____ and, as I mentioned, here is some information on our company. (Link to the WFG recruiting website, WFG-Online.com.)

You may also visit some other websites for more information - worldfinancialgroup.com, aegonins.com and thecompanyofwomen.com. I will call you within the next couple of days to make sure you received the information.

I look forward to talking with you in person.

Sincerely,
(name)

Twenty four hours after the e-mail contact, call the contact using this script.

"Hey _____. This is _____. I am not sure if you remember me, but I met you at _____. The reason I'm calling you is because I e-mailed you the information we discussed about our company. Did you get it? The other reason I'm calling is, as I mentioned, we are expanding and we are looking for qualified people. I was wondering if I could ask you for a favor. I don't like putting ads in the papers because you never know what you are going to get. I prefer to work from referrals and I was wondering if I could sit down with you for half an hour or 45 minutes, so I can show you a little information about our company, who we are, what we do, and how our compensation works, see if you might know someone that might have an interest in our firm. At the very least, once you know what we do you might run into someone in the future who may be interested. Would you be open to helping me out? (WFA) Would Tuesday or Wednesday be better? Afternoon or Evening?"

Script #2 - Elevator Pitch

When you only have a short time to talk to someone about the WFG business, you need to have a concise, carefully planned and worded, and well-practiced description of WFG and what our organization offers. Commonly referred to as an “Elevator Pitch,” use it the next time you have a short window of opportunity to gain someone’s interest.

Following is an example of an elevator pitch:

Asked by person: “So what do you do?”

Said by You: “I am glad you asked. I work with a team of leaders at a company called World Financial Group who, over the past several years, has helped thousands of families like yours become financially educated and helped them develop achievable goals for their financial future. Along the way, I have been able to make an extra [insert monthly take home salary] a month. Is that something that you may be interested in?”

(If Yes:)

“We’re having a Corporate Overview on [insert date] at [insert time] in [insert location]. Would that be good for you?”

OR

“Do have a business card? I’d be happy to give you a call when we have our next corporate overview presentation.”

(If No:)

“I think it’s a great business. Here’s my business card if you change your mind. Or if you know of anyone who might be interested, please feel free to pass my card along. Have a great day!”

III. FRIENDSHIP BORROWING SYSTEM

Relationship marketing is one of the keys to your long-term success. All great business builders have mastered the art of getting referrals from satisfied clients. Referrals will provide you with an endless supply of prospects for recruiting new associates and product sales.

You can also generate leads using the **S.T.E.A.M. system**.

Sample Script for Asking for Referrals

Explain to your prospects that you're seeking a certain type of person. Tell them that when you say a word, such as salesperson, they should give you the names of people who pop into their heads. You may have them give you names of people whom they think would be interested and those they think would not. This is called the "STEAM" System. Each letter of "STEAM" represents one of the following words.

- S** Sales. Who do you know who is a great salesperson? What did you buy lately? Who sells himself/herself well?
- T** Teacher. Who comes to mind when I say teacher? School teachers (they often need summer jobs), Sunday school teachers or anyone who teaches well?
- E** Enthusiastic. Who is the most enthusiastic person you know? Someone who always seems positive and always has a great attitude about life?
- A** Ambitious. Who do you know who really wants to be a success, or is a success?
The person who goes to bed the latest and gets up the earliest?
- M** Money motivated or needs more money. Has one of your friends been talking about needing extra money? Who just sent kids to college?

Why Master the WFG Referral System?

Here's what one serious businessperson can potentially do by using the referral system:

No. of Sales	No. of Referrals* (10 per sale)	Close (50% Ratio)
1	10	5
5	50	25
25	250	125
125	1,250	625
625	6,250	3,125

**Referrals from the client can be more valuable to you than the commission on the sale.*

IV. PROFESSIONAL PROSPECTING

Another way to build your World Financial Group business is by using the many powerful communication tools available through the company, including:

1. WFG contact videos/DVDs
2. Internet marketing through WFG-Online.com
3. Approved prospecting letters
4. Approved advertisements
5. Company-approved marketing materials
6. Company-approved magazine and articles related to WFG
7. Inspire Network

World Financial Group associates come from all walks of life. However, many of them have previously worked in the financial services, insurance or similar fields prior to joining WFG. As an associate, you, too, may find success in recruiting from these industries but it's important that you understand each of the markets and how to approach them before you do so.

- **Category 1 – Life Insurance Industry:** Professional agents who specialize in the sale of life, health and annuity contracts. There are four distinct markets within this category:
 - a. Dually licensed agents with mutual companies
 - b. Captive agents who do business exclusively with one company
 - c. Independent general agents who represent multiple companies and are, basically, in business for themselves
 - d. “Buy term and invest the difference” agents
- **Category 2 – Securities Industry:** Professional securities-registered representatives who sell mutual funds as well as other investments and securities.
- **Category 3 – High-Quality “Professionals”:** CEOs, attorneys, CPAs/accountants, corporate executives, white-collar professionals, other business leaders with backgrounds at major corporations and any other person who is new to the financial services industry.
- **Category 4 – Mortgage Specialists:** People who work in the mortgage business.
- **Category 5 – Financial Planners:** Those persons who work in the financial services arena on a fee-basis.
- **Category 6 – Property & Casualty Industry:** Professional agents who specialize in selling auto-, home- and business-related insurance products.
- **Category 7 – Estate Planning Specialists:** People who service the needs of the senior market.
- **Category 8 – Qualified Plan Specialists:** People who specialize in IRAs, 401(k)s, 403(b)s, Keoughs and similar products.

EFFECTIVE WAYS TO HANDLE OBJECTIONS

To be a master at handling objections, you should do several things.

Keys to Remember

1. You must be completely scripted.
2. You must be familiar with the common objections people will give you.
3. Never answer a question with a statement, answer it with another question.
4. Listen twice as much as you talk.
5. You must be more certain about your proposal than the other person is about objecting.
6. If you don't know the answer, write down the question and get back to them with an answer.

Recruiting Objections

1. "I don't have time./I'm too busy to do the business."
A: "I understand. Many of our most successful associates initially felt the same way until they had a chance to see how WFG accommodates people with busy schedules. Let's get together on Thursday evening and talk about it."
A: "Then we definitely need to talk because our company is looking for successful, hard-working people to help with our expansion. Those types of people are usually very busy. I know it makes sense to at least get together to talk, don't you agree?"
2. "I'm not good at selling./I don't want to sell."
A: "I'm glad you said that! We don't train salespeople; we train associates to show our clients what their options are for making smart financial choices. For example, would I have to sell you on saving money each month, sheltering the growth of your money from taxes, or making sure you save enough money to put your children through college? I didn't think so. Let's get together and talk about it. Is Monday or Wednesday better for you?"
3. "I don't have experience in financial services."
A: "I'm glad you brought up that point. Many of the most successful associates and leaders with our company came from different backgrounds with no prior financial services experience. (Use one or two stories, including your own, to make your point.) That's actually even more of a reason for getting together. How's Thursday at 7 p.m.?"
4. "Before I meet with you, I want to know what you do./What kind of company are you?"
A: "Are you familiar with Merrill Lynch, Dean Witter, or Charles Schwab? We're in the same industry. The primary difference between us is the people we serve. They talk primarily to upper-income families and we serve all families, especially middle-income, where the help is most needed. I think it makes sense to get together and talk about what your options are with our company."

Appointment Objections

1. "I'm not interested."

A: "I understand. Many of our existing clients initially had the same reaction until I had a chance to show them what a dramatic difference a personal financial review can make. Let's get together and talk. Is Monday or Wednesday evening better?"

2. "I don't want to feel obligated to buy anything."

A: "I understand, and I'm glad you said that because I'm not here to sell you anything. I'm here to educate and advise you on what your options are and you can choose what is best for your family. We help you do a personal financial review at no cost to you, with no obligation. Fair enough? So which evening is better for you, Monday or Wednesday?"

3. "We already have a financial professional."

A: "You know, many of the people we work with now initially told us the same thing until we had a chance to show them how we could actually complement what they were already doing. Let's get together and visit."

4. "I don't have any money to invest./We're broke./ We're living paycheck-to-paycheck."

A: "I understand. We hear that all of the time and that's actually more of a reason to get together. Our company specializes in showing families how to take dollars they're already spending in the areas of debt, taxes and insurance, and restructure it to find dollars they can use to save for their financial future. The most exciting part of this is that we don't charge the client a dime to show them how to implement it. Let's get together and talk about it."

5. "I already have a job."

A: "You don't have to leave your job. This is meant to enhance what you earn, not replace it."

6. "I need to talk to my spouse."

A: "Yes. I think that would be a good idea. We recommend making those decisions as a family. When is he/she available?"

7. "I need to think about it."

A: "Maybe I could help you with that. What areas of concern do you need more information or clarity on?"

8. "I don't know that many people."

A: "What I discovered was that everyone I knew, knew several people, and so on."

9. "Do I have to talk to friends/family?"

A: "Do you want to talk to your friends and family?"

10. "How much is this going to cost?"

A: "How much would it be worth in your future to have an education about how money works? How much would it cost to go to college for four years to learn about it? I am embarrassed to tell you. It's only \$100 (\$125 in Canada), plus the cost of the licenses and securities registration. When we get together, I'll show you how it works."

STEP 1

SECTION ONE

PROSPECTING

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CONTROLLING THE POINT OF CONTACT

Purpose: To effectively contact a prospect and set a date to attend the next Corporate Overview at the office, or alternatively, a One-on-One home presentation in the next two to three days.

THE APPROACH/CONTACT

There are numerous methods you can use in the Approach/Contact phase. The key is choosing the most effective method given the circumstances, your resources and objectives.

The following section examines the most effective Approach/Contact method:

- **The Opportunity Company Script**
- **Personal Contact**
- **10 Points of Human Nature**
- **The Telephone Invitation**
- **Corporate Overview Invitation Script**
- **Field Training Contact Script**
- **Multimedia Contact**

Using magazines, DVDs/videos, corporate announcement campaigns, e-mail, etc.

THE OPPORTUNITY COMPANY

You must illustrate our two main objectives:

OBJECTIVE 1

WFG is dedicated to helping ensure there is No Family Left Behind® by introducing financial concepts to middle-income families typically overlooked by the financial services industry.

OBJECTIVE 2:

WFG is driven to revolutionize the financial services industry by helping entrepreneurs start a business that can help change people's futures.

WFG's purpose is one that motivates and helps us present the WFG opportunity. Learning how and why to present the opportunity and create vision stretching are two of the most powerful abilities you can develop. We must make sure that the ability to present the opportunity is not complicated to you or your teammates. So, we are going to organize it in your mind. We will begin presenting the business in two parts.

PART ONE – Present the fundamental goodness of World Financial Group – how we treat each other and what we do for the consumer. Appeal to the noble side of their character:

1. "I am very excited about this company for a lot of reasons, but one of the most important to me is that this company knows how to treat people right. Our parent company has a philosophy ... Respect People, Make Money and Have Fun. They create an atmosphere of encouragement that is positive and they believe in you. They appreciate the people that they are in business with – they recognize them for their efforts, and they spend a lot of their time trying to make others feel good about themselves and their business. It is fun."
2. "We are also doing something that is fabulous for the consumer. It makes me feel great to know that I am helping people – that I really get a chance to make a difference in people's lives. It is not just a little thing that we do. We are teaching people what they need to do in order to manage their own financial futures, and when you can believe in what you do, know that it is right, and know that it helps people so much, you get excited about it!"

PART TWO – Illustrate what is in it for them. There are so many things we can list here, but as you present this part of the business, watch for their reactions about certain issues. Their body language and facial expressions will usually tell you what things hit them the hardest and you will know to zero in on those things.

3. "This company has also given me a chance to build a business of my own, to be independent, to call my own shots, to be my own boss, to know that I am in the driver's seat and that I am controlling my own destiny. It is a great feeling. It has also given me a chance to make money, to get out of debt, to save money and just have that kind of peace of mind."
4. "It has also given me a chance to do things for my family that I have always wanted to do – for us to be excited about the future, to know where we're headed, to be able to travel and to have fun. It is great to feel that I am in charge of my life and that I do not have to worry about politics or anyone holding me back. Would any of these things interest you, too?"

The key is to get people fired up about a better quality of life than they have now in both non-material and material ways. This must be communicated with enthusiasm, tone of voice and body language. It is more important than the perfect words.

PERSONAL CONTACT

Mastering a quality invitation is the proven method of avoiding the Scenario of Disaster. Remember, you must control the point of contact.

SCENARIO OF DISASTER

- ▶ Your **Enthusiasm**
- ▶ Creates **Curiosity**
- ▶ They **Ask Questions**
- ▶ You attempt to **Answer Questions**
- ▶ You **Answer Wrong!!!**
(From incorrect to incomplete information)
- ▶ They **Jump to Conclusions**
- ▶ The result is **Failure!!!**

POINTS TO REMEMBER IN MAKING CONTACT:

1. **Show enthusiasm.** Don't be tentative. We have a first-class, professional, quality organization.
2. **Don't get into extensive questions and answers.** For you, it's premature. Let them hear it from our experienced leadership.
3. **Bring the person to the meeting yourself.** Arrange to pick him/her up, meet at a neutral site or give clear directions to your office.
4. **Whenever possible, invite both the husband and wife.** They are both decision-makers.
5. **Master the invitation.** This gives you the method to effectively communicate who we are and what we do. Learn to be a mobile inviter.

Become a student of the 10 Points of 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.

**THE TELEPHONE INVITATION
TO YOUR WARM MARKET**

The following is a suggested flow to help you avoid the Scenario of Disaster. Keep a positive attitude and personalize the invitation.

1. Market the Opportunity.

This is your chance to share with the prospect why you became involved with the World Financial Group opportunity. When people hear about your goals, it helps spark interest in them.

2. Get Their Attention.

Determine the prospect's willingness to have an open mind to a new business opportunity.

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

3. Explain Briefly Who We Are and What We're About.

Tell the prospect the company's name and our Mission statement. This is not the time to start answering questions. Stay in control and avoid the Scenario of Disaster.

4. Make the Corporate Overview Invitation.

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

- Hear the story from one of the best and most successful leaders in the area.
- Meet other people who have joined WFG.
- Have the proper time (60 to 90 minutes) to hear the key points.
- See the powerful visual impact of the opportunity.

(Obviously, all of these things can't be done over the phone. That's why the Corporate Overview is critical to your business.)

5. Get a Commitment.

- Let the prospect know the days and times for the next two Corporate Overviews.
- Get a commitment for which one is best for the prospect.
- Offer to pick him/her up. (This will strengthen the commitment.)

6. Put Them at Ease.

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

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 avoid the Scenario of Disaster and maintain the integrity of the invitation, you'll need a few choice responses in mind to regain control of the conversation.

- Remind the prospect of the purpose of the Corporate Overview to put him/her at ease.
- If the prospect doesn't want to attend the meeting, try to set up an appointment for a One-on-One presentation in his/her home or office.

Remember to avoid the Scenario of Disaster. If you start answering too many questions, it takes the edge off the prospect's curiosity. Master the Art of the Invitation and become a Mobile Inviter. Now you should be able to understand the psychology behind the Invitation Script. (See the “Overcoming Objections” script on page 21)

CORPORATE OVERVIEW INVITATION SCRIPT

1. Be positive and enthusiastic.

“Hi _____, this is _____. (brief small talk)

“_____, I’ve run into a company and a business opportunity that has me very intrigued. It’s giving me a chance to achieve some things that have always been very important to me ... such as:

(put four to five of your goals here)

 - to build a second-income business
 - to make a dramatic career and lifestyle change
 - become debt free
 - build a substantial savings program
 - have an option on whether or not your spouse needs to work
 - to improve your life and work in a more positive environment
 - to give your children an edge in life with a great education
 - to have extra money in the bank
 - to build your family’s ideal home
 - to take control of your income, business and personal life
 - to provide for all of your family’s needs, including those of your parents
 - to be involved in a business that truly helps other people

3. Get their attention. You are serious.

(don’t pause here ... go onto the following)

“But _____, I’ve never really talked to you much about these kinds of things. Would any of these things be important to you? [Wait for Answer (WFA) e.g. “Sure, but what is it?”]

“_____, before I take any more of my time or yours, I want to ask you a question. If I were to talk to you about a serious legitimate business opportunity, would you listen?”

4. Give some information, but don’t start answering questions.

(WFA, usually yes)

“Our company’s name is World Financial Group. We’re a company dedicated to helping ensure there is No Family Left Behind® by introducing financial concepts to middle-income families typically overlooked by the financial services industry to help them get on track to their dreams. World Financial Group is aligned with many of the largest and most experienced financial services companies in the world, and is an AEGON company, one of the world’s leading insurance, pension and related financial services organizations. WFG is an exciting, quality company with solid income potential, but I’m not going to try to explain it all to you now for a couple of reasons:

“We’ve had such a tremendous response to our expansion plans, our Marketing Director almost can’t get to everyone. What we’ve decided to do is give a Corporate Overview _____(time/date) to give people a chance to interview us first. Then, if we both like what we see, we can schedule time for a one-on-one interview with the

5. Explain why and stay in control.

Qualified Marketing Director. This meeting is by invitation only, should I reserve a seat for you?

- I've just gotten started, and I don't know how to explain it all. You need to hear it from an expert.
- It takes about an hour to give a complete overview, and I don't have an hour right now.
- There are some things you have to see visually for it to make sense, and we obviously can't do that over the phone.

6. Nail down the date.

"However, my Qualified Marketing Director is giving a special presentation on _____ or again on _____. Which of those times would be best for you?" (Be firm, be positive, wait for answer.)

7. No decisions will be asked for that night.

"By the way, the purpose of the presentation is simply to provide people with an introduction to the company. If you want to look into it further, there will be literature about the company available at the end of the presentation for you to study. No one will be asking you to make a decision about it at that time ... Fair enough?" (WFA)

8. Pick them up.

"_____, this will also give us a chance to get together, so as long as we are, let's use my gas. I'll pick you up, and you can tell me what you think on the way home." (SAY THANK YOU AND HANG UP!!!! YOU ARE DONE.)

Overcoming Objections in the Invitation Script

Occasionally in the course of the invitation script, 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 avoid the Scenario of Disaster and maintain the integrity of the invitation, you'll need a few choice responses to regain control of the conversation. Here is an example of how it could go:

Prospect: "Before I commit to coming to a meeting, what is it?"

You: "Well _____, as I told you, I am really not the one to explain this to you, and it does take about an hour to do it justice. The purpose of the meeting is simply to provide you with an introduction to the company. If you want to look into it further, there will be some literature and information for you to take home. No one will be asking you to make a decision at that time. Fair enough?"

(WFA)

“So, will Tuesday or Thursday night be better?”

(WFA)

If he/she still resists:

Prospect: “I would really like to know more.”

You: “Let me ask you a question. When I asked you earlier if you wanted to hear about a serious, legitimate opportunity and you said, ‘Yes,’ were you serious?”

If “NO” (I was not serious)

“Thanks, if you ever change your mind, feel free to give me a call.”

If “YES” (I was serious)

If he/she still resists:

Prospect: “I really don’t want to come to any meeting without knowing more about it.”

You: “I appreciate that, but it’s real important that you hear about this business. Tell me what I will do. I’ll get one of my senior leaders, and we will come by your home and tell you about the company. Is Monday or Wednesday better?”

If he/she still resists:

You: “I’m sure you have questions that require a little more time and explanation. Here’s my number _____ - _____. You give me a call when you feel like attending a meeting, but don’t put it off too long. This is a great opportunity, and I know it could be the chance of a lifetime for us! Talk to you soon. Bye.”

Whoever blinks first loses. Odds are if it did get this far, by you not answering his/her questions, his/her curiosity is still piqued and he/she will most likely call you down the road. Or if not, the timing was wrong and it would have been a waste of your time anyway.

THE ASSOCIATE FIELD TRAINING PROGRAM CONTACT SCRIPT

For more information on the Associate Field Training program, please see Step 5.

All Associate Field Training program calls must follow the approved script(s) and be conducted via a “3-way” call. The trainee will read the script word for word and introduce the trainer, who must be present on the call. In order to potentially capitalize on the family, friends and acquaintance exemptions allowed under the Do-Not-Call rules, we must follow these guidelines. Please familiarize yourself with the specific state Do-Not-Call requirements and the associated procedures as outlined in the Do Not Contact section of the Selling & Building section of WFG-Online.com.

“Hi _____ this is _____ .

“I don’t know if you have heard, but I recently began working with a financial services marketing company called World Financial Group, headquartered in Atlanta, Georgia, with a branch office here in (City, State/Province). I’m currently in the training program, and I’m calling on behalf of (Trainer’s Name), who is also on the call with us today. He/she is my trainer at WFG and is a registered representative of WFG’s affiliated broker-dealer, World Group Securities*. If you need to contact us, we can be reached at (Branch Office Phone Number).

“(Trainer’s First Name) discussed with me some very interesting and helpful financial concepts, products and services, and I thought that you might benefit from this information as well. I was wondering if (Trainer’s First Name) could come by and review this information with you. I will accompany him/her as part of my training.

“Which is better for you, _____ or _____ (e.g. Wed. or Fri., daytime or evening, 7 or 8:30)?

“By the way it will only take about an hour, and there is no obligation to buy anything. Thanks again. I’ll see you at _____.”

Answers to questions you may be asked:

“What is it?”

“The appointment is to show you what I’m doing so you might be able to refer some people to me if you like what we do. So which is better for you ___ or ___?”

“Who is World Financial Group?”

“World Financial Group is a financial services marketing company dedicated to helping ensure there is No Family Left Behind® by introducing financial concepts to middle-income families typically overlooked by the financial services industry to help them get on track to their dreams. WFG is aligned with many of the largest and most experienced financial companies in the world, and is an AEGON company, one of the world’s leading insurance, pension and related financial services organizations. It is an exciting, quality company with tremendous potential. So which is a better day for you, ___ or ___?”

*In Canada, the affiliate broker-dealer is WFG Securities of Canada.

MULTIMEDIA CONTACT

Today there are multiple ways of contacting people and introducing them to the World Financial Group opportunity, including using company-approved:

- Magazines/articles about the company
- DVDs/videos
- Marketing materials
- Corporate announcement campaigns
- E-mails/PDFs
- Websites, etc.

These, and other company-approved materials, can provide a powerful method to pique the interest of a potential new associate or client.

Why Master the Multimedia Contact?

One associate using one of these pre-approved methods:

Cycle	Outlets	10 DVDs*	Move Twice	Recruit 20%
1	1	10	20	4
2	5	50	100	20
3	25	250	500	100

The following example shows closing only external usage sales on half of the 80 percent of persons who saw the DVD/video but did not become an associate:

Cycle	Outlets	10 DVDs*	Move Twice	1/2 of 80%
1	1	10	20	8
2	5	50	100	40
3	25	250	500	200

**Or other multimedia contact item. Note: This is a hypothetical scenario for illustrative purposes only. There is no assurance that these results can or will be achieved.*

Part 1 – The Multimedia Drop Contact

It's important that you have a game plan for distributing the multimedia items rather than using random drop-offs. The first thing you should consider is time management, especially if you are in a heavily populated area where traffic is a problem or in a rural area where your market may be more spread out. Your main task is to get your information out as quickly as possible using the system.

How the Pre-Drop Contact Works

1. Make advance contact.

You must make sure the prospect is going to be home (or regularly checks e-mail, etc.), so you don't waste your time. If the prospect is not going to be home, then you at least need to let him/her know you'll be dropping it off (or e-mailing it) so he/she will be expecting it.

2. Know exactly what you're going to say when you pick up the phone.

"Hi, _____ this is _____. I want to drop something off, are you going to be home?"

(If the contact says yes, then respond with:)

"Great. I won't be able to stay long but I'll be by some time tonight."

(If the contact is not going to be home then respond with:)

"Great. I'll leave it by the front door."

That is it. Hang up the phone once you've said it. There's no need to explain what you're bringing by.

3. Be ready to answer questions that might come up.

(If the contact insists on asking questions, say this in response to them:)

"It's about a new company. It's self-explanatory, so I'll just drop it by."

Again, don't get into any further discussion no matter what questions are asked.

Note: *Substitute appropriate information when e-mailing the contact information instead of physically stopping by the contact's home.*

Part 2 – The Drop Off

You can't fail. This works. How complicated is it? You drop off the DVD (or other item) if they're home. If they're not home, you drop it off anyway.

You don't have to worry about explaining anything. You don't have to worry about what to say. No matter if you are an experienced field leader or a new associate, you say the same thing.

All you do is follow the system.

The Drop Off

1. Show enthusiasm.

Dropping off the DVD (or other item) is something you should look forward to. You are building a business. This marketing material will do most of the work for you. You should feel great and make sure your prospects know you feel great.

2. The entrance line.

(With the DVD - or other item - in your hand, say this:)

"I'm so excited about this DVD (or item you're dropping off). It's about a company that is doing great things to help people. There is excellent income potential with this company. You really need to watch it."

Then, hand the DVD (or other item) to them.

3. The exit line.

"I know you want to know more, but I don't have time to meet with you right now. I have several other places to go. I'll get back to you within 24 to 48 hours, unless I hear from you before then. Thanks! I'll talk to you soon."

You're out of there. Never stay and watch the DVD with them. If you do, the DVD will do its job then you will undo it with the answers to their questions. Use it the way it's supposed to be used every time.

Could you imagine buying a McDonald's® franchise and not learning how to cook the hamburgers? Even though WFG is not a franchise, we still suggest that you make sure you "cook the hamburgers" the same way we do.

Part 3 – The Three-Way Teleconference

We know that our approach works. The professional quality DVD (or other multimedia piece) will make it work even better. But the other component is the three-way teleconference session. It's here that you are matched with an experienced field leader to make the follow-up call on the DVD (multimedia) drop.

The Call

The first thing you must overcome is the "believability problem" with the prospect. You're an old friend or an acquaintance. In other words, he/she trusts you, but he/she doesn't necessarily know that you're an expert on this business. That's where the experienced field leader comes in.

Although you should participate in the call, the field leader should do the speaking. Remember to adapt the script based on the type of material (DVD, magazine, etc.) that was delivered but, in basic terms, here's how the conversation needs to go:

"Hello _____, this is _____ with World Financial Group. You don't know me, but I'm a friend of _____. The reason I'm calling is _____ told me that you were one of the most ambitious people [he/she] knew and that [he/she] let you borrow one of our WFG DVDs. This is an exciting story! Did you get a chance to watch the video?"

(If the contact responds "No.", reply:)

"That's fine, but this opportunity is attracting a lot of attention, and the DVDs are in short supply. I need _____ to pick it up by no later than tomorrow. I encourage you to watch it. This is a great opportunity. It only takes a few minutes, so please watch the video.

It may or may not be the opportunity for you, but watch it so you will know, and we'll get back to you tomorrow."

(If the contact responds "Yes." then reply:)

"Now, _____ and I are excited by this. This company is doing great things to help people. _____ is here with me and wants to say hello."

Said by the New Associate/Contact's Friend:

"_____, I am really excited about this. Listen to _____. He's a good person and an excellent leader. I sincerely believe this can be the chance of a lifetime for both of us."

Said by the Field Leader:

"_____, if you could have a second income or possibly double your present income to have more of the things you and your family desire, you would rearrange your schedule to give an hour and a half to check this out, wouldn't you?"

[WFA]

"We do an introduction to our company on _____ or _____. Which would be best for you?"

"_____ will come by your home on (day/time) or (day/time) to pick you up or you can follow (him/her) to our office."

(If contact answers "Yes" but resists or makes excuses, say:)

"I understand you're busy. Frankly the kind of people who would be interested in our opportunity would have to be a little frustrated with the way things are going now – not necessarily unhappy in their jobs but just wish they could move things a little faster.

"They would also have to be intrigued with the thought of earning more money so they could get out of debt, save some real money, and enjoy peace of mind and quality of life.

"They would also have to be intrigued with the thought of going into business, being their own boss, calling their own shots, having their independence and feeling good knowing they are in the driver's seat and controlling their own destiny.

"_____, would any of that interest you?"

(If "Yes" then go to the "Yes" response above. If "No" then use the Product Presentation script.)

Note: Please remember to check the "Do Not Call" guidelines and lists on WFG-Online.com prior to making any telephone calls to contacts.

STEP 2

SECTION TWO

THE APPROACH/CONTACT



WORLD FINANCIAL
G R O U P
A Member of the AECOM Group

CORPORATE OVERVIEW CONFIRMATION LIST

Location	Date

(Includes New Prospects and Existing Team Members Contacted & Confirmed to Attend)

	Name	Phone Number	Inviter's Name	Inviter's Phone Number	Confirmed Date to Attend
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

PROPER WAY TO RUN A
CORPORATE OVERVIEW**Purpose:** To sell the dream.

CORPORATE OVERVIEW

The Corporate Overview is a standardized WFG presentation that introduces prospective new associates to World Financial Group and its business opportunity. The Corporate Overview is usually given at least one to two times per week in a group setting. One-on-One Corporate Overviews may also be given in a person's home if attending a group presentation is inconvenient for him/her.

By running the system and creating an exciting, quality, professional recruiting environment, you:

1. Resell the power of the opportunity to existing teammates.
2. Teach existing teammates to sell the power of the opportunity.
3. Sell the power of the opportunity to new prospects and set a follow-up interview in the next one or two days.

Before you see what actually happens in the Corporate Overview itself, it's time to take a deeper look at the dynamics of a successful meeting.

Your entire presentation must be compelling and powerful, and conducted by your most enthusiastic and dynamic leaders. But even if you don't have the greatest speakers in the world, don't let that become a negative. Capitalize on the magic of crowds, the synergy that is created by large groups of people — MoZone.

The more people you have, the greater the sense of urgency to get in and get started. The excitement and enthusiasm become contagious. The success of your meetings will be dictated by the size of your crowds. With World Financial Group, you have so much to work with it's nearly impossible to give a "bad" presentation.

- **The Corporate Overview**
This psychology has been worked out over a number of years — all you have to do is learn how to master it.
- **One-on-One Corporate Overview**
The focus is on how to make a powerful, one-on-one presentation.

THE CORPORATE OVERVIEW

At least 48 hours prior to a scheduled corporate overview, e-mail all current team leaders or “captains” assigned to various corporate overview roles to remind them to send in their lists of guests to the QMD by noon the day before at the location where the Corporate Overview is scheduled. This list should include:

- Each guest’s name
- Each guest’s contact information

Once this information has been received, input it into a guest information document, spreadsheet or software. Twenty-four hours prior to the meeting, call each guest to confirm attendance. During the call, provide the guest with directions to the Corporate Overview, the time he/she should be at the meeting and any attire requirements.

In addition to the above requirements, schedule the training classes for the Corporate Overview and contact the associates who will be teaching the courses. Call any new associates who have been in the business for less than one month to remind them of the training and which phase of the training they should attend.

If the Qualified Marketing Director provides recognition trophies or certificates, now is the time to prepare them. It is a smart idea to develop a good relationship with a trophy or marketing goods vendor – a company that knows you and can prepare items quickly. When you find a company, meet with them to familiarize them with the different types of items you will need so that they can understand when you order something, say a Fast Start trophy, that you need a fast turnaround.

On the day of the Corporate Overview, the following tasks should be performed:

- **Call and confirm** any last-minute guests.
- **Provide** the QMD with a final count of the number of guests expected.
- **Print** a list of the expected Corporate Overview guests who will attend the Meeting after the Meeting. This list should include the:
 - ◆ Guest’s name
 - ◆ Guest’s telephone number
 - ◆ Name of the associate who invited the guest
- **Prepare** any handouts that will be needed for associates or guests during the Corporate Overview.
- **Prepare** name tags for the guests.
- **Ensure** there are enough registration supplies for guests and associates to use when they arrive for the Corporate Overview, including:
 - ◆ Sign-up sheets
 - ◆ Preprinted nametags or, if printed nametags are not available, have red nametags (for guests) as well as a good marker to write names on the tags.

- **Ensure** you have MoZone music ready to play.
- **Prepare** a roster of the newer associates who will attend Phase 1 training and which classes each associate will attend.
- **Prepare** enough Start-Up packets for each new associate who is attending the Orientation class.
- **Ensure** the agenda for the Corporate Overview is provided to each leader several hours prior to the meeting.
- **Print** a copy of the 8-Filter checklist for each new associate.
- **Prepare** a report of all Associate Field Training program sign ups and/or field appointments accomplished and provide it to the QMD for use at the Meeting after the Meeting.
- **Prepare** a detailed new associate list. (Can be printed from WFG-Online.com. Go to the "Hierarchy" tab, then click on the "Points and Recruits" link then on the "Current/Past Month" link. Finally click on the number of recruits to get the report.)
- **Schedule**, if necessary, any U-4 interviews to take place before the Corporate Overview.

Other supplies that may be needed for the Corporate Overview include:

- ◆ Corporate Overview presentation disks or PowerPoint® presentations
- ◆ A computer and/or a Proxima
- ◆ Fresh Dry Erase markers and a white board

MOZONE

The key to creating an exciting, quality, professional recruiting environment.

MoZone = The Momentum Zone

A meeting is not a meeting until it has MoZone before, during *and* after the meeting.

Understanding Human Nature

1. What speaks to people?

Although the content of what you say is very important, your tone of voice and body language can have even more impact.

2. Stop trying to recruit people just to the business opportunity. Recruit people to an environment/ atmosphere.
3. People respond to what they feel not hear.
4. We build people and leaders. We don't sell products at a Corporate Overview.

5. Talents — not learnable
Ability — learnable
6. We offer two things:
 - The opportunity to build a business of your own and to help you learn and teach important financial concepts to the public.
 - Examples of success

MoZone Moves People

- You must have an absolute commitment to MoZone.
- If there is no crowd, there is no MoZone.
(Approximately 30 to 50 people could be considered a crowd).
- Have company-approved banners, trophies, awards, etc. to help create a positive atmosphere in your meeting room.
- Have exciting, uplifting music to help set the tone.
- **It's also important to note that to play music at your meetings, you must pay royalties and licensing fees. For information regarding these fees, contact BMI, Inc. To find an office near you go to BMI.com. In Canada, contact SOCAN, 41 Valleybrook Drive, Toronto, ON M3B2S6, or call 1-866-307-6226. All licensing information should be listed in your name, not World Financial Group.**
- Have the leaders know their roles and be in place at least 30 minutes prior to the start of the meeting.
- Use warm, sincere introductions of all leaders participating in the program.
- After the welcome/announcements, have the new guests split off for the actual Corporate Overview.
- Use only the leaders who are succeeding as Corporate Overview speakers along with two or three fireball leaders to share one to two minutes each on their personal stories.
- In the training session, start off by recognizing the leaders who have guests in the Corporate Overview and people who had new associates, sales or became licensed since the last meeting.
- Everything you do must be focused on creating an exciting, electrified Corporate Overview with super MoZone.
- Remember, most people respond based on what they feel more than what they hear.

Key Areas of Focus for the Corporate Overview

- Monitor the number of people - old and new - you have at each Corporate Overview.
- Change your habits, and you can change your potential for better results.

THE ROLE OF THE CORPORATE OVERVIEW PRESENTER

- The Corporate Overview presenter should be your most dynamic, most enthusiastic, strongest leader with a current track record of success. The presenter should also be insurance licensed and securities registered.
- The Corporate Overview presenter must have the right mentality to help move the prospect to a recruit decision.
- If your best presenter feels that he/she can't put forth his/her best effort on a given night, replace them with the next best presenter.
- This is not a place to practice. People work too hard to bring guests to the Corporate Overview.
- Keep all negatives away from the presenter before the Corporate Overview begins. The presenter must be excited.

SUBLIMINAL MESSAGES OF A CORPORATE OVERVIEW

Master these and become a master business builder. These are the things that will set you apart.

1. Build around these main points:
 - You can do it.
 - There's money to be made here when products are sold.*
 - These are good people doing good things to help people.
2. Keep the meeting simple, never complicated.
3. Have a conversational style, with an easy and pleasant delivery. Your presentation should be solid, but not flashy. Ideally, you'll give a one-on-one delivery to the group.
4. Market the potential of the business opportunity.
5. Solidify WFG by identifying the preferred product provider companies and the administrative support from the WFG Executive Headquarters. However, don't get into the specific products that are offered. This is not a sales presentation.
6. People from all walks of life have become successful, and you have the same potential for success.*
7. Keep an exciting, fun pace — make people feel good.
8. Send the message loud and clear — it's a great organization with an exciting opportunity and it's time to start today. Remember, don't make the opportunity seem like an employment position. Every WFG associate is an independent contractor running his/her own business.
9. Quality of family values — let people know this a family-oriented business.
10. Make people feel good — make them feel special. Make the extra effort to call people by their names from the stage. Make them feel as if they're part of the meeting.

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

CORPORATE OVERVIEW PROCEDURES

1. **Be prepared mentally.**

Your enthusiasm, conviction and team spirit will have a tremendous influence on the impression you make. Make sure you and all your teammates review all of these MoZone steps, and remember that everyone has a role to play at the Corporate Overview.

2. **Remember, people respond based on what they feel more than what they hear.**

Although the content of what you say is very important, your tone of voice and body language can have even more impact. Act like you're glad to be there and expect to win.

3. **Environment.**

The best way to attract people to the business is to attract them to our environment. The atmosphere of the office at the Corporate Overview or at any training session is crucial to a successful meeting. Arrive a half hour before the Corporate Overview begins so that you and your guests can help create and benefit from the MoZone.

4. **Professional appearance.**

You must be dressed for a business meeting. Proper business attire is to be worn by all guests and team members.

5. **When you arrive, go directly into the Corporate Overview meeting room.**

Circulate and help create a friendly atmosphere. Make sure you personally greet each guest. Stay in the meeting room until after the announcements have been made and you are dismissed for classes, etc.

- Do not hang around in the halls, lobby, sidewalk, parking lot, etc. If you are waiting for a guest, wait in the Corporate Overview room only.
- Do not neutralize the excitement of the environment with technical details or negatives.

6. **Have all guests sign the register and get a name tag.**

The host should sign in the guest, and neatly and clearly print, for future reference, all information. The host should also print the guest's first name in big block letters on the following color name badges: Red — new, first-time guest; Blue — new associates in training (regulars); and Gold — licensed leaders.

7. **Properly use "leadership edification."**

Introduce your guest(s) to your Qualified Marketing Director (QMD) and other key leaders, especially the presenter. This helps develop a closeness 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 will be remembered through association and used in interaction during the meeting. Remember, the use of a person's name is a positive form of recognition.

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

Fill in existing seats before requesting new ones to be set up. There will be a chair monitor — you and your guest(s) don't set up chairs. Don't sit with your guest(s) unless you're staying for the entire meeting.

9. **If you're not going to be staying in the meeting with your guest(s) ...**
Tell your guest that while he/she is in the Corporate Overview, you'll be in the next room in the training class. Explain that you'll meet him/her as soon as the meeting is over.
10. **If you're going to be staying in the meeting with your guest(s) ...**
- Sit forward in your seat (don't lean back).
 - 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 get up and leave during the meeting.
 - Remember, the time before and after the meeting is for the guests. If you have any questions, comments or things you need to take care of, wait until all the guests have gone.
11. **Toward the end of the meeting, QMDs and other leaders will be introduced.**
People who hold these positions have earned the right to be introduced individually, and these leaders typically will be setting the follow-up interview.
12. **Have a new mentality.** Remember what it felt like the first time you brought a guest. Don't look or act like you've been in the business for years.

It's imperative that any conversation or business conducted in the lobby or halls be done very quietly so as not to disturb or distract those in the meeting. Also, never re-enter the meeting once it's in session. Late guests must be handled one-on-one.

CORPORATE OVERVIEW CHECKLIST

48 Hours Before Corporate Overview

- Send reminder e-mail** to obtain a list of names and telephone numbers of Corporate Overview guests by noon.
- Input** expected guests names and contact information into a document, spreadsheet or software.
- Call and confirm** all guests and provide them with directions.
- Schedule** training classes and contact associates who will be teaching the courses.
- Call** all new associates to remind them of the training and tell them which training phase they should attend.
- Order** any trophies or other giveaway items.

Day of Corporate Overview

- Call and confirm** any last-minute guests.
- Provide** the QMD with a final count of guests expected.
- Print** a list of the expected Corporate Overview guests who will attend the Meeting after the Meeting.
- Prepare** any handouts that will be needed for associates or guests during the Corporate Overview.
- Prepare** name tags for the guests.
- Ensure** there are enough registration supplies for guests and associates to use when they arrive for the Corporate Overview.
- Ensure** you have MoZone music.
- Prepare** a roster of the newer associates who will attend Phase 1 training and which classes each associate will attend.
- Prepare** enough Start-Up packets for each new associate who is attending the Orientation class.
- Ensure** the agenda for the Corporate Overview is provided to each leader.
- Print** a copy of the Eight Speed Filter checklist for each new associate.
- Prepare** a report of all Associate Field Training program sign ups and/or field appointments accomplished and provide it to the QMD for use at the Meeting after the Meeting.
- Prepare** a detailed new associate list.
- Schedule**, if necessary, any U-4 interviews (in U.S.) to take place before the Corporate Overview.

Day After Corporate Overview

- Contact** and follow up with any guest and/or associate who missed the Corporate Overview.
- Request** that all absent associates call the QMD to provide an explanation as to why they did not attend the meeting.
- Attempt** to set an appointment for a One-on-One Corporate Overview with guests who did not attend.
- Send** each guest that attended the meeting a pre-approved thank you note.
- Assist** potential associates with completion of their Associate Membership Agreements.

AFTER THE MEETING

1. People really do want to be led and supported. Take your new guest(s) to get a Corporate Overview Information Kit.
2. After picking up the kit, take your guest(s) to your leader to set up an appointment for a follow-up interview. If he/she resists, stay in control and take him/her to meet your leader.
3. When setting the appointment, be supportive of the person making the appointment.
If your guest(s) needs to reschedule his/her appointment, tell him/her to call the person with whom he/she set the appointment and to do so as soon as possible. Once you find out about a need for rescheduling, immediately call your leader and let him know your guest will be calling to reschedule.
4. It's important that all of these steps (the first three Speed Filters) take place within 10 to 15 minutes.
5. Make sure all guests complete the Corporate Overview questionnaire before he/she leaves and turn it in to the upline leader.
6. Time is of the essence. A potential new associate will never be more excited than when they leave the meeting. The first 24 to 48 hours demands your full attention.

AFTER A CORPORATE OVERVIEW

What to Say

After a Corporate Overview you do not want to give too much information. Keep it simple and avoid the Scenario of Disaster. Here are some suggestions of what you might want to say. You are going to want to avoid open-ended questions.

1. "That was great information." **OR**
2. "I told you that it would be interesting."

At this point make sure that they have filled out the Corporate Overview questionnaire and have a kit. Let them know that there will be a follow up within 24-48 hours.

What Not to Say

1. "What did you think?"
2. "Was it okay?"
3. "Let's go out to dinner and discuss what you just saw."
4. "Do you have any questions?"

These questions are too open-ended and are not appropriate after the Corporate Overview. Remember, avoid the Scenario of Disaster.

THE CORPORATE OVERVIEW INFORMATION KIT

You should prepare a Corporate Overview Information Kit for your guests in advance. The kit can be sold at cost and should include the current approved versions of our best recruiting materials available from WFG Distribution on WFG-Online.com. The kit must **not** contain any product-related material. Some materials include:

WFG Image Folder (SKU: 0395)

Building an Inspired Company (SKU: 1624)

WFG-By The Numbers (SKU: 0477)

The Opportunity Company (SKU: 0788)

The WFG Opportunity (SKU: 0594)

Expand Your Reach (SKU: 0594-2)

Associate Membership Agreement (AMA)

LEADERSHIP FOLLOW-UP MEETING (MEETING AFTER THE MEETING)

Objectives of the Leadership Follow-Up Meeting (Meeting after the Meeting):

- Determine who is committed, who's in and who's out. Determine who is serious about the business and let others 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 get them to commit more.
- Help the team focus.
- Discuss the current month's goals and resell the vision.

- Determine the goal for the current week and share responsibility of reaching that goal among the team leaders.
- Have a reality check – find out how mature the team is, talk about issues and problems and help the team focus. This is an opportunity to determine if you have a team that can win.
- Have each team leader determine his/her organization's mission for the upcoming week.

The Meeting after the Meeting after the Meeting

After the Leadership Follow-Up meeting, each team leader should have a breakout meeting with his/her team. During these meetings, the objectives are:

- Dividing responsibilities among team members to achieve the week's mission.
- 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.

Checking the System

The Business Format System™ needs accountability. The Meeting after the Meeting is the place to check your system:

- BFS
- MoZone
- Trainers
- Leadership Team
- Corporate Overview Training Classes

High-Level Building Sessions

This is the time and place to talk about the higher law:

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

CORPORATE OVERVIEW MONITORING

One of the keys to running a successful recruiting and building operation is monitoring. This is especially true when it comes to the Corporate Overview. Performance must be measured if you expect it to improve.

Not only should you do possibility projections for each meeting, but you should also use the Eight Speed Filters Checklist to see how your team did in relation to your projections and to ensure, as the leader, that the proper follow-up was done.

The best place to monitor activity is at the weekly leadership meetings (usually held on Monday mornings).

Using the Corporate Overview sign-in log, determine the status of each new guest and through which stages of the filters he/she has progressed.

It generates excitement when leaders know that they will be accountable for proper and quick Corporate Overview 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.

THE DAY AFTER A CORPORATE OVERVIEW

The day after the Corporate Overview is an extremely important time. Following are the steps that should be taken the day after a Corporate Overview:

- **Contact and follow up** with any guest or associate who missed the Corporate Overview.
- **Request** that all absent associates call the QMD to provide an explanation as to why they did not attend the meeting.
- **Attempt** to set an appointment for a One-on-One Corporate Overview with guests who did not attend.
- **Send** each guest who attended the meeting a pre-approved thank you note. The approved notes can be found on WFG-Online.com in the Advertising area within the Selling & Building section.

Associate Membership Agreement (AMA)

The AMA is the online form that someone completes to join World Financial Group. This is an important legal document and needs to be treated appropriately. Most AMAs are completed on WFG-Online.com. The eSignup link to the AMA is located in the Selling & Building section under Agent Resources. Please note the following when completing the AMA online:

- Punctuation cannot be used.
- No gaps in time can be left for the five-year work history – if the new associate was unemployed during that time, use his/her home address.
- Please refer to the U.S. Postal Services website (www.usps.com) for work address zip codes.

STEP 3

SECTION THREE

THE PRESENTATION

Please note that an online AMA cannot be completed for any person who answers “Yes” to any question on the “Background Information” section of the form. In this case, please submit a paper AMA for the associate along with all supporting and explanatory documents to WFG Executive Headquarters. Please ensure that the potential associate signs the *Authorization for Release of Information* section as well as signs his/her name at the bottom of page 5 of the *Associate Membership Agreement* section of the AMA packet.

Online payment for the application fee can be made using a credit card. If the application is accepted, be sure to print the confirmation page with the new associate’s code number. If you are sending the AMA by mail to WFG, then please pay the application fee using a Money Order or credit card.

In addition to completing the AMA, it’s important for the new associate to have an e-mail address. A new associate can use one of the free online e-mail providers (e.g. Yahoo!, Hotmail, Google, etc.) to create an account. Please note that upon becoming a registered representative, the associate will receive a company-provided e-mail account through the REX system. This REX e-mail account must be used for all business-related correspondence.

STEP 3

SECTION THREE

THE PRESENTATION



WORLD FINANCIAL
GROUP
A Member of the AEGON Group

CORPORATE OVERVIEW

Location	Date

Name	Address, City, State/Province & Zip	Phone Number	Who invited You?	1st Meeting Yes/No?	Follow-Up Interview (Manager will set date)

THE CORPORATE OVERVIEW FLOW

Now that everyone knows his/her roles and has his/her assignments, it's show time:

- The MoZone begins promptly 30 minutes prior to the meeting. All leaders should be in the meeting room with their guests, meeting the other new guests and using leadership edification.
- The meeting should always begin on time with all attendees in the main meeting room.
- After introductions and announcements, new guests will remain in the meeting room and new associates will quickly and quietly follow instructors to the appropriate training class.
- Five minutes prior to the end of the Corporate Overview, all training instructors and associates in the classes should return to the main meeting room for the last part of the Corporate Overview and to be in place to set follow-up interviews with invited guests.

THE CORPORATE OVERVIEW PRESENTATION

To make the most effective presentation possible, you must operate with the proper marketing tools.

- Larger offices should use the latest technology — a notebook computer linked to an LCD projection unit. This is the ultimate form of the Corporate Overview, using our leading-edge software, that allows the Corporate Overview to become a full multimedia presentation. Check WFG-Online.com for the latest version of the Corporate Overview presentation. *While many materials are available to everyone, there are certain materials that can only be used by associates who are insurance licensed and securities registered.*
- Many offices will start with standard, full-color Corporate Overview overheads and use the highest-quality, brightest overhead projector possible.
- The current Corporate Overview brochure is available from the Distribution Center on WFG-Online.com and should be taken to the highest-quality service center in your area to create full-color overhead transparencies for your presentations.
- Showing a current, approved recruiting video is optional, but always use one of the current standardized Corporate Overview presentations.
- The Corporate Overview presentations have proven to work in our largest markets. Study audiotapes/videos of the presentation so you can give as effective and dynamic a presentation as possible.
- Do not discuss any products marketed by any companies. The Corporate Overview is NOT a sales presentation.

ONE-ON-ONE CORPORATE OVERVIEW

- The contact's spouse should be present.
- A notebook computer should be used with the approved Corporate Overview presentation.
- Showing a current approved recruiting video is optional but suggested.
- Do not discuss any products marketed by any companies. The Corporate Overview is NOT a sales presentation.

HOW TO CLOSE A CORPORATE OVERVIEW

After the meeting, set the appointment.

1. Stay after the meeting.
2. Pass out the Corporate Overview Information Kit.
3. Set up a follow-up interview in the next 24 - 48 hours.
4. Use the Corporate Overview questionnaire.



WORLD FINANCIAL GROUP
A Member of the AEGON Group

CORPORATE OVERVIEW

Date: ____ / ____ / ____

Guest:	Spouse:
Address:	Work Phone:
City, State/Province, Zip:	Home Phone:
Who invited you:	Current Employer:

THE NEXT STEP

- I want to discuss the WFG business opportunity.
- I am interested in building financial independence for my family.
- I want to do both.

APPOINTMENT WFG Office Home

Mon Tues Wed Thurs Fri Sat Sun

Date: ____ / ____ / ____ Time: _____

FEEDBACK:

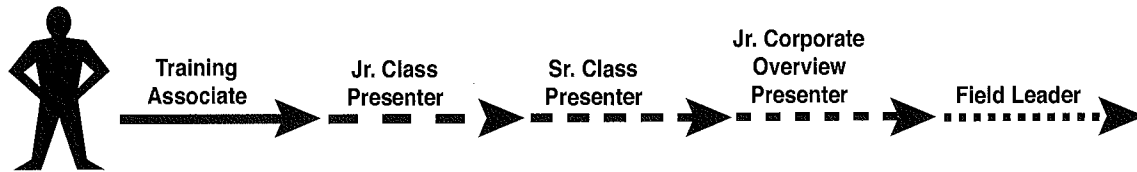
What did you hope to gain from this presentation? _____

What did you like most? _____

Other comments: _____

THE CORPORATE OVERVIEW CYCLE

The base shop offers on-the-job training with a mentor – a Qualified Marketing Director (QMD). The QMD is running a base shop of his/her own to create a finished product. The success of any factory is measured by the quantity and quality of its finished product. In order to become a successful QMD, new associates should complete the Corporate Overview Cycle, which leads a training associate through the various stages within the base shop.



To begin the cycle, an associate who has attended a Corporate Overview, completed the AMA and has obtained a code number, should begin attending the training classes. Once the **Training Associate** has successfully completed all six training classes, the associate is then recognized as a **Junior Class Presenter**. The Junior Class Presenter makes his/her way through all six classes assisting with the new associate training process.

Once the Junior Presenter has successfully gone through all six classes in this role, he/she is then recognized as a **Senior Class Presenter**. The Senior Class Presenter makes his/her way through all six classes as the principal trainer for each. Once the Senior Presenter has completed his/her duties on the Senior Presenter track, he/she may serve as the **Junior Corporate Overview Presenter**.

After completing all the requirements as a Training Associate, Junior Class Presenter, Senior Class Presenter and Junior Corporate Overview Presenter, the associate is now considered a **Field Leader**. As a Field Leader, the associate is expected to represent the company, build a big base shop and coach team members on how to do the same.

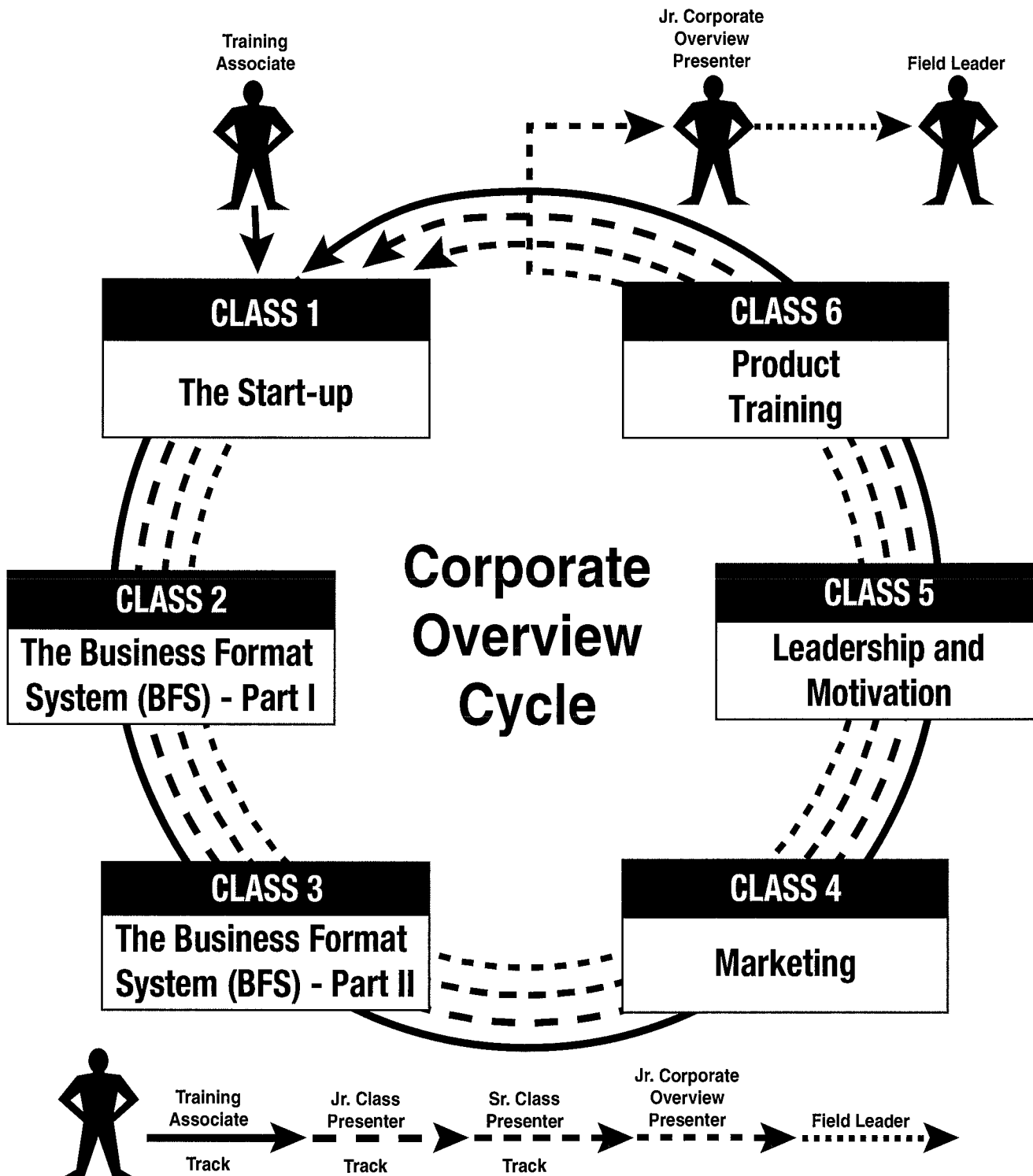
BEFORE THE CORPORATE OVERVIEW

Before each Corporate Overview there should be a “Pre-game Meeting” that every associate attending the Corporate Overview should attend. This meeting is to prepare each person for his/her role that evening. The Base Shop Coordinator is responsible for coordinating the “Pre-game Meeting” and delegating particular Corporate Overview assignments during this time.

STEP 3

SECTION THREE

THE PRESENTATION



CORPORATE OVERVIEW ROLES

Proper preparation prevents poor performance. There are many assignments that revolve around a Corporate Overview, each with very specific responsibilities.

BASE SHOP COORDINATOR (Appointed by Qualified Marketing Director)

The Base Shop Coordinator is an extension of the Qualified Marketing Director (QMD) and is second in command to the QMD, keeping order in the base shop on behalf of the QMD. Typically, the Base Shop Coordinator, through consultation and direction of the QMD, does the following:

- Promotes the leadership of the QMD.
- Lightens the load of the QMD.
- Runs the "Pre-game Meeting."
- Manages Corporate Overview assignments.
- Builds team morale.
- Coaches team members.
- Manages the recognition program.
- Manages the accountability program.
- Manages the New Associate Tracking Log.
- Orchestrates invitations and name badges.
- Confirms invitations prior to the Corporate Overview.
- Keeps the QMD informed of invites, attendees, follow-up interviews and product owners.
- Ensures new associates complete the Eight Speed Filters.

SENIOR CORPORATE OVERVIEW PRESENTER (Appointed by the Qualified Marketing Director and should be insurance licensed and securities registered.)

- Conducts the Corporate Overview.
- Sells the dream.
- Sells the company.
- Inspires the audience.
- Attracts new associates to the business.
- Teaches new associates how to conduct a Corporate Overview.
- Ensures follow-up interviews are set with each guest and his/her QMD.

JUNIOR CORPORATE OVERVIEW PRESENTER

(Completed all Corporate Overview training classes as trainee, Junior Presenter and Senior Presenter.)

- Presents a pre-assigned portion of the presentation.
- Monitors the audience.
- Controls the meeting atmosphere.
- Orchestrates the speakers.
- Organizes the information kits.
- Assists the Senior Corporate Overview Presenter when needed.

SENIOR TRAINING CLASS PRESENTER

- Leads the training class.
- Creates a sense of belonging among new associates.
- Reminds attendees to complete their Associate Membership Agreement (AMA).
- Reminds attendees to complete their Prospect Lists.
- Emphasizes the importance of owning the products.
- Encourages associates to attend the meeting with guests.
- Promotes upcoming events.
- Recognizes new team members.

JUNIOR TRAINING CLASS PRESENTER

- Attends the "Pre-game Meeting."
- Assists in teaching a pre-assigned portion of the class.
- Supports the Senior Trainer when needed.

STEP 3

SECTION THREE

THE PRESENTATION



WORLD FINANCIAL GROUP
A Member of the AEGON Group

Corporate Overview Assignments

DATE: _____

Marketing Director: _____

1. Base Shop Coordinator: _____

2. Sr. Corp. Over. Presenter: _____

3. Jr. Corp. Over. Presenter: _____

4.	Outdoor Greeters	
5.	Indoor Greeters	
6.	Elevator Attendant	
7.	MoZone Coordinator	
8.	Sign-in Attendant	
9.	Name Badge Attendant	
10.	Chair Attendant	
11.	Audio-Visual Operator	
12.	Hall Monitors	
13.	Information Kit Attendant	
14.	Training Class 1 Jr. Presenter	
15.	Training Class 1 Sr. Presenter	
16.	Training Class 2 Jr. Presenter	
17.	Training Class 2 Sr. Presenter	
18.	Training Class 3 Jr. Presenter	
19.	Training Class 3 Sr. Presenter	
20.	Training Class 4 Jr. Presenter	
21.	Training Class 4 Sr. Presenter	
22.	Training Class 5 Jr. Presenter	
23.	Training Class 5 Sr. Presenter	
24.	Training Class 6 Jr. Presenter	
25.	Training Class 6 Sr. Presenter	

Download available on WFG-Online.com in the Divisions section.

CORPORATE OVERVIEW TRAINING CLASSES

There are six training classes conducted simultaneously with the Corporate Overview. Presenters should run the classes according to the outlines below, keeping energy high and incorporating PowerPoint® presentations, handouts and quizzes when appropriate. Following is an outline for each class:

Class 1: The Start-up

- Class Roster
- Basic Orientation
- Credibility – AEGON
- Cause - WFG Vision and Mission — The Wow Factor
- Compensation
- Promotion Guidelines
- Home Office Support
- Mentality of an Entrepreneur
- Eight Speed Filters
- Introduce Fast Start, 30 Days of Success and Champion's Path
- Meetings – Why and When
- Business Plan and Goals – Motivation/Manpower/Market/Management/Marketing Tools
- Role Play the Invitation
- Priority Checklist
- Review Expectations & Homework for Class 2 –
 - Three Guests to the Corporate Overview
 - One Associate Field Training Program Appointment
 - Review BFS Manual

Reminders

- Create a sense of belonging
- Recognize new team members
- Encourage completed AMAs
- Encourage completed prospect lists
- Emphasize owning the product
- Promote bringing three guests to the next corporate overview

Class 2: The Business Format System (BFS) – Part I

- Class Roster
- Introduce CEO Plan to Focus
- Introduction to the BFS – What and Why
- Review BFS Six Steps
- Review the Corporate Overview – Invitations, MoZone, Roles, etc.
- Prospecting - Top 25 / FORM / STEAM
- Contacting – Do-Not-Call Regulations
- Associate Field Training Program – WFG-Online.com
- Review Expectations and Homework for Class 3

Reminders

- Create a sense of belonging
- Recognize new team members
- Encourage completed AMAs
- Encourage completed prospect lists
- Emphasize owning the product
- Promote bringing three guests to the next corporate overview

Class 3: The Business Format System (BFS) – Part II

- Class Roster
- Review – BFS Part 1
- Review Business Pipeline
- Team Building – Seven Commitments
- Exchange Principles
- Taprooting – Deep and Wide
- 90-day Cycles
- Follow-up System
- Review Expectations and Homework for Class 4

Reminders

- Create a sense of belonging
- Recognize new team members
- Encourage completed AMAs
- Encourage completed prospect lists
- Emphasize owning the product
- Promote bringing three guests to the next corporate overview

Class 4: Marketing

- Class Roster
- One-on-One Business Presentation Meetings
- Role Playing
- Drill for Skill
- Review all available WFG Marketing Materials –
How to use brochures, videos, etc.
- How to use WFG-Online.com
- Mentality of Marketing –
 - They Buy You (your belief, dress, behavior, etc.)
 - Selling the Company
 - Presenting the Products
 - Selling Services
- Law of Communications
55% body language/38% tone of voice/7% content
- Review Expectations and Homework for Class 5

Reminders

- Create a sense of belonging
- Recognize new team members
- Encourage completed AMAs
- Encourage completed prospect lists
- Emphasize owning the product
- Promote bringing three guests to the next corporate overview

Class 5: Leadership and Motivation

- Class Roster
- Accountability and Time Management
- Motivation/MoZone
- Communication Responsibilities
- Building Personal Relationships
- Quality Business
- Financial Responsibilities
- Recognition - Programs and Importance of Big Events
- Promotion Guidelines and Business Development
- Review Expectations and Homework for Class 6

Reminders

- Create a sense of belonging
- Recognize new team members
- Encourage completed AMAs
- Encourage completed prospect lists
- Emphasize owning the product
- Promote bringing three guests to the next corporate overview

Class 6: Product Introductions

- Class Roster
- Introduce Training Modules
- Variable Universal Life (VUL)
- Variable Annuities
- Fixed Annuities
- Term Life Insurance
- Mutual Funds
- Universal Life
- Segregated Funds
- Schedule In-depth Product and Sales Training

Reminders

- Create a sense of belonging
- Recognize new team members
- Encourage completed AMAs
- Encourage completed prospect lists
- Emphasize owning the product
- Promote bringing three guests to the next corporate overview

STEP 3

SECTION THREE

THE PRESENTATION

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MASTERING THE ART OF THE FOLLOW-UP

Purpose: To move the prospect through the Eight Speed Filters.

THE FOLLOW-UP

Just as important as controlling the point of contact on the front end, the follow-up is equally critical on the back end.

The objective is always to move the prospect through the Eight Speed Filters as quickly as possible, and get them off to a fast start in the business.

When these two components are properly executed, you will likely recruit a higher percentage of people and, at the same time, have a higher volume of sales — a by-product of running a relationship marketing business system.

This section covers all the necessary steps for a successful follow-up:

- **The Eight Speed Filters**
The true measure of a new associate's commitment.
- **The Follow-Up Interview**
The critical step to obtaining a new associate's decision and getting him/her off to a fast start.

THE EIGHT SPEED FILTERS

A recruit is not a recruit until he/she has a recruit and both of them have gone through the Eight Speed Filters.

Sign-Up Process

(Complete Filters 1 - 4 within one to two days)

1. STAY AFTER THE CORPORATE OVERVIEW FOR MOZONE

Leader encourages the new recruit to stay after the meeting.

2. PICK UP INFORMATION

Leader helps the new recruit get a Corporate Overview Information Kit.

3. COMMIT TO A FOLLOW-UP INTERVIEW

Leader commits the new recruit to a Follow-Up Interview during the day within 24 to 48 hours.

4. COMPLETE INTERVIEW/SIGN UP

Leader conducts the Follow-Up Interview and helps the new associate complete the Associate Membership Agreement, enroll in the Professional Development Center (PDC) and collects fees.

Fast Start Program

(Complete Filters 5 - 8 within the first 10 days)

5. DEVELOP A PROSPECT LIST

Leader sits down with the new associate and spouse to develop a Prospect List and identify the Top 25 Target List.

6. CREATE A BUSINESS PLAN/DETERMINE IMMEDIATE GOALS

7. MATCH-UP WITH YOUR LEADER AND GET OFF TO A FAST START

Begin working with your leader immediately to invite people to the Corporate Overview or to do a field presentation to begin the recruiting process to build your team.

8. FINALIZE YOUR PERSONAL FINANCIAL REVIEW

Leader completes the personal financial review for the new associate and his/her spouse, and helps them determine which concepts and products might fit their individual needs.*

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

STEP 4

SECTION FOUR

THE FOLLOW-UP

The Eight Speed Filter Checklist



WORLD FINANCIAL
GROUP
A Member of the AEGON Group

	Sign-Up Process								Fast Start Program							
	Filter 1 Stay After CO	Filter 2 Pick Up Information	Filter 3 Commit to Follow-Up Interview	Filter 4 Complete Interview/Sign Up	Filter 5 Create a Business Plan	Filter 6 Personal Financial Review	Filter 7 Develop/Contact Prospect List	Filter 8 Associate Field Training	Filter 1	Filter 2	Filter 3	Filter 4	Filter 5	Filter 6	Filter 7	Filter 8
	Phone Number	Inviter	Name													
1																
2																
3																
4																
5																
6																
7																
8																
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Download available on WFG-Online.com in the Divisions section.

THE FOLLOW-UP INTERVIEW

The main focus of a follow-up interview is to get a decision from the new associate, have the Associate Membership Agreement completed, set up an appointment for a personal financial review and begin working with a leader immediately to invite people to the next Corporate Overview to begin the recruiting process to build a team.

- Make sure the follow-up interview is conducted at the office during the day.
- The trainee should be present and positively reinforce the leader.
- Spend the first five to 10 minutes building a rapport with the new associate.
- The following should serve as an outline for your recruiting interview:

QUESTIONS	COMMENTS
1. What intrigued you the most about what you heard at the corporate overview?	
2. Tell me a little bit about yourself, your upbringing, education, family, etc.	
3. What do you like the most/least about your current career path?	
4. What do you see as the benefits to associating with World Financial Group?	
5. As you know, we are selective with the people we interview. Since our company seeks to keep an excellent reputation in the marketplace, we intend to maintain a high standard of excellence. With that in mind, what qualities would you bring to our company?	
6. If you were to give this business a try, why would you be doing it? What would you hope to gain or accomplish?	
7. Based on what I've discussed, I can't think of any reason why you wouldn't give this a try, can you?	
8. One of the first things we cover in the interview process is our comprehensive training program. Other than training or licensing, do you have any other questions I could answer for you?	
9. We have two career paths with World Financial Group: a. One path is for someone who wants to be an associate only. We train them so they can make a living as an associate working with clients. b. The other path will train a person as an associate who aspires to become a Qualified Marketing Director with WFG. This person at one point enters our outstanding training program. Which career path do you see yourself on, A or B? (circle one)	
10. Based on what I've already heard today, we feel comfortable moving forward at this stage.	
11. Based upon everything we've talked about so far, I have made the decision to go ahead and give you the "green light." What we need to do next is fill out the application. So let's get started.	
12. Filling out the application allows you to obtain a code number, which lets you to be in our training program. Also, this code number will be used to connect you to your team members.	
13. We need to set an appointment to do your business plan and a complete review of your personal finances within 48 hours. Date for business plan: _____ Date for financial review: _____ Once all Eight Speed Filters are completed and you attend Associate Field Training, you will receive additional information and are officially off of probation.	

Download available on WFG-Online.com in the Divisions section.

SEVEN KEYS TO A FAST START

During the follow-up interview, cover the following important points with the new associate:

1. Attend all meetings.

- Learn and perfect the Business Format System™.
- Set an example for your team.

2. Develop a complete prospect list.

- Add names to the list, don't eliminate them.
- Always carry your list with you, work 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 down your goals and read them aloud twice a day.

5. Begin field training immediately.

- Follow the Associate Field Training program.
- Learn the business firsthand from experienced leaders.

6. Remain positive.

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

7. Be coachable.

- Follow the system.
- Align yourself with your team leader and WFG.

THE VALUE OF FIELD TRAINING

World Financial Group's Associate Field Training program is one of most important areas in which you should focus your energy. By ensuring a well-trained team of associates you can help ensure your success in this business.

There's a saying within WFG, "Recruit, Build, Lead." Field training is an important factor in achieving success in these three areas.

In what areas should an associate be field trained?

The simple answer is – in all areas. Training should include, but not be limited to, the following areas:

- The invitation – in person and via telephone
- Setting the appointment – in person and via telephone
- Recruiting presentations
- The Sales Process

How much field training should I provide to my associates?

- Field training should be provided to an associate until he/she is ready to field train other associates.
- Provide field training at the point of contact so the associate can learn how to use the invitation script and set appointments.
- Field train an associate by having him/her continuously attend Corporate Overviews and by doing One-on-One Corporate Overviews with him/her.
- Do whatever it takes – as much as it takes.

How do I "lock in" the new associate?

An associate can be "locked in" by observing as many successful invitations, appointments, recruitments and sales as possible during your field training of him/her. **Note:** After the new associate is licensed and registered, he/she can participate in the sales, and you and the associate can split the sale.

When is an associate prepared to field train?

A new associate is ready to field train when he/she:

- Understands how to comply with applicable insurance, securities, etc. laws and regulations.
- Has mastered the invitation and setting appointment scripts to the point where he/she can get a prospect to a Corporate Overview meeting or set an appointment to meet.
- Articulates the basics of the fundamental recruiting story.
- Gives a fantastic "First Presentation."

- Analyzes client information and designs a proposal.
- Gives a fantastic “Closing Presentation” and closes the sale.
- Overcomes competition.
- Knows how to get referrals from 1) new associates’ target market lists, 2) clients, and 3) the FORM method by turning strangers into friends.
- Is a believer in the mission.
- Is capable of making a positive impression on a new associate and a prospect.

When is a potential field trainer ready to field train?

The Qualified Marketing Director is completely responsible for ensuring that his/her leaders are ready to field train. This is not a responsibility that can be delegated to anyone else. The QMD must personally “inspect” the new field trainer in a private interview and observe the trainer’s mastery of the scripts, basics of the recruiting presentation as well as the sales process and presentation.

Who’s responsibility is it to field train?

The No. 1 responsibility of every person in a WFG organization is to field train. A majority of your time should be devoted to field training, it is your most important function. It’s also imperative that you are an excellent field trainer before you earn the privilege to field train.

Additionally, you must be a competitor. Your mindset must be so determined that you expect to recruit every prospect, make every sale, be a great field trainer and build great field trainers.

Who must be the best and most active field trainer?

The QMD or team leader must be the best, most active field trainer. He/she sets the pace for the team and must be the one who works hardest in the field.

It’s also **important** that the QMD offer refresher field training courses. It’s suggested that the QMD:

- Schedule workshops that teach eliminating short cuts and stressing fundamentals.
- Emphasize to other trainers the responsibility and privilege of being a field trainer.
- Remind trainers that a new associate’s career is in his/her hands.
- Remind trainers to have a passion for the mission and crusade.
- Inspect field trainers once per quarter to ensure that no one has drifted from the system.

Additionally, the QMD should manage his/her and other field trainers’ activity by doing the following:

- Setting, maintaining and following up on standards of excellence. Field training should be three to four nights per week and on Saturdays and include 10 presentations per week.

- Focusing on his/her primary responsibilities of:
 - ◆ Correctly performing invitations.
 - ◆ Conducting powerful first presentations.
 - ◆ Conducting excellent closing presentations.
 - ◆ Properly and expediently processing all new associate paperwork and sales applications.
 - ◆ Inspiring associates and clients.
- Creating competition among field trainers through recognition.
 - ◆ Make the best field trainer a hero.
 - ◆ Recognize and reward excellence in field training activity.
- Helping field trainers in a “slump” by taking them out and “retraining” them.
- Refusing to give up on people – believe in them and help them through the tough times.

Qualified Marketing Directors should also help associates prepare for the tough side of the business. Being in a people-oriented business can be emotionally difficult at times and there is no way to get to the No. 1 spot by coasting. Sometimes when you’re playing on a team you have to “play hurt.” QMDs should let their associates know that they must:

- Come to work.
- Start field training (inviting, recruiting, selling).
- Obtain their licenses and registrations.
- Need to be students of the business and learn it inside and out.
- Learn the system.
- Learn the products available through WFG and how to sell them.
- Study, learn and believe in what WFG does.
- Attend all WFG events – Corporate Overviews, training, workshops, special events, convention, etc.
- Encourage their spouses to participate and attend the events whenever possible.
- Work, work, work.
- Know it is okay to be scared sometimes, frustrated sometimes, discouraged sometimes as long as they keep going.
- Know that it is not okay to quit.
- Know that they are not in it alone – they will receive field training as long as it takes for them to master the business.
- Understand they have to tough it out through the discomfort, awkwardness, uneasiness and the fear if they want to win.
- Remember people who want to be comfortable – who want to have it easy most of the time – will probably not have their dreams come true.
- Be a crusader to survive the tough times.
 - ◆ A WFG associate is born to serve and is determined to make a difference – for our families, our friends, for everyone who needs our help. Develop a crusading attitude – believe in what you are doing and be willing to fight for what you believe is right. If you believe in what you are doing you can survive whatever comes your way.

THE FAST START CHALLENGE

Purpose: To get the new recruit off to a fast start at Step 1.

THE START UP

Just as the first few days of an infant's life are critical to his/her health and well-being, the first few days for a new associate set the tone for his/her business career.

While all the components of the start-up are important, nothing is more critical than beginning to build the associate's business by surrounding him/her with new recruits. You must instill in the new associate a 100 percent commitment to growth from day one.

The most important elements of the start-up include:

1. Fast Start/Upstart Program (Speed Filters No. 5 - 8)

- Develop a Prospect List
- Create a business plan/Determine immediate goals
- Match-Up with your leader and get off to a fast start
- Finalize a review of your personal finances

2. The Fast Start/Upstart Checklist

- The chronological order of starting your business.

3. The Professional Development Center (PDC)

- Join the PDC for licensing, sales and leadership training.

4. Developing a Great Business Plan

- How to build a successful plan

5. How to Build a Big Base Shop

- The foundation of your business

HOW TO GET OFF TO A FAST START

Golden Rule:

A recruit is not a recruit until he/she has a recruit and both of them have gone through the Eight Speed Filters.

At this point you should have completed the Sign-Up Process (Filters 1-4) and now must complete the Fast Start/Upstart Program (Filters 5-8) to get off to a fast start.

Filter No. 5

Develop a Prospect List

The leader sits down with the new associate and spouse to develop a Prospect List and identify the Top 25 Target List.

Filter No. 6

Create a business plan/Determine immediate goals

Filter No. 7

Match-up with your leader and get off to a fast start

Begin working with your leader immediately to invite people to the Corporate Overview or to do a field presentation to begin the recruiting process to build your team.

Filter No. 8

Finalize the review of your personal finances.

The leader completes the personal financial review for the new associate and his/her spouse, and helps them determine which concepts and products might fit their individual needs.*

THREE KEYS OF SUCCESSFUL LEADERS

1. Focus
2. Motivation
3. Execution

The most important leadership skill for all new associates is mastering the invitation and becoming a mobile inviter. Review Step 2 of the BFS to learn the invitation and avoid the Scenario of Disaster. Work with your leader to master controlling the point of contact. Your ability to contact and bring quality people to the Corporate Overview will contribute to your level of success in WFG.

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

THREE KEYS TO A FAST START

1. Become a student of the BFS.
2. Fight for your next promotion.
3. Qualify for the next big company trip.

30-Day Fast Start Challenge

The first 30 days are pivotal to your career. You alone set the standards of excellence that will carry on for all of your future leaders.

	(recruits/days)
Slow Start	3/30
Fast Start	5/30
Super Start	10/30

Challenge yourself to get off to a fast start!

Set a winning tradition.

THE FAST START/UPSTART TRAINING

The associate must complete Filters 5 – 7 of the Fast Start/Upstart program before he/she can begin the Associate Field Training program (Filter 7). Fast Start/Upstart Trainings should be held every two weeks and should be scheduled for four hours.

The school should be designed to answer all of the new associate's recruiting and building questions, and should be led only by your most enthusiastic and successful leaders and trainers.

1. Explain everything the associate needs to know about the strength of the company.
2. Give a presentation that explains to the associate what we do for the consumer.*
3. Teach the Six Steps of the BFS.
4. Describe the uniqueness of our compensation plan and building system.
5. Close the school by teaching how to become a Big Base Shop Builder.

The Fast Start/Upstart Training should be treated as a major event that explains:

- Why we are unique.
- How we are helping people.
- Why we are a good company with whom to be in business.

You should also plan 30 minutes for personal success stories and testimonials from key successful leaders in the office.

The Fast Start/Upstart Training must be exciting. This format gives you the opportunity to create power, synergy and excitement among a group of new associates.

The Fast Start/Upstart Training is the first major event for your new team members, so it's critical that you have a large crowd. It's important to work with other leaders in your area to create a big Fast Start/Upstart Training for everyone.

The power of the Fast Start/Upstart Training can never be duplicated one-on-one. All new associates who complete the training should be recognized with a special Fast Start/Upstart certificate.

Once you personally complete the Fast Start/Upstart Training, one of your top responsibilities is to direct as many of your team members to qualify. This will empower you to direct as many of your new associates as possible to qualify to attend the Fast Start/Upstart Training.

**Registered representatives of World Group Securities (WGS), please refer to WGS Training for presentations.*

CHALLENGE ONE

Complete the following within the next 10 days to qualify for Fast Start/Upstart Training.

Challenge No. 1 must be completed prior to Fast Start/Upstart Training attendance.

STEP 1 COMPLETE TOP 25 TARGET MARKET LIST

Date Completed: _____

STEP 2 BEGIN FIELD TRAINING

Date Started: _____

STEP 3 BRING GUEST TO A CORPORATE OVERVIEW

Date Completed: _____

STEP 4 COMPLETE YOUR PERSONAL FINANCIAL REVIEW

Date Completed: _____

STEP 5 OBTAIN & REVIEW TRAINING MATERIAL

Go to the Distribution Center on WFG-Online.com to purchase your Fast Start/Upstart Training book.

Date Completed: _____

BUILD WITH NUMBERS

When trying to build, how can you tell who will make it in this business? You can't. The people who are serious about winning and those who just give it lip service all look alike when you're first talking to them. That's why you should look for a team of people. There is no way to accurately judge a person when you're trying to recruit him/her. No test has ever been devised that can measure the heart power of a person.

GO WIDE FAST

60 Wide in Six Months

A person uses the 60-wide-in-six-months worksheet to help build a big business. First is the planning stage, in which he/she takes a pencil and fills in the names of people he/she thinks are going to be his/her next five or 10 people. Secondly, when he/she actually gets them, he/she writes their names in ink. Ask the person to turn it in every month. If it has one name, fine. If it has the same name next month, fine. The point is to keep it in front of them to give them something to shoot for.

Whether you're shooting for 30 wide in six months or 10 wide in six months, always project a plan. You can't help but get big FAST when you put out that kind of a personal building effort.

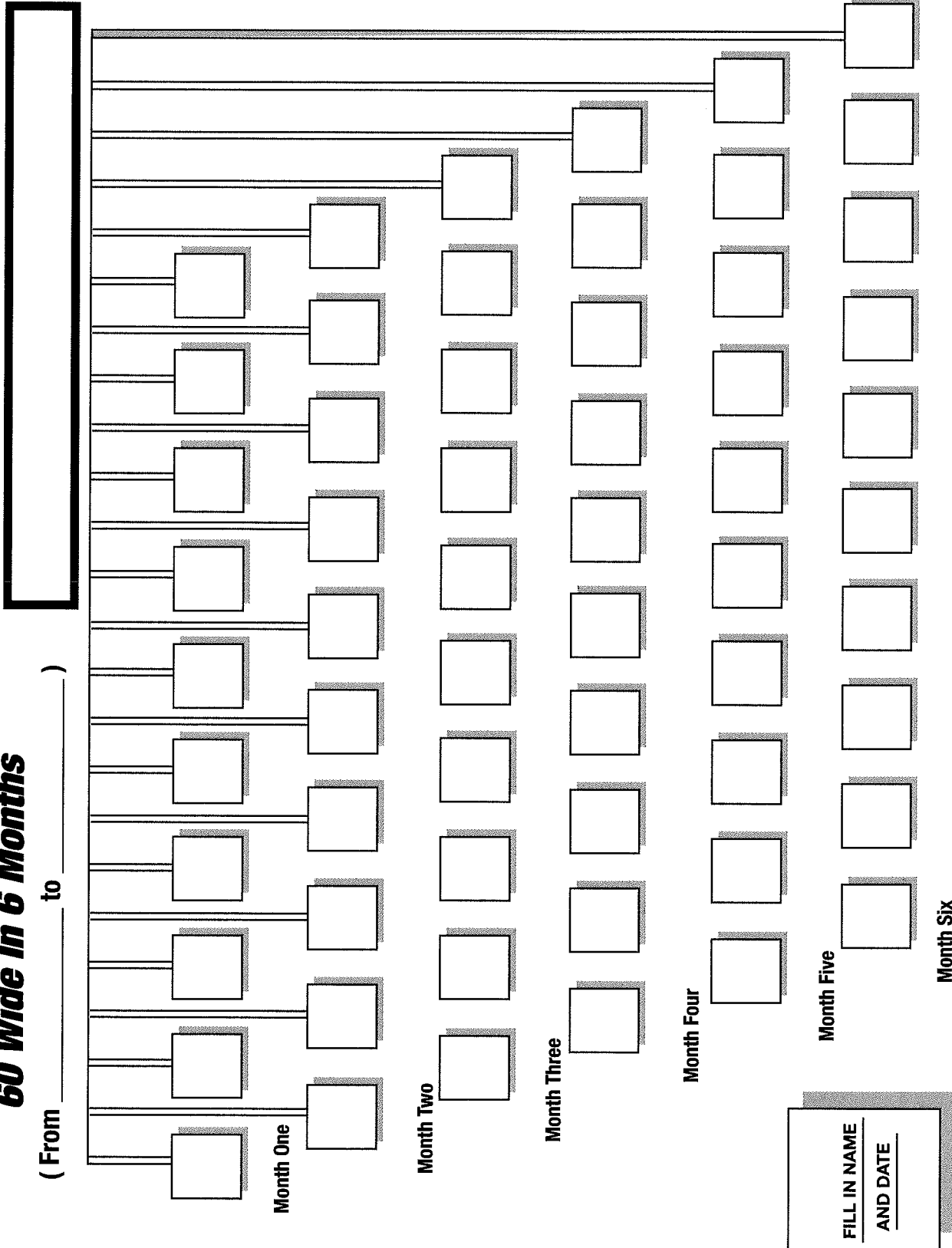
STEP 5

SECTION FIVE

THE START-UP

60 Wide In 6 Months

(From _____ to _____)



Download available on WFG-Online.com in the Divisions section.

THE ASSOCIATE FIELD TRAINING PROGRAM

The Associate Field Training program is the key to your ability to continue to get wide with new direct leaders. The tendency of some leaders is to not recruit too many new associates because they feel they won't have the time necessary to get in the field and effectively work with them. The Associate Field Training program solves this dilemma by allowing you to match-up your new associates with other experienced licensed and registered leaders to train them on how to make sales suited to fit the needs of the clients.

There are three ways to use this program:

1. Internal - within your base shop.
2. Internal Hierarchy - with other leaders on your team.
3. Inter Hierarchy - with other leaders in the company.

Associate Field Training Power Principles

- Allows every new associate to get in the field as soon as possible with an experienced leader.
- Provides needed field experience for all associates – old and new.
- Helps retain your existing licensed team members by allowing them to make money by field training new associates.
- Increases activity for the whole organization.
- Generates points for promotions for licensed leaders.
- Helps to avoid a small-thinking mentality.
- Builds leaders.

Associate Field Training Rules and Guidelines

United States

1. By completing their Statement of Intent, WFG trainees have 60 days to participate in training appointments in the field prior to submitting their Form U-4 to World Group Securities.
2. It is the obligation of the trainee to schedule the Associate Field Training appointments using approved scripts.
3. During these appointments, the role of Associate Field Training trainees is limited to observation only and they may not participate or influence the sales process in any capacity.
4. To be a qualified trainer, an individual must meet all of the following criteria:
 - be a WGS Registered Representative
 - have an annual cash flow of at least \$3,000 or be a World Group Securities Registered Representative for more than six months
 - have a sound understanding of WFG and approval from their QMD
5. A Client Consent and Acknowledgement Form must be completed by the trainer, the trainee and the client at the first Associate Field Training appointment. One copy of this form must be left with the client and the other must be submitted to the trainer's Branch Office Manager.

6. To qualify for the \$500 Associate Field Training Licensing and Registration Fee Reimbursement, the trainee must:
 - Complete 10 Associate Field Training appointments with a qualified trainer
 - Become a World Group Securities, Inc. Registered Representative
 - Become appointed with a variable product company
7. To qualify as one of the required 10 Associate Field Training appointments, each client appointment must be sales oriented (not recruiting oriented), and WFG recommends that the trainee complete 10 appointments with 10 individual clients; special exceptions may apply, however, so check with your Qualified Marketing Director.

CANADA

1. By completing their Trainee Agreement, WFG trainees have 120 days to participate in training appointments in the field prior to submitting their licensing paperwork.
2. It is the obligation of the trainee to schedule the Associate Field Training appointments using WFG-approved scripts.
3. During these appointments, the role of Associate Field Training trainees is limited to observation only and they may not participate or influence the sales process in any capacity.
4. To be a qualified trainer, a WFG associate must meet all of the following criteria:
 - be a Life licensed associate
 - have an annual cash flow of at least \$3,000 or be a licensed associate for six months
 - have a sound understanding of WFG and approval from their QMD
5. A Client Consent and Acknowledgement Form must be completed by the trainer, the trainee and the client at the first Associate Field Training appointment. One copy of this form must be left with the client and the other must be submitted to the trainer's Branch Manager.
6. To qualify for the \$500 Associate Field Training Licensing Fee Reimbursement, the trainee must:
 - Complete 10 Associate Field Training appointments with a qualified trainer
 - Become Life licensed (LLQP)
7. To qualify as one of the required 10 Associate Field Training appointments, each client appointment must be sales oriented (not recruiting oriented) and WFG recommends that the trainee complete 10 appointments with 10 individual clients; special exceptions may apply, however, so check with your Qualified Marketing Director.

COMPLETE ASSOCIATE FIELD TRAINING PROGRAM

Statement of Intent and Training Class - United States

To begin your field training, you may purchase the WFG Starter Kit (CD) or sign on to WFG-Online.com and complete the online Associate Statement of Intent and the Associate Field Training Online Training Class. Complete this form online and complete the Associate Field Training Class to start your financial field training. To begin:

- Log on to WFG-Online.com
- Mouse over the Education tab and select Associate Field Training from the navigation menu
- Click on the Statement of Intent link to complete the online form
- Complete the form, then click on the U.S. Associate Field Training Course to complete your online training

Trainee Agreement - Canada

To begin your field training, sign on to WFG-Online.com and complete the online Statement of Intent and the Associate Field Training Trainee Agreement to start your financial field training. To begin:

- Log on to WFG-Online.com
- Mouse over the Education tab and select Canadian Associate Field Training from the navigation menu
- Click on the Associate Field Training Trainee Agreement link to complete the online form

Online Track Template

Part-Time

AMA/Recruiting Pack
Starter Kit
Write Business Plan/Top 10
Build Your Database/Top 25
Personal Financial Review
Completed/Implemented
One Guest to Corporate Overview
Voice-tel/E-mail
Fast Start with manual & CDs
Qualify for Fast Start/Upstart School
Attend Corporate Overview/Training
Start Phase 1 Training
Submit U-4 (U.S.)/Register for LLQP (Canada)
Begin Field Training
Welcome CD/Tape

Full-Time

AMA/Recruiting Pack
Starter Kit
Write Business Plan/Top 10
Build Your Database/Top 25
Personal financial review
completed/implemented
Three Guests to Corporate Overview
Voice-Tel/E-mail
Fast Start with manual & CDs
Qualify for Fast Start School
Attend Corporate Overview/Training Phase 1
Fast Start with manual & CDs
Begin Field Training
First interview/1 Guest
Schedule Prelicensing class
Submit U-4 (U.S.)/Register for LLQP (Canada)
Welcome CD/Tape

Recommended Materials

1. *WFG-The Opportunity Company*
2. *WFG Starter Kit - CD Rom (U.S. only)*
3. *Business Format System*
4. *Corporate Overview Presentation*
5. *Personal financial review – Client Profile**
6. *WFG-A Wealth of Resources*
7. *Making Sense of Your Money*

**In the U.S., these materials are for use only by registered representatives.*

THE PROFESSIONAL DEVELOPMENT CENTER

World Financial Group encourages all of its new associates to join the Professional Development Center (PDC) when they join the organization. The PDC is an automated, one-stop shop for everything you need to know to get your WFG business off to a great start. All associates are given an option to enroll in the PDC for a discounted price of \$99 (US)/\$170 (CN) when they submit their completed Associate Membership Agreements (AMA).*

The PDC's mission is to provide smart solutions for an outstanding business experience. For the most up-to-date information on the PDC and its offerings, click on the PDC link from the WFG-Online.com home page.

PDC

By offering a variety of helpful resources, the PDC takes the mystery out of the learning process for new associates. It takes him/her through each step of the insurance licensing and securities registration process in the United States and the LLQP licensing process in Canada, as well as offers sales and leadership training to help a new associate maximize the WFG business opportunity. There are several important areas covered in the PDC, including:

Licensing

Since every associate is required to be licensed and registered before they can sell insurance, securities and other financial service-related products, becoming licensed is a very important step in an associate's WFG career. The PDC has joined forces with Dearborn Financial Services in the United States and Investment Funds Institute of Canada (IFIC) to, among other things:

- Empower associates to be the best business leaders they can be.
- Put associates on a professional learning track to properly build and grow their businesses.
- Show associates how to navigate the licensing process and prepare for their licensing exams.
- Get associates' businesses up and running quickly and smoothly.

Sales

Through the PDC, associates have access to training programs that can help jumpstart their careers, such as the Field Training program that permits a prospective registered representative (United States) or life-licensed associate (Canada) to accompany and observe a qualified trainer on sales meetings for firsthand experience on how the sales process works. The Field Training program:

- Provides new associates with immediate access to the sales meeting experience.
- Reduces barriers to an associate's entry into the financial services business/industry.
- Helps shorten the amount of time it takes associates to become registered and licensed.

**If a new associate chooses not to enroll at the time of submitting his/her AMA, then he/she will have 30 days from their MD Approval Date to enroll at the discounted price of \$99 (US)/\$170 (CN). If a new associate enrolls after 30 days, the fee increases to \$199 (US)/\$275 (CN).*

In the future, the PDC looks forward to teaching the new associate how to make professional sales presentations that resonate with prospective clients. The mechanism for bridging that education will be WFG's financial analysis software – an application accessed through the PDC allowing the associate to gather data from a client and create a solution for their financial future.

The PDC champions the use of available marketing tools. Among the chief tools the center recommends associates use to attract more recruits, build a big base shop and train their teams are:

- *Opportunity* magazine – WFG's business and lifestyle magazine for WFG associates is also a unique marketing tool to help build name recognition.
- *The Business Format System™ manual* – the cornerstone of any WFG business, this manual conveys the primary system by which associates recruit and build a big business.
- *Sales Dogs* – a bestselling book authored by renowned sales training expert Blair Singer that teaches people how to sell and teach others.

WFG Academy/CEO Challenge Summits

The WFG Academy/CEO Challenge Summits are dynamic, two- or three-day seminar events offered several times throughout the year in various cities across the United States and Canada. Developed through WFG's Professional Development, each event gives attendees an opportunity to hear from top field leaders as well as from sales training experts centering on such topics as:

- How to talk to anyone anywhere.
- How to handle objections.
- Having confidence in your selling ability/skills.
- How to make powerful presentations.
- How to teach others how to sell.

Leadership

Immediate access to archival audio and video clips will soon be available through the *Inspire* website. The streaming clips showcase powerful speeches and presentations from WFG's top leaders, as well as team-specific news and updates. In addition, the site will include book recommendations and other helpful information about leadership, in conjunction with WFG's MD Academy – an associate's first step toward field leadership.

WFG's Professional Development and MD Academy focus on the importance of building knowledge and skill by teaching associates how to, among other items:

- Build a big base shop
- Maintain a profitable business
- Conduct themselves with business acumen

TEAM BUILDING

QMDs AND UP CALL EACH OF THEIR KEY LEADERS EVERY SUNDAY NIGHT TO:

1. Motivate and PULL them UP.
2. Get their COMMITMENT to work this week toward the goals they set when they joined.
3. Complete a PROJECTION CHART for the upcoming week:
 - a) Time blocks committed to work.
 - b) Type of activity — personal work, field training new associates or designated extra field training assigned by the QMD.
 - c) Names of trainees and whether it's a One-on-One or group Corporate Overview.
4. Excitedly share with them WFG's good news.
5. Review their prospect lists and their key personnel with them.
6. Keep them on a recruiting track, attending the Corporate Overview.
7. Review their actual field activity from the previous week on the chart.

THE COMPONENTS OF A GREAT BUSINESS PLAN

A powerful business plan helps to develop a clear concise plan of action to guide your activity and dramatically improve your level of performance.

1. Set your goals for the number of new associates, sales, promotions, income, etc.
2. Determine exactly how much time/resources you are willing to devote to achieve these goals.
3. Set a deadline for your goals and commit to it.
4. Develop an action plan and get started today.
5. Put steps 1 through 4 in the form of a written business plan.
6. Read your business plan aloud twice daily. As you read your plan, visualize what your life would be like if you achieved your goals.
7. Maintain your focus on your goals, but remain flexible as your personal/business situations change.



BUSINESS PLAN WORKSHEET

 Current Level

 Next Promotion Level

 Current Production

 Promotion Requirements

Goals for the number of new associates _____, sales _____, points _____, income _____ each month.

Time/Resources you are willing to commit:

_____ Number of evenings/hours per week

_____ Number of Corporate Overview invitations per week

_____ Number of Corporate Overview guests per week

_____ Number of Follow-Up Interviews per week

_____ Number of new associates per week

_____ Number of personal financial review presentations per week

_____ Number of new clients per week

Deadline to achieve your goals: _____



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THE 5 MS OF A BUSINESS PLAN

These five points will help you get your business off to a fast start.

1. **Money / Motivation**

- What is your money/income goal per month? _____
- Why are you building a business? _____

2. **Manpower / Team**

- Fast Start/Upstart Challenge: 80/40/20/10 "Law of Numbers"
 - 80 Contacts in your warm market
 - Of those 80 contacts in the warm market, 40 could be ready to make a commitment to come to a Corporate Overview or participate in One-on-One Corporate Overviews.
 - Of those 40 who attend a Corporate Overview or participate in a One-on-One Corporate Overview, 20 could be ready to buy a product.
 - Lastly, 10 out of the 80 may be interested in joining WFG.
- How many people do you want and need to hit your monthly money goal per month? _____
- How many contacts per day do you need to hit your goals? _____

3. **Market**

- 76 million baby boomers
- Senior Market, a \$41 trillion + transfer of wealth*
- Baby Boomers, Children, Generation X
- Relationship marketing
- Which one do you want to start with? _____
- Who do you know? (Top 25 list) _____

4. **Management / Field Training**

- You are in business for yourself, not by yourself.
- Your mentor/field trainer is _____ phone # _____
- Your QMD is _____ phone # _____

5. **Methods / Marketing Tools**

- Business Format System™ (BFS) – to build and manage your business.
 - WFG-Online.com – track your team
 - Marketing Tools: *The Opportunity Company*
- Note:** There are many other marketing brochures and tools available on WFG-Online.com. Speak to your QMD to find out which are best for you.

Download available on WFG-Online.com in the Divisions section.

*"Why the \$41 Trillion Wealth Transfer Estimate is Still Valid," John J. Havens and Paul G. Schervish, Boston College Social Welfare Research Institute, Jan. 6, 2003.

MONITOR ACTIVITY

- Monitor prospect lists and invitations before the Corporate Overview.
- Hold a Managers Meeting after the Corporate Overview to monitor these activities.
- Post a scoreboard at every office and have a monthly competition among the team.
- Use the Match-Up System.

Points to Remember:

1. Write deep and important emotions into your statement.
2. You must read good books to grow and be inspired. Supplement your reading with good tapes from company leaders and other quality speakers/teachers (spiritual and business). For example, read books such as *Think and Grow Rich* by Napoleon Hill, *How to Win Friends & Influence People* by Dale Carnegie, *The Magic of Thinking BIG* by David J. Schwartz, *The Cash Flow Quadrant: Rich Dad's Guide to Financial Freedom* by Robert T. Kiyosaki, and many others.
3. Absolutely control your associations. Nothing drains your energy faster than spending time with negative people.
4. Draw your inspiration and reward from building others.
5. Help/Challenge your team to achieve their goals, not yours. They are certainly not in this business for you!
6. Have and keep high, positive expectations with standards of excellence.

STEP 5

SECTION FIVE

THE START-UP



**WORLD FINANCIAL
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WEEKLY ACCOUNTABILITY SHEET

STEP 5 • THE START-UP

80

NAME:					MONTH			WK 1	
ACTIVITY	MON	TUE	WED	THU	FRI	SAT	SUN	GOAL	RESULT
Read Business Plan									
# New Prospects									
Invitations									
Confirmations									
Guests to Corp. Overview									
One-on-One/ Corporate Overview Invite									
Phone Calls 10+									
Recruits Personal									
Recruits Team									
Personal Financial Review									
Recommends									
Personal Points ('000)									
Team Points ('000)									
# of Referrals/client									
Families helped?									
Appts. next week									
Report to Leader?									
Income									
Savings									
Exercise									
Family Time									
Spiritual									
Plan Tomorrow (1hr)									
Read (1hr)									

Download available on WFG-Online.com in the Divisions section.

THE FAST START CHECKLIST

Chronological Order of Starting Your Business

1. **Complete the Associate Membership Agreement and submit a money order or credit card online. Upon approval, you will receive a code number.**
2. Review the six steps in the BFS with your leader and develop your personal business plan.
3. **Identify your top three contacts, invite them to the next Corporate Overview.**
Master the invitation.
4. **Your ability to identify, invite and bring quality guests to Corporate Overviews will determine your level of success.**
5. Complete the Fast Start/Upstart Program.
6. Set time each week for contacting new prospects.
7. Priority start-up activity:
 - Learn and follow the BFS, and consistently invite and bring high-quality guests to the Corporate Overview.
 - Attend all other special leadership events.
8. Submit your securities paperwork with a money order for the appropriate fees to World Group Securities if you're a U.S. associate; WFG Securities of Canada if you are a Canadian associate. You will be appointed to a local Branch Office Manager for supervision.
9. Consult with your Leader/Branch Office Manager on the insurance prelicensing certificate exam preparation training (LLQP in Canada).
10. Typically, a U.S. associate in the process of obtaining his/her securities registration will be registered on the National Association of Securities Dealers' (NASD's) computer system within two to four weeks. There is a computer study disk and an optional online review course available. Consult with your leader to schedule your exams. Canadian associates (except associates in Quebec) in the process of obtaining their securities registrations will be registered with the National Registration Database (NRD) in two to four weeks.
11. In the United States, once your insurance prelicensing certificates are obtained, turn them into your Qualified Marketing Director/leader with your state insurance licensing application, action notice and a money order for the appropriate fees, payable to the State Department of Insurance. In Canada, associates must first pass their LLQP prelicensing exams and then sit for and pass their provincial insurance licensing exams before turning their certificates over to their Qualified Marketing Director/leader.*
12. Typically, test dates will be issued in approximately three weeks from the state or province. Take the exams and pass.
13. Prepare your communication tools — Voice-Tel, business phone with call conferencing, software and computer, e-mail address** and Internet Service Provider.
14. Follow the accountability program with your leader.

*Associates in Saskatchewan, Canada are required to first submit prelicensing LLQP certificates to their Marketing Director/leader before taking the provincial insurance licensing exam.

**In the United States, WGS securities registered representatives must use their assigned REX e-mail addresses for business communication purposes.

HOW TO BUILD A BIG BASE SHOP

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

Why 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.
- Base Shop → Super Base → Super Team

The Magnificent 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 Program Commitment (In the United States)

- Master the Associate Field Training System

6. Commitment to be Positive and Optimistic

- People like to be around positive and motivated people.
- It takes energy to stay positive, especially when you don't feel like being magnetic.

7. Commitment to Endure

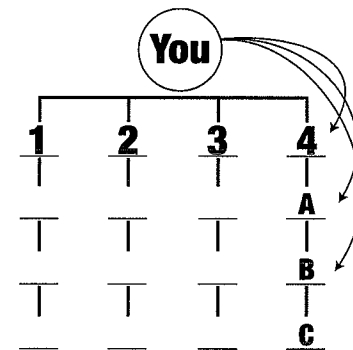
- You must keep on repeating the BFS again and again, even when you're bored with it.

Basic Building Block: 4x4 (4 Wide and 4 Deep)

Typically, for every four recruits, you'll find one leader.

Spend the majority of your time at the most critical point.

Build Wide, Deep and Geometric



MD Super Base

Building a big base shop and a big super base are major keys to width and potential profitability.*

- The best way to lead your team is from the front.
- Monitor prospect lists and invitations before the Corporate Overview.
- Hold a Managers Meeting after the Corporate Overview to monitor these activities.
- Post a scoreboard at every office and have a monthly competition within the team.
- Use the Match-Up System.

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

EXCHANGE PRINCIPLES

Five of the great building catalysts that create and accelerate the multiplication power of the System are the Exchange Principles. All five are required or the system breaks down.

1. Personal Sale Exchange

One thing that makes us unique is the Personal Sale Exchange. Most companies in our industry allow their agents to sell products to themselves. This is a very limited one-time benefit. With World Financial Group you exchange the right to make your own personal sale for the opportunity to make the suitable personal sale to those you personally recruit.

2. Field Training Exchange - Generate Activity and Learn

This is an important part of the learning process for the new associate as he/she get invaluable field experience. By giving up the sales from his/her warm market to his/her field trainer he/she in turn will do the same with his/her recruits.

3. Promotion Qualification Exchange

The Promotion Guidelines have been created to help you develop the skills and knowledge required to become a QMD and run your own business. As your skills, knowledge and production rise, your commission level increases as you go from Associate to Senior Associate to the QMD level. Obviously, this creates override potential for your upline QMD who is teaching you the finer points of our business. You go through this learning curve one time in the base shop of your QMD. In exchange, all of your future QMDs will go through the same learning curve by completing the promotion guidelines in your base shop.

4. Builder's Exchange - The Key to Width and Profitability

One of the biggest challenges facing businesses today is the ability for an individual to move up in the company based on his/her efforts or performance. Most end up in a situation where advancement is hindered because it would be a detriment to the manager or senior leader. It's a Catch-22: If the person moves up, it's at the expense of the leader, and if he/she is held back, it's at the expense of his/her own family and personal income. This is evident in most businesses. (See pages 86-87)

5. Nobility Exchange

Lead by example with the Nobility Exchange. Putting forth some extra time and effort to help your leader receive his/her next promotion is a noble and generous professional move. By doing this, you display your dedication and willingness to help other team members reach their goals. And in turn, your team members take note and are empowered to do the same when it comes time for your next promotion.

THE BUILDER'S EXCHANGE PROGRAM EXPLAINED

All of our great system builders have mastered the principles of the Builder's Exchange. The Builder's Exchange and WFG's mentoring business model encourage, rather than discourage, leaders to build successful associates, because your team's success helps build your success.

Here's How it Works:

Upon promotion to QMD, the new QMD makes a one-time "exchange" of one of his/her fully qualified Senior Associate legs or two fully qualified Associates to the promoting QMD. The Builder's Exchange is the choice of the promoting QMD.

A promoting QMD spends a significant amount of time training and advising a new associate on building his/her business at no cost to the new associate. The Builder's Exchange was designed to help offset the time and money spent by the promoting QMD helping a new associate build their business.

The exchange allows the promoting QMD to maintain a strong QMD base, while the QMD's new promotion level increases his/her commission. The new QMD is then in position to receive exchanges from every new QMD he/she ever produces in the future.

In World Financial Group's compensation system, the largest percentage of the total commission package will always be paid at the top:

- Personal
- QMD base
- QMD base through 1st Generation

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

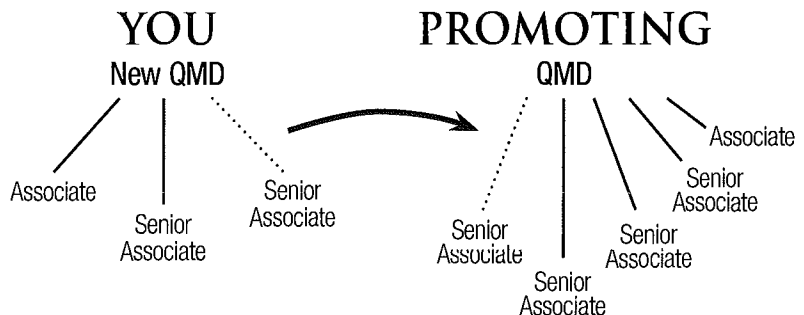
BUILDER'S EXCHANGE

BEFORE



AFTER

Senior Associate achieves
QMD Promotion.
Gives his/her Promoting QMD
a Builder's Exchange Leg.



WFG leaders promoted to QMD will see immediate benefit from the commission increase, but 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.

For example, when an associate promoted "A" to QMD and took one of the new QMD's Senior Associates as a Builder's Exchange leg and then promoted "B" to QMD, the associate will be taking "C" and "D," and so on. One direct leader can be transformed into unlimited width, which is one of the biggest keys to running a profitable business.

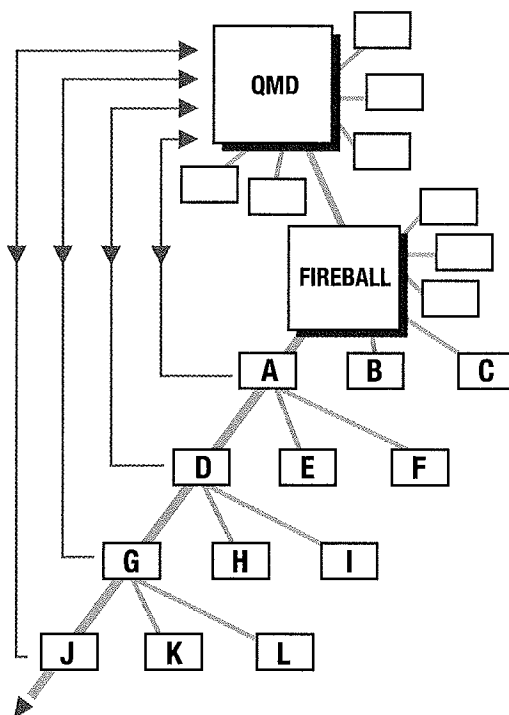
The Builder's Exchange is a unique part of the WFG system that allows an associate to build and run a big organization. It allows you to maintain a strong QMD base and, at the same time, continue to spin-out new front line leaders and allow you to maximize the WFG compensation system while building wide and deep.

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

1. The person leaving an associate's QMD base leaves a void. An associate can identify Qualified Marketing Director candidates prior to their promotions so the associate can build a strong relationship with the QMD's team to help him/her earn the promotion and also build a strong Builder's Exchange Leg in the associate's base.
2. An associate can go on a personal recruiting campaign to recruit new legs to replace your newly promoted QMD in the associate's base. An associate should never plan on living on just Builder's Exchange legs. An associate must remember to maintain a strong QMD base to be duplicated by all of his/her team leaders.

The Magic of the Spread

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



NATIONAL REFERRAL PROGRAM

The National Referral Program can help associates build a business by making it easier to recruit outside of the local area – across town, across the country or across borders. Canadian and U.S. associates may cross recruit.*

The National Referral Program ensures that a new associate still receives adequate supervision, training and leadership by assigning the new associate to a QMD in his/her local area.

Here's How it Works:

- When an associate refers someone to a QMD outside the local area, the referring associate and a local QMD sign an agreement in which the local QMD agrees to provide the recruit with the training, leadership and supervision necessary for the new associate to build his/her business.

Option A

- The local QMD will receive compensation based on the new associate's business.
- When the new associate is promoted to Qualified Marketing Director status, the associate/QMD will return to and become part of the original referring associate's team, given that all appropriate licenses have been obtained. The exchange leg will remain with the accepting QMD's team.

Option B

- The local QMD will receive compensation based on 50 percent of the new associate's sale(s) as well as all field training sales and a 10 percent branch override.
- Upon the associate becoming a QMD, the local QMD will receive the exchange leg.

COMPRESS ACTIVITY/COLLAPSE TIME FRAMES

Triumph Over Time – The Importance of Time Management

Time management is one of the most important skills that an associate must hone, develop and employ in his/her day-to-day activities. Although everyone has 24 hours in a day, not everyone uses them in the same way – even if two people have the same abilities and opportunities they can get different outcomes.

The end result of your efforts is directly related to the time frames in which you work. This holds especially true when you are building your WFG business. For example, if you recruit one person per month for three months, your efforts are weakened by too much time. By the time the third person is recruited, the first person may have lost interest.

But if you recruited three people in one month, one week, one day or even one hour something interesting happens. These people can interact with one another; they can root for each other, keep one another excited about the opportunity and the mission of the company. They form a team.

Condensing, or compressing, your activity into a shorter time frame yields different results.

*The referred recruit must be a minimum of 100-mile radius from the referring associate's branch address.

Intensify Your Efforts

To build a great team, you need to build and train your associates until your business explodes. Creating pressure for yourself and maintaining 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 a deadline for accomplishing it.
- Use a calendar and follow it every day.
- Learn this business and continue to learn. Become an expert at what you do.
- Don't stop for any reason.
- Use the "ish" principle when setting appointments. For example: I'll be there at 7:30ish could mean anytime from 7:30 to 8 p.m.

There may be times when you recruit a few people and ease off, you may be tempted to quit. Don't do it. Keep up the momentum – it's a rare and valuable asset to you, your business and your team. Remember, when you recruit your next associate you should immediately begin helping him/her build a team.

Maximize Your Time

There may be times in the day that you may consider non-productive, but they are not. You can use this time to listen to recordings of great leaders or books that can help build you and your business. You can also take this time to call a teammate to give them good news or motivation.

Additionally, you can use time judiciously by having group meetings to help you maximize the time available. By meeting in large groups you can make many first presentations, visit several people and train many new associates, all at the same time.

Additionally, you can compress time by achieving your goals sooner than planned. Whatever your goals were for next year, why not do it next month? Do next month's work next week and do next week's work by today or tomorrow.

The Power of the Blitz

To keep up momentum, consider short three- to four-day blitzes, especially when working with part-time associates, as it helps keep up their intensity and excitement over a long period of time.

Other blitz ideas include:

- Policy Pick Up blitz running from Wednesday morning through Saturday night.
- Recruiting blitzes
- Sales blitzes
- Corporate Overview invitation blitzes

These blitzes help create momentum and, if nothing else, it gets you going.

Stretch for Success

An excellent tool to produce new levels of activity is Stretch for Success. Similar to a volcanic eruption – which produces lava that hardens and makes the mountain bigger – a leader can produce exciting activity in his/her team by working toward an “eruption” in their business. Doing this can help a leader’s production low become higher than his/her previous production high.

To create an eruption, challenge your team with a simple performance incentive. Run a contest for a month and give it an exciting, memorable name – such as “Super Month.”

SPEED CALENDAR

Collapse Time Frames/Compress Activity

You can build your business through the power of focus. By collapsing time frames you can accomplish in a week what others might accomplish in a month, or longer.

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	MINI-DAY 1	MINI-DAY 4	MINI-DAY 7	MINI-DAY 10	MINI-DAY 13	MINI-DAY 16
7 a.m. to noon	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts
	MINI-DAY 2	MINI-DAY 5	MINI-DAY 8	MINI-DAY 11	MINI-DAY 14	MINI-DAY 17
12:01 to 6 p.m.	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts	Minimum 5 Direct Contacts
	MINI-DAY 3	MINI-DAY 6	MINI-DAY 9	MINI-DAY 12	MINI-DAY 15	MINI-DAY 18
6:01 p.m. to midnight	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts	PRIME TIME 7 - 10 p.m. Minimum 5 Direct Contacts

If you're not yet full-time, simply fill in the time slots in which you're available to devote time to building your business.*

*Part-time representatives are not permitted in all Canadian provinces.

THE POWER OF 90-DAY MADMAN CYCLES

Anything can be done for 90 days. Just set goals, develop a plan of action, put your mind to it and go. There should be four 90-day cycles that run concurrently – there's no break in between them. If you finish the goals set for the first 90 days before that cycle is finished then start immediately on the next 90-day cycle goals.

Here's how the 90-Day Cycles work.

- Get 6 to 12 personal recruits – depending on your market and recruiting abilities.
- Spend 90 days recruiting and training these new associates.
- Identify and develop three leaders from your new associates.
- After the end of the first 90-day cycle, begin another expansion by following the same steps as in the first 90-Day cycle.
- Continue to ensure the momentum started in the first cycle is still going.
- In the third and fourth 90-day cycles follow the same goals as you had for the first two 90-day cycles.

Just remember, during your 90-day cycles don't stop for any reason. Review the results of your efforts only after 90 days. And as you make your assessment, recommit for another 90 days with new, great goals. Don't be discouraged if your first 90-day cycle does not turn out exactly according to plan. Just remember you are building for the future.

90-Day Madman Cycles can help you achieve success by linking several of them together. The key to unlocking the Plan to Focus is to harness the law of averages by applying the law of high numbers during each month of the 90-Day Madman Cycles. Then link four concurrent 90-Day Madman Cycles to help lead your team on a campaign of great growth.

Key areas of the Plan to Focus

1. Control Prospect List Development

- Develop a minimum of 25 referrals with each Associate Membership Agreement.
- Obtain 10 referrals from each client.
- Help every new recruit develop a minimum of a 100-name prospect list.

2. Be Contact-Focused

- The team leader must control the point of contact/approach.
- The team leader and new associate must act as joint inviters.

3. Make the Corporate Overview the heart of your growth campaign.

- Allow experienced leaders to show the WFG opportunity to prospects.

4. Be Follow-Up Intensive

- Conduct the follow-up interview within 24 to 48 hours.
- Rapidly guide the new associate through the Eight Speed Filters.

5. Concentrate every new associate on getting off to a fast start.

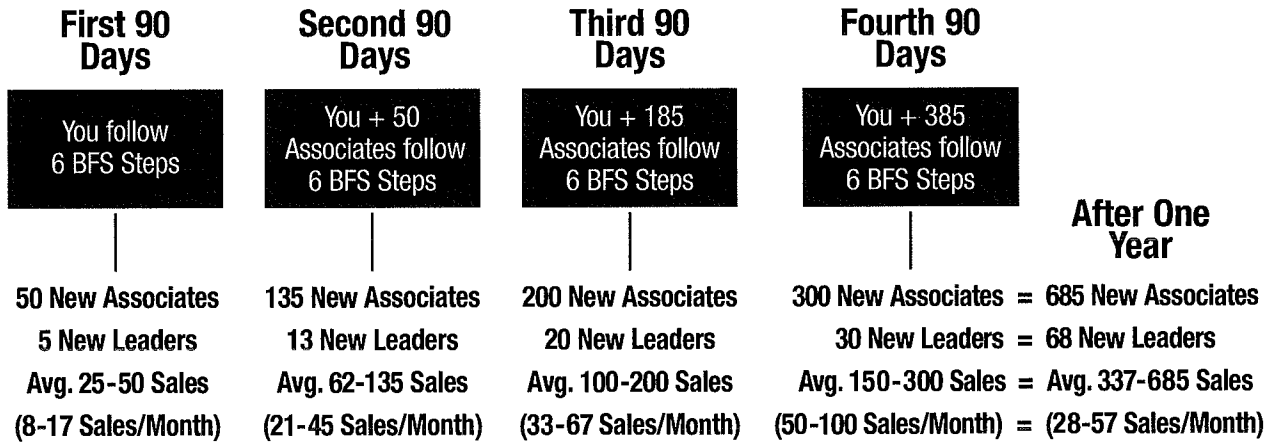
- Begin at step one.
- Have the leader and new associate begin the contact process together within 24 to 48 hours.

6. Become a Master Duplicator/Replicator

- Repeat the BFS Success Cycles over and over again.

THE MAGIC OF 90-DAY MADMAN CYCLES

This graphic is for illustration purposes only and in no way illustrates what a new associate will achieve when following the World Financial Group Business Format System.



The whole story of our greatest super team builder's success has been the continuous linking together of 90-Day Cycles. In the process, many great leaders have been able to duplicate this type of team building and produce leaders who do their own 90-Day Cycles.

To continually cultivate new leaders who build a super team, it basically comes down to two options:

1. The long, trial-and-error way, or
2. The duplication of a proven business system that perpetuates a tradition of excellence

The World Financial Group promotion guidelines include additional requirements and are subject to change at any time. Please refer to the most current WFG promotion guidelines for complete details.

STEP 5

SECTION FIVE

THE START-UP

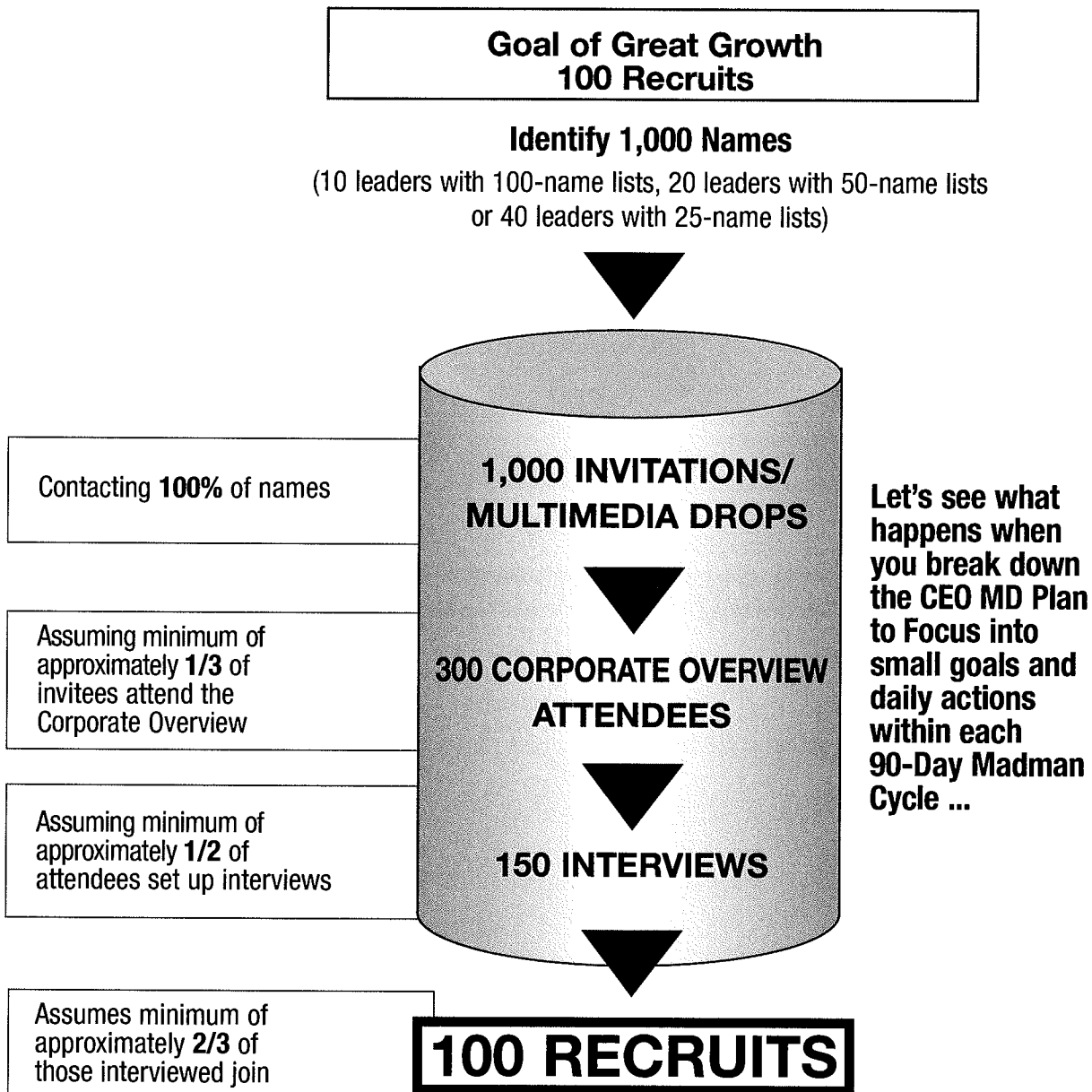
How do you eat an elephant? One bite at a time.

This same rule applies to the Plan to Focus and 90-Day Madman Cycles

The goal just needs to be broken down into smaller goals and daily actions.

To have great growth you must manage activity and focus on results.

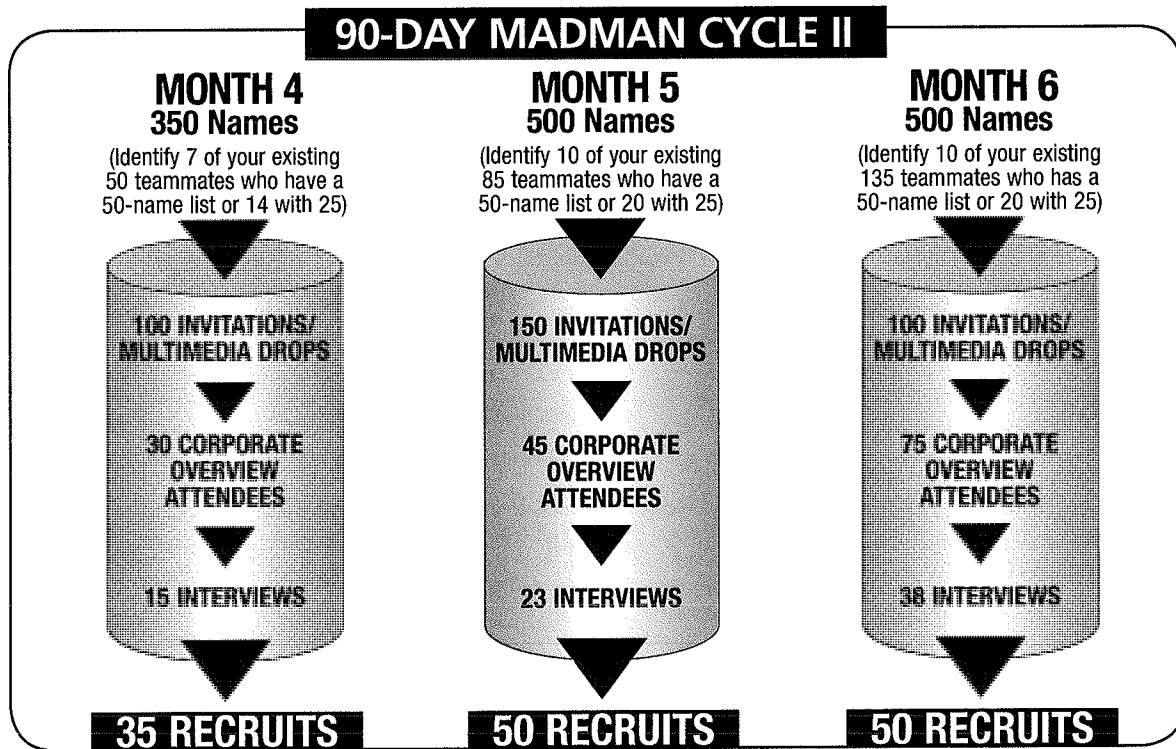
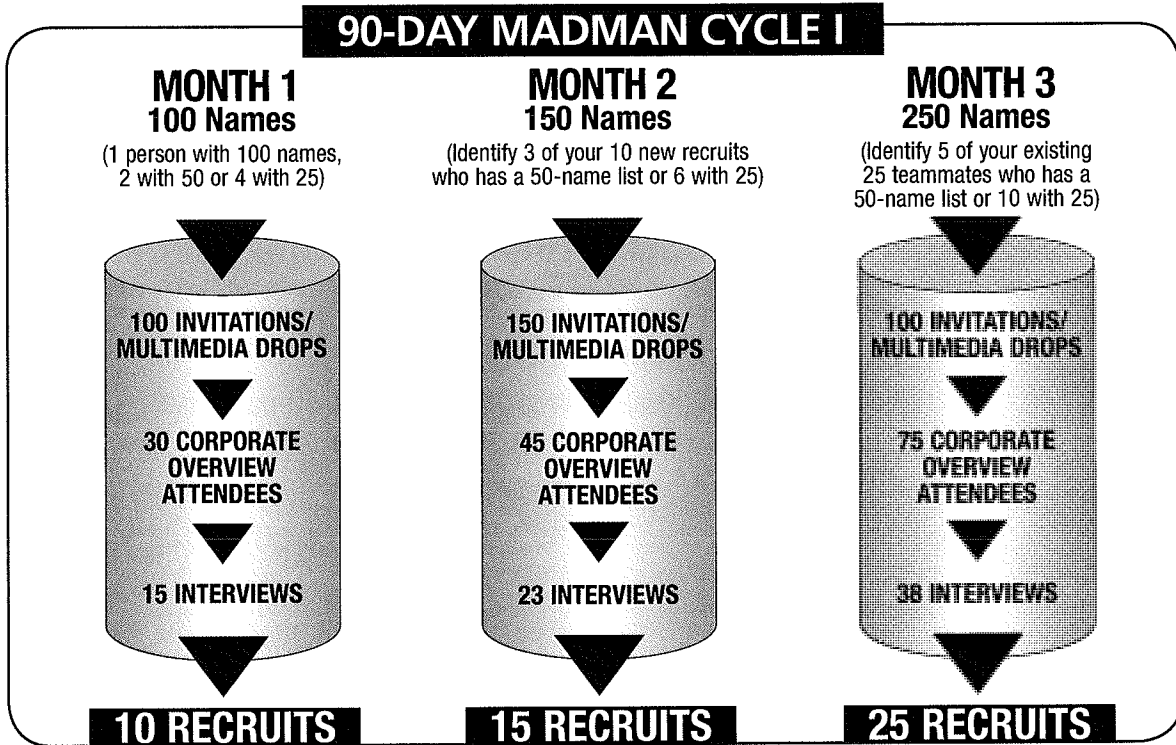
Let's suppose your goal was to have 100 recruits in a month:



This hypothetical formula is used for illustrative purposes only. Actual results may vary.

CEO MD PLAN TO FOCUS

Goals & Actions Breakdown

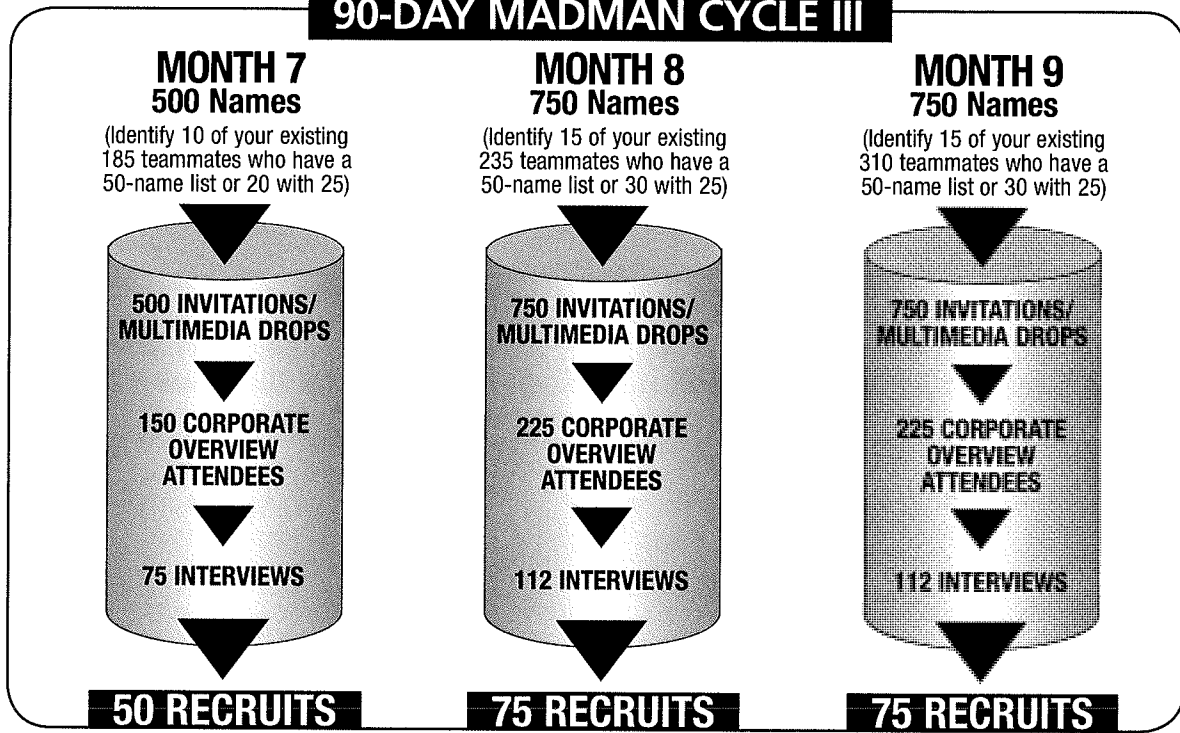


STEP 5

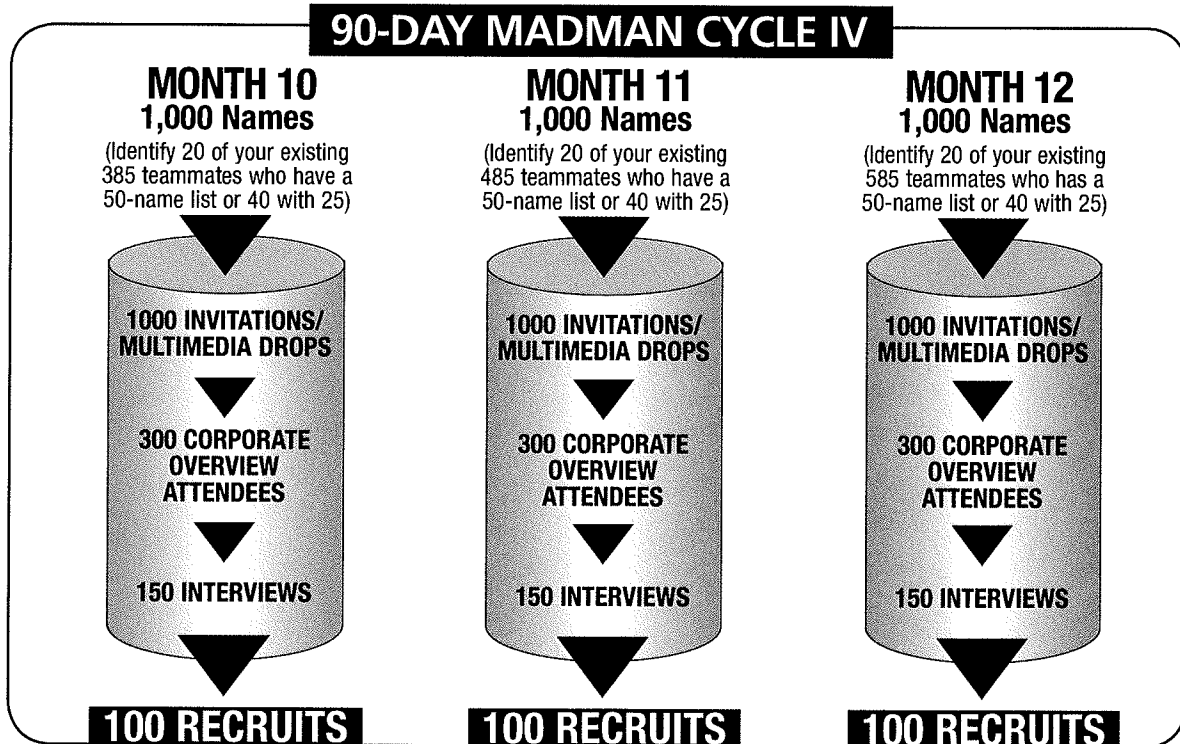
SECTION FIVE

THE START-UP

90-DAY MADMAN CYCLE III



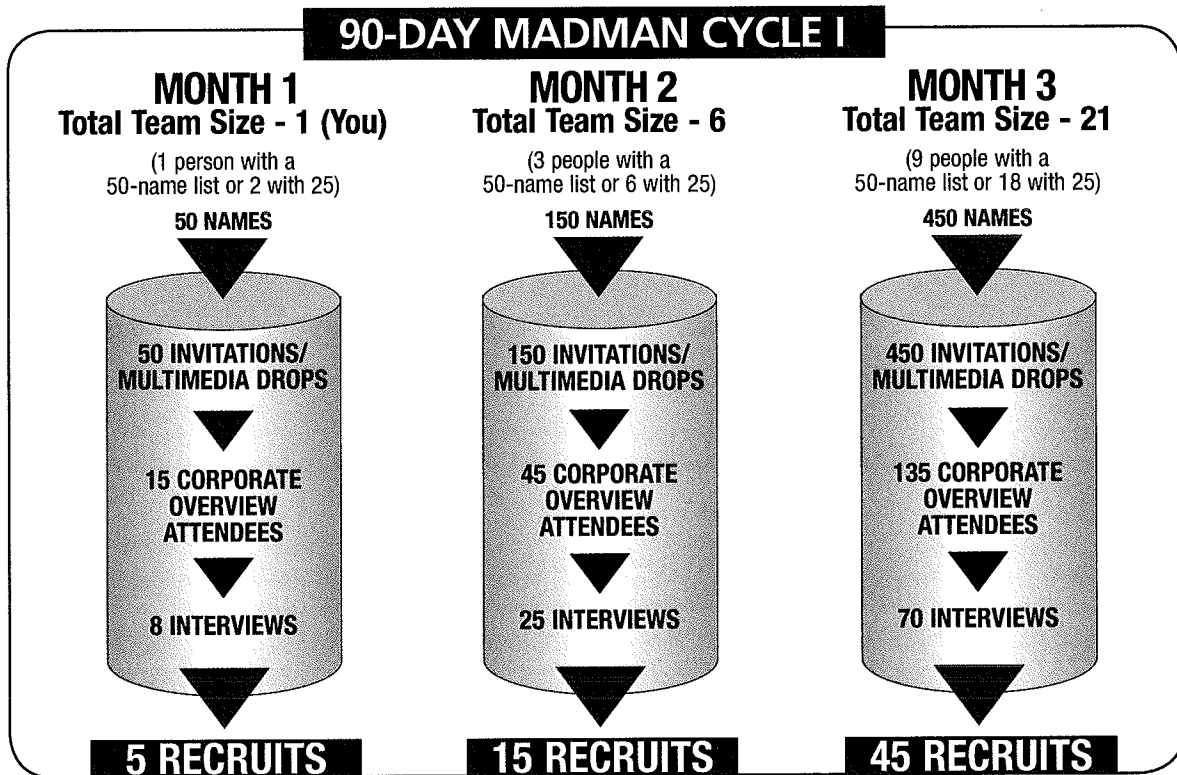
90-DAY MADMAN CYCLE IV



COMPRESS ACTIVITY & COLLAPSE TIME FRAMES

With 50-Name Lists

Increase your number of teammates with 50-name lists and watch the explosion.

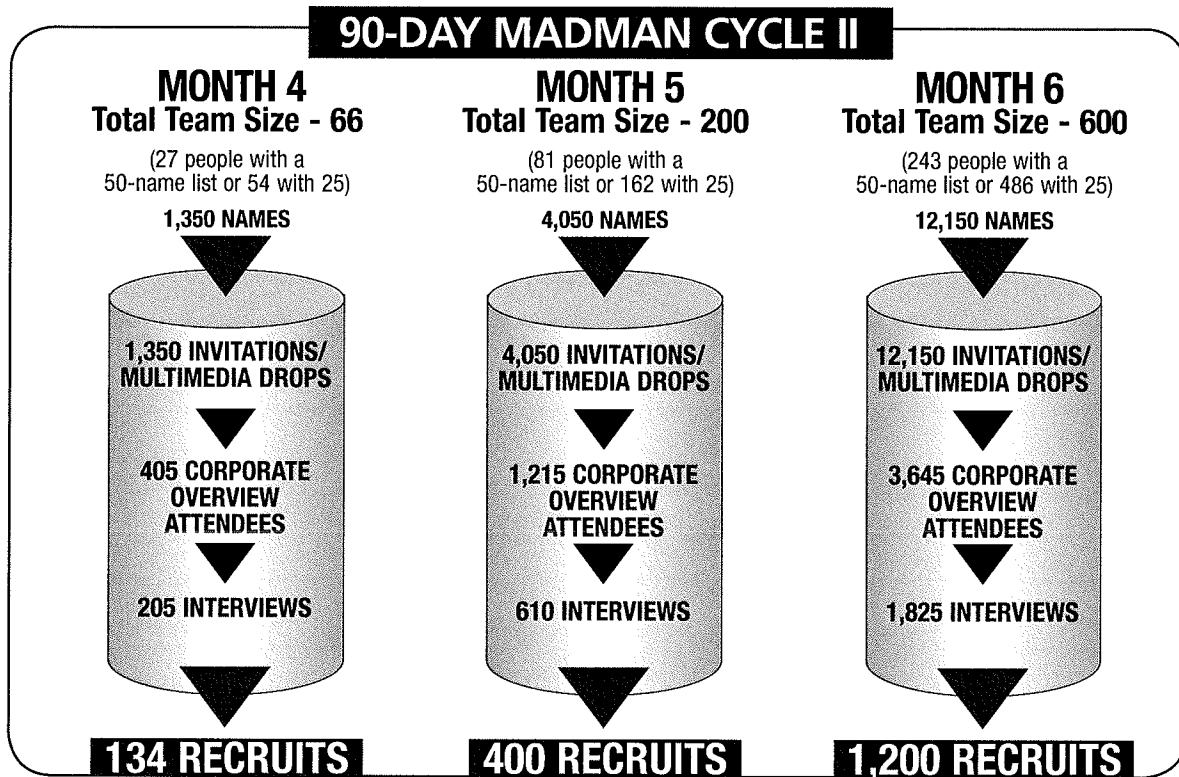


STEP 5

SECTION FIVE

THE START-UP

SURGE — EXPLODE — PLATEAU



STEP 5

SECTION FIVE

THE START-UP

CEO MD/MD CLUB

Success T-Shirts		MD Club Recruit Guideline	Personal Recruit 3	Actual Result
Red	Month 1	10	1	_____
Blue	Month 2	15	2	_____
Silver	Month 3	25	2	_____
	Month 4	35	3	_____
Gold	Month 5	50	3	_____
	Month 6	50	4	_____
	Month 7	50	5	_____
Platinum	Month 8	75	5	_____
	Month 9	75	5	_____
Black	Month 10	100	5	_____
	Month 11	100	7	_____
	Month 12	100	8	_____

CEO CLUB

New Associate Challenge Number Three: Become a Member of the CEO Club

Associate Name: _____ Hire Date: _____

To qualify for membership in the CEO Club, you must hire at least 10 new associates on your team in a given month.

CEO Club Plan to Focus

Month 1 10

It ALL starts with 10!!

Month 2 15

Month 3 25

Month 4 35

Month 5 50

Month 6 50

Month First Qualified for the CEO Club:

Month 7 50

Month 8 75

Month 9 75

Month 10 100

Month 11 100

Month 12 100

Leader Certification:

I certify that the above associate has fulfilled the requirements for membership into the prestigious CEO Club.

Leader Signature

Leader Printed Name

Date

STEP 6

SECTION SIX

DUPLICATION

THE RAPID REPETITION OF THE SYSTEM

Purpose: To build a business using a system whereby recruiting never stops.

DUPLICATION

To become a legend of the future, you must study the legends of the past. The speed and exactness with which you copy the system will in large part determine your success. This exactness must be duplicated throughout your team.

Remember two things: *1. The key is to imitate, not create.*
2. Marketing is the creation of the outlet and the movement of the product simultaneously.

The key component of duplication is:

Once you develop a Recruiter's Mentality and a Builder's Mindset, you will be on your way to creating "A System Whereby Recruiting Never Stops."

THE POWER OF DUPLICATION

To control and draw on the power of duplication it is important to have a blueprint that is easy to follow. To help in the duplication process follow these steps:

- Train an associate, teaching him/her exactly what he/she needs to know to win.
- Keep the information and training simple.
- Make the blueprint for your business, your motivation, and recognition systems and recruiting programs easily transferable.
- Follow the Business Format System™.
- Master the system, and then keep it the same for years.
- Study the blueprints – they are in every facet of this business – over and over again.
- Make sure the master copy is worth duplicating – it's the best way to get a high level of performance.

THE POWER OF A MARKETING MENTALITY

A marketing mentality is an important trait in the WFG business. To have a marketing mentality it's necessary to think of your business as the ultimate distribution system — one that could be used to market any product to consumers.

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 production per outlet.

Remember that an outlet is anyone – such as you, your teammate, your leader, etc. – who can market the product to a consumer.

THE POWER OF SIMPLICITY

Everyone by now has heard of the acronym K.I.S.S. – Keep It Simple Stupid. Keeping things simple is the secret to building a strong WFG business.

LOTS OF PEOPLE DOING A LITTLE BIT AND A FEW DOING A LOT

An important principle in building is realizing that you don't have to have a lot of superstars to build a great team. Lots of people doing a little can be better than a few doing a lot. Not every person you recruit will become a great leader in this business, so all you can do for the new associates you recruit is:

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

You may also suggest that an associate use WFG as a second-income career*, keeping his/her current job until it makes sense for him/her to make a full-time commitment to the opportunity.

IT'S IN THE NUMBERS

According to the law of averages, there will be those associates you recruit who – while being a great team member – are not destined to be a superstar in the business. To overcome the negatives inherent in the law of averages, it's important to harness the power of high numbers.

For example, a baseball player who went to bat three times in the first game of the season and made one hit has a .333 average – Hall of Fame material. Did this rookie negotiate a \$1 million dollar contract? Probably not, but if he goes to bat 600 times and still holds a .333 average – making more than 200 hits – then he will probably be able to call the shots when he's negotiating a new contract. And, if he keeps this streak up for many years, he will become a member of the Hall of Fame.

In other words – you must have high numbers if you expect to become a super builder.

THE LAW OF AVERAGES AT WORK
Recruit 25 - 50 percent of all your prospects
400 interviews = 100 new people
100 people = 50 licensed associates/registered representatives
50 associates/registered representatives = 1 QMD
25 QMDs = 1 strong builder

It may be possible to achieve financial independence by helping to build seven to 10 builders. Although this may take thousands of interviews, don't get discouraged – you can do it.

**Part-time representatives are not permitted in all Canadian provinces.*

SPEED WIDTH

RECRUIT IN BUNCHES

To say you are going to “go wide” is not enough. “How wide?” is also something that needs to be considered. When trying to build, how can you tell who will make it in this business? You can’t. There are people who are serious about this business and those who are not – and they all look alike when you first talk to them. For this reason it’s important to look for many people.

Recruiting in quantity can also help avoid the pitfall of waiting – the tendency to wait to recruit because you have two to three good people. You don’t recruit any new associates because you believe you need to work with your new star. Then a week or two passes – weeks that you should have been recruiting more people – and you wake up, mad and frustrated. Remember: Even if you have found a superstar you should continue to look for and recruit more people. Refer to it as the “Next Mentality” — who’s next?

THE POWER OF RECRUITING IN WAVES

It is important to develop a regular pace of recruiting three to 12 personal associates every 30 to 45 days, and investing most of your time with the ambitious people – the ones who seem to 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 10 new prospects at the next Corporate Overview. This type of recruiting helps create and maintain momentum.

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

THE MAGIC OF COMPOUND BUILDING

A RECRUITER'S MENTALITY

Recruiting is an all-the-time thing. It is a state of mind. Look for quantity, get quality.

Build to Max-out Profits

1. Wide
2. Deep
3. Wide and Deep

Width = Profitability

Depth = Stability of Income

Primary: GO WIDE

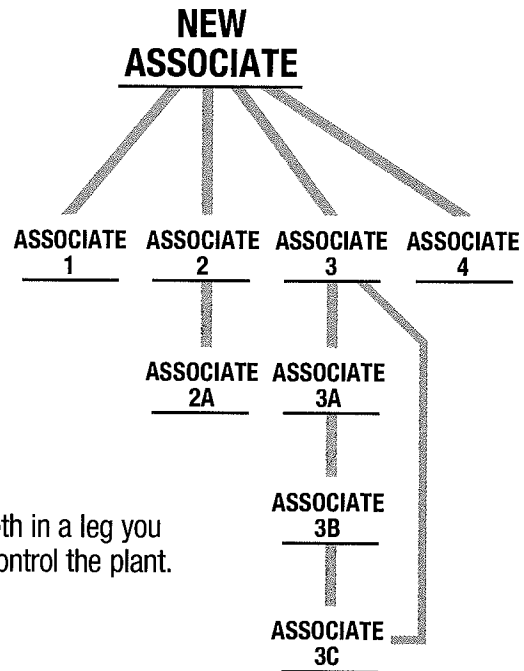
Secondary: GO DEEP

You can go Deep after you go Wide, but you can't have depth in a leg you haven't started. You can control the planter, but you can't control the plant.

Building Outlets

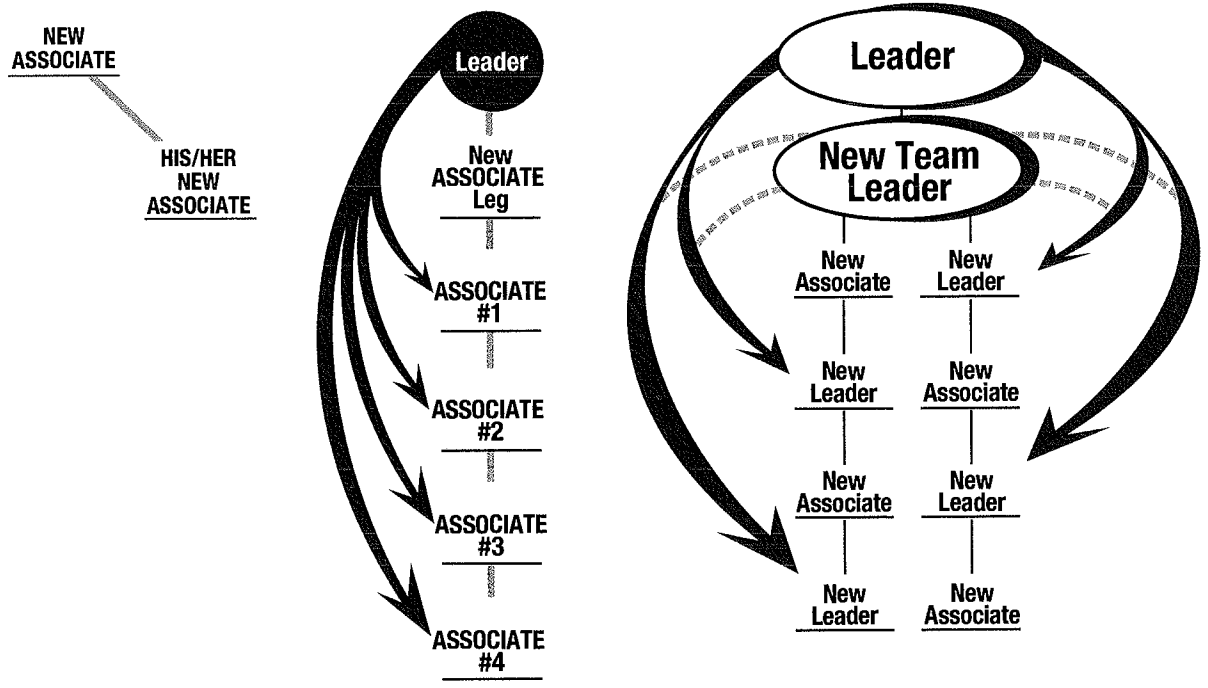
1. Opening outlets is an all-the-time thing.
2. Have quantity to get quality.

Open Outlets and Move Products Simultaneously



HARNESS THE POWER OF GEOMETRIC PROGRESSION

1. A recruit isn't a recruit until he/she has a recruit.
2. A leg is not a leg until it is at least four deep.
3. A team will have a life of its own once you develop at least two levels of leaders.



THE SUPER TAPROOT

The Super Taproot is a system for maximizing taprooting - building permanent width by going temporarily deep to build Builder's Exchanges. This system assures that you are always a do-it-first, wide-at-the-top leader that has strong team leadership that assures geometric progression.

This is the key to building wide, deep and geometric.

KEYS TO TAPROOTING

TAPROOT IRRIGATION SYSTEM

Field Recruiting System

Get your new associates in the field immediately to begin building their teams. It's important that they master their recruiting skills, so they can start building their team immediately.

Constant Personal Communication

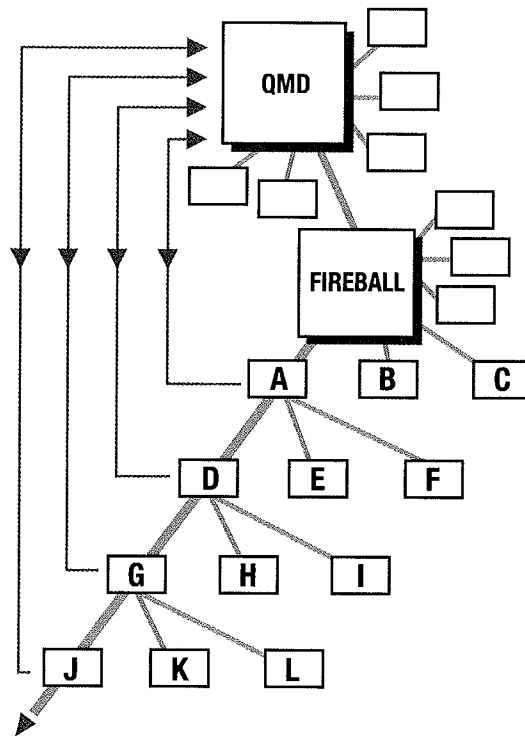
Constantly communicate with your leaders and new associates. Everybody joining your team must get constant personal communication from you and your upline leaders.

Face-to-Face

See people face-to-face. Leaders must be face-to-face with associates. Set appointments and spend time with people all the time. As a leader, you must taproot down.

Reverse Taproot

You must bring your associates to spend time with successful leaders and attend big events. Have the mindset to reverse the process instead of waiting for leaders to come to your associates. You must taproot up.



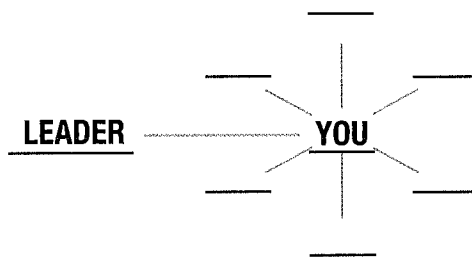
Depth Force

In order for the Super Taproot System to work, you have to become the depth force that pushes strength and vitality through each level of your organization.

Make sure every new person understands:

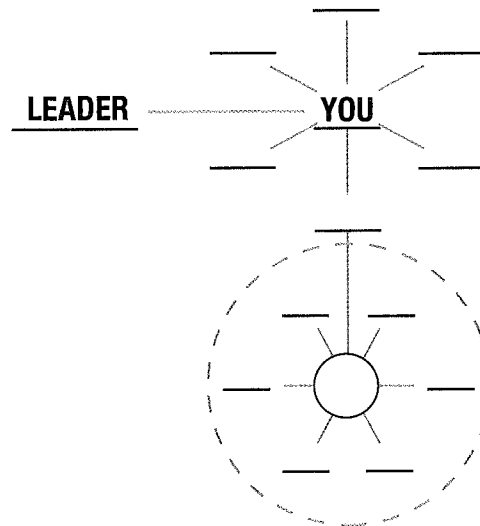
1. You're going to surround him/her with good people.

Surround yourself with people — teach them how to recruit and train.



2. You're going to surround his/her people with good people.

Surround your people with people — teach others how to teach recruiting and training.



To build a team, you must work Wide and Deep at the same time. You'll identify the more ambitious ones and be able to Taproot through them.

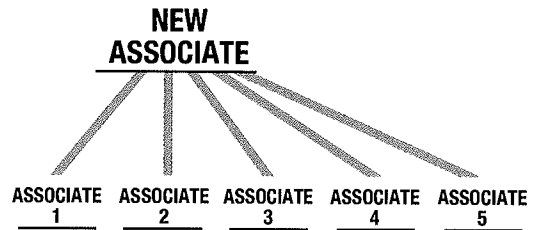
A BUILDER'S MINDSET

To Become a Champion You Must Build:

1. A large network of outlets
2. A large base of diversified clients*

Two Main Focal Points to Win the Race for Outlets:

1. Get more and more personal direct legs.
2. Get more and more people (old and new) to the Corporate Overview.



Success Formula:

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

Manage Activity, but Focus on Results.

The only thing standing between you and your dreams coming true is the building of your distribution system.

Recruiting

- Number of invitations to Corporate Overview
- Number of Corporate Overview attendees
- Number of recruiting presentations
- Number of sales presentations*

Sales

- Number of recruits
- Number of recruiters
- Number of sales*
- Number of associates writing an application
- Total premium/investment

OUR CHALLENGE TO YOU ...

It all starts with you. You must first rally you, then rally your team. Double, triple and quadruple your personal width every 90 days! You set the pace for your team.

In this business, every person is an outlet. An outlet is anyone who is insurance licensed and securities registered and who can offer products to the consumer.

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

DEVELOP A BUILDING MENTALITY

MASTER BUILDER BUILDING CONTRACTOR

1. Envisions the **completed** project **before** he/she starts to build.
2. Has blueprints **drawn** up in great **detail**.
3. Determines how much raw material/ supplies/workers are needed to complete the project.
4. Determines how much it will cost to do the job.
5. Sets a **deadline** for completion.
6. Develops a written **business** plan to:
 - a. Hire:
 - Painters
 - Brick Masons
 - Plumbers
 - Electricians
 - Roofers
 - Laborers
 - Carpenters
 - Subcontractors
 - b. Negotiates a **constant and sufficient** cash flow to **finish** the job and stay in business (normally with a bank).

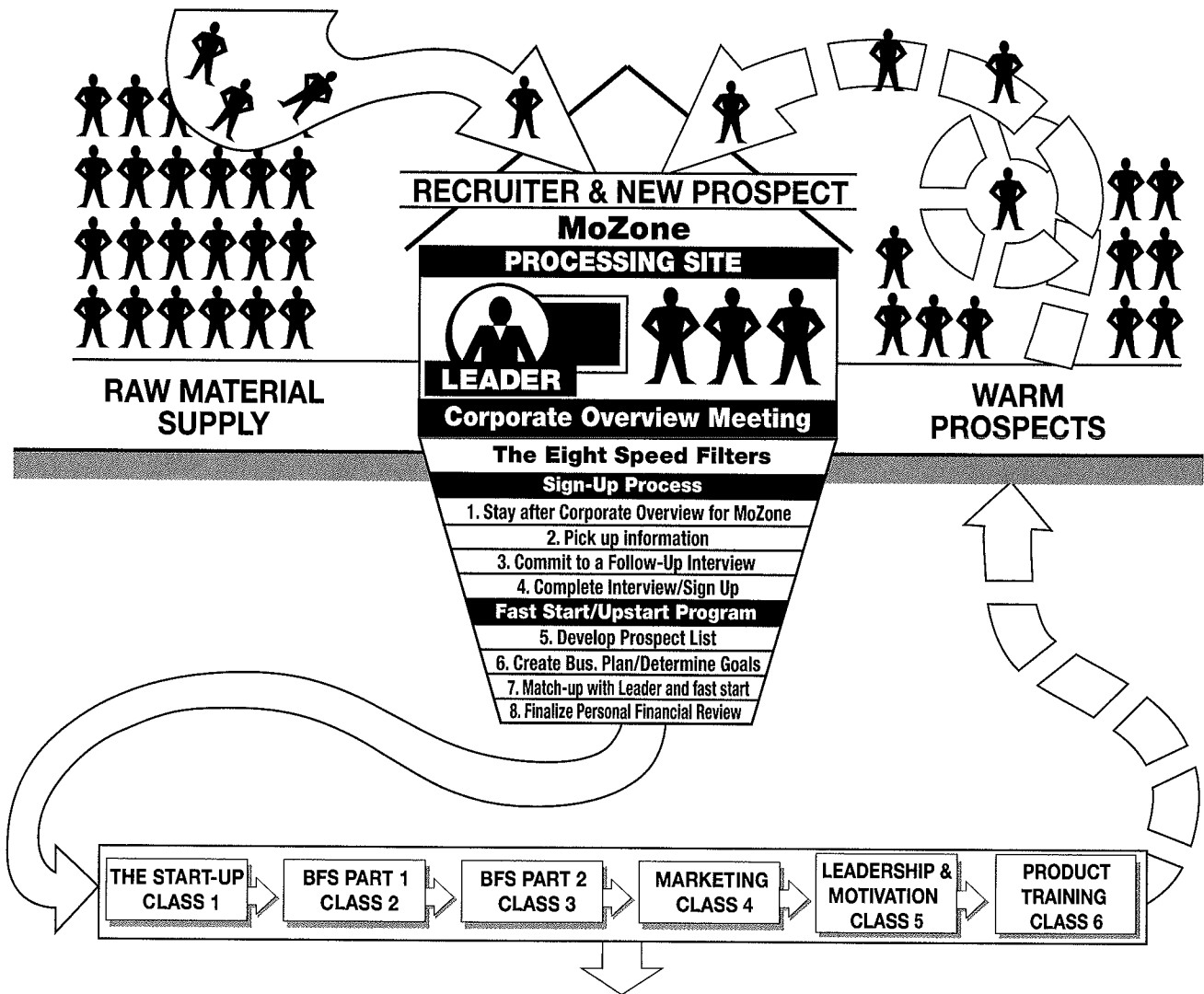
TEAM BUILDER CEO MD TEAM

1. Has a **clear mental picture** of being the "Leader of Thousands."
2. Prepares a business plan to reach his/her goals.
3. Determines how many prospects, interviews, new associates, personal financial reviews, sales,* associates, QMDs it will take.
4. Determines how much **time and resources** it will take and what things must be eliminated/sacrificed.
5. Sets daily, weekly, monthly, yearly and multiyear **deadlines** to accomplish.
6. Develops a written **Business Plan** to:
 - a. Recruit/train/develop new people.
 - b. Have enough personal **sales,*** training sales and new **associates** to keep your personal activity at a high level while building your team/business.

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

BUSINESS FORMAT SYSTEM™ RECRUITING & BUILDING FACTORY

DELIVERY SYSTEM TRANSPORTATION



ONGOING SYSTEM TRAINING

FAST START/ UPSTART SCHOOLS	PROFESSIONAL DEVELOPMENT	MD ACADEMY	BUSINESS FORMAT SCHOOLS	TIGER SCHOOL
AREA EVENTS	ALL-COMPANY SUPER EVENTS	ANNUAL COMPANY CONVENTIONS	SALES AND PRODUCT TRAINING	COMPLIANCE TRAINING

SECRETS OF SUCCESSFUL LEADERS

They first mastered a system of building a great team

Law of Cause and Effect

1. **Have a Vision**
 - Dream big dreams – for you, your team and your clients
 - Sell the right policies to the right people
2. **Do What You Love**
 - Enjoyment is key to peak performance
 - Commit to excellence
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**
 - 60 hours a week vs. 40 hours a week during blitzes and crunches
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 & Professional Development**
 - Read good books
 - Listen to audiotapes/CDs/podcasts
 - Tape every seminar you can – most successful leaders do.
14. **Become an Unshakeable Optimist**
15. **Dedicate Yourself to Serving Others**
16. **Develop a Reputation for Speed and Dependability**
17. **Be Impeccably Honest with Yourself and Others**

18. Concentrate on One Thing at a Time

19. Be Decisive

20. Practice Self-Discipline

21. Be Persistent

A Successful Leader's Mindset

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

THE POWER OF TIME LEVERAGING

Everyone has only 24 hours available each day. It's what we do with these hours that makes the difference financially.

Options Available

Linear Income

- **Salary** – Typical job scenario where you trade hours for a set amount of dollars.
Problem: Limited income
- **Commissions** – Sales career with potential high income.
Problem: Limited to 24 hours in a day and must continuously make sales to make money.

Royalty Income

- Income of a bestselling author, movie star, professional athlete or recording artist – Allows residual income through royalties every time your work is sold or used.
Problem: Requires extraordinary talent that many people don't have.

Multiplex Income

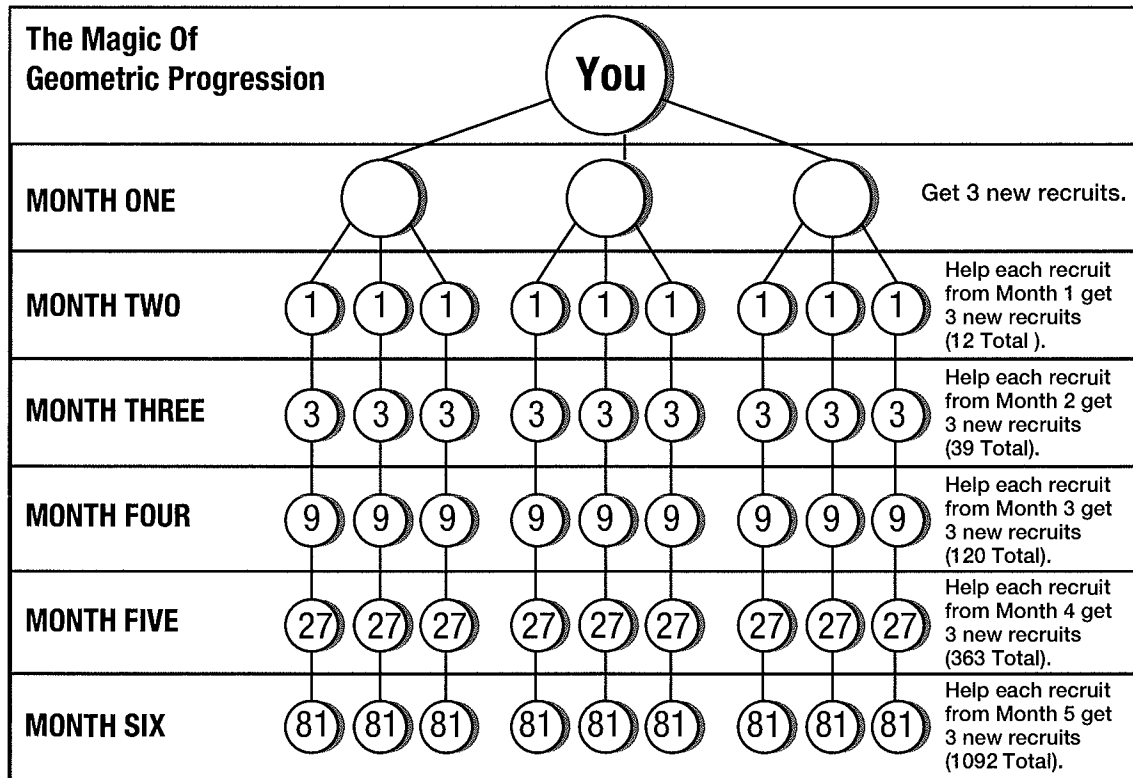
- **Sales Management or Team Building** – Allows large income through building and overriding an organization; allows security by having many people's time working toward your benefit; it's a self-replicating, self-motivated, self-financed opportunity.
Solution: Requires abilities that everyone can learn.

No. of People	No. of Hours
1	24 per day
10	240 per day
100	2,400 per day
1,000	24,000 per day

STEP 6

SECTION SIX DUPLICATION

Some people have a difficult time thinking of recruiting hundreds or thousands of people, but many people can imagine themselves recruiting a few people. Everyone knows at least three people. So how do you recruit hundreds or thousands of people to take advantage of time leveraging? Following is a graphic that illustrates how.



Multiples are exciting. They stretch your vision. People are intrigued by the compounding effect. Professionals are particularly excited by a business presentation that shows the power of big numbers.

Too many people leave out the multiples when they are trying to recruit someone. It's difficult to sell the big picture of the marketing opportunity if you never talk about the power of large numbers. Remember one of your goals in recruiting is to find someone who wants to make additional income. Someone with an entrepreneurial spirit is going to be very interested in our management opportunity.



QMD RESPONSIBILITIES

The representation of your office, yourself and WFG makes a great impact.

QMDs have complete authority and responsibility to lead their individual organizations and may expand without restrictions, as long as a local Branch Office Manager (BOM*) supervises operations.

Guidelines for Opening and Operating Offices:

- QMDs are responsible for all office and business expenses.
- Never put leases or any other expenses in the name of WFG or any of its affiliates.
- Choose to pay all office expenses yourself, or you may charge associates a reasonable fee to share space in your office. Alternative financial arrangements may be made to maintain and expand your operations.
- Hire a qualified administrative staff — delegate or stagnate.
- Obtain appropriate business and liability insurance.
- Prior to relocating, it is best to discuss the move with your CEO MD.

Opening and Operating Remote Offices:

- You may open offices in any geographical location in the United States or Canada.**
- The office must be supervised by a qualified BOM*.
- The BOM* must be on a SA/MD contract or above and receive Executive Headquarters approval.
- Branch offices will receive and review all mail and supplies for all associates/representatives assigned to the branch.
- Signage and logos must be approved and in accordance with company guidelines.
- The office must project and maintain a professional image and atmosphere.
- Part-time associates/representatives*** who relocate should be reassigned to the office nearest them for supervision.
- Your CEO MD should be consulted as to the areas of the country that are most desirable for expansion.

Ensure Compliance with All Federal, State, Provincial and Local Laws Regarding:

- Employment and personnel issues
- Unemployment insurance
- Harassment and discrimination
- Americans with Disabilities Act (ADA) regulations[^]
- Other applicable laws and ordinances

*Branch Manager in Canada.

**WFG does not conduct business in all Canadian provinces. QMDs must meet required guidelines for expansion into foreign countries.

***Part-time representatives are not permitted in all Canadian provinces.

[^]In the United States only.

**It's not what you make that counts ... it's what you save.**

QMDs have a responsibility to maintain personal and business finances in a satisfactory condition beyond reproach.

To set an example in proper handling of personal finances, you should:

- Develop a reputation for prompt payment of all debts and financial obligations.
- Live within your financial means.
- Have a personal plan for your financial future with frequent review and upgrading.
- Save money on a consistent basis.
- Maintain a liquid emergency fund.
- Seek professional tax and legal assistance as needed.

To set a positive example for everyone on your team in the proper handling of business finances, you should:

- Develop and maintain a working business plan and budget for your business.
- Manage spread in your base shop. (Never prematurely promote anyone if it would result in a decrease in production in your base shop or business revenue.)
- Train future QMDs to practice exemplary personal and business financial habits and planning.
- Assist new QMDs in developing a sound business plan and budget for their businesses.
- Report promptly to WFG and your CEO MD, any QMD you have produced who develops personal financial problems.
- Never borrow from or lend money to any WFG associate, sales associate or leader. Lend them your time, knowledge and experience.

Rule of Thumb: Budget 25 percent of your earnings for business expenses, 25 percent for personal expenses, and 50 percent for taxes and savings.

Since QMDs must pay all personal travel and related costs to attend QMD meetings, conventions, etc., you should budget for:

- A minimum of two QMD meetings per year.
- A minimum of one convention per year with your spouse/significant other.

SMDs and Above: In addition to the above, SMDs and higher level associates should also budget for:

- A minimum of four called meetings per year, one possibly with spouse/significant other



A DIRECTOR OF MOTIVATION

Profile of the Great Builders

All the great builders do more than recruit and train a few people. They build wide and maintain big base shops. They run big Corporate Overview systems, and are successful* in recruiting and training 100 or more people a month in their base for several years. They build strong personal relationships with all their key people.

The 10-Point Profile of a Strong Qualified Marketing Director:

- 1. Attitude**
Is totally positive, loyal to the spirit of the business.
- 2. Income**
Sets a goal to have consistent cash flow.*
- 3. Total Business Person**
A student of the business, a QMD manages activity and focuses on results; he/she makes money/saves money.
- 4. Quality Business**
As a Branch Office Manager**, he/she maintains high levels of compliance and supervision, and high levels of persistency.
- 5. Strong Builder**
Replaces him/herself with a Builder's Exchange team leader who has a recruiter/builder mentality.
- 6. Business Center**
Moves out of the base shop complex to begin building his/her own office when the time is right, and with the Field Vice Chairman's approval.
- 7. Support Staff**
Hires a sharp administrative person.
- 8. Savings**
Sets aside enough savings to assure at least one year's rent and key business expenses.
- 9. Strong after Builder's Exchange**
Always builds wide and deep.
- 10. Motivation/Communication**
A good leader - good at motivating and communicating to his/her team.

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

***Branch Manager in Canada.*



THE POWER OF A PLAN

As you've seen, at World Financial Group, the Business Format System™ is the vehicle that allows us to achieve our objective to ensure there is No Family Left Behind® financially. WFG provides you with the BFS, a formatted solution to help you build and grow a winning team in business.

This powerful total business system is a blueprint for success. It's a:

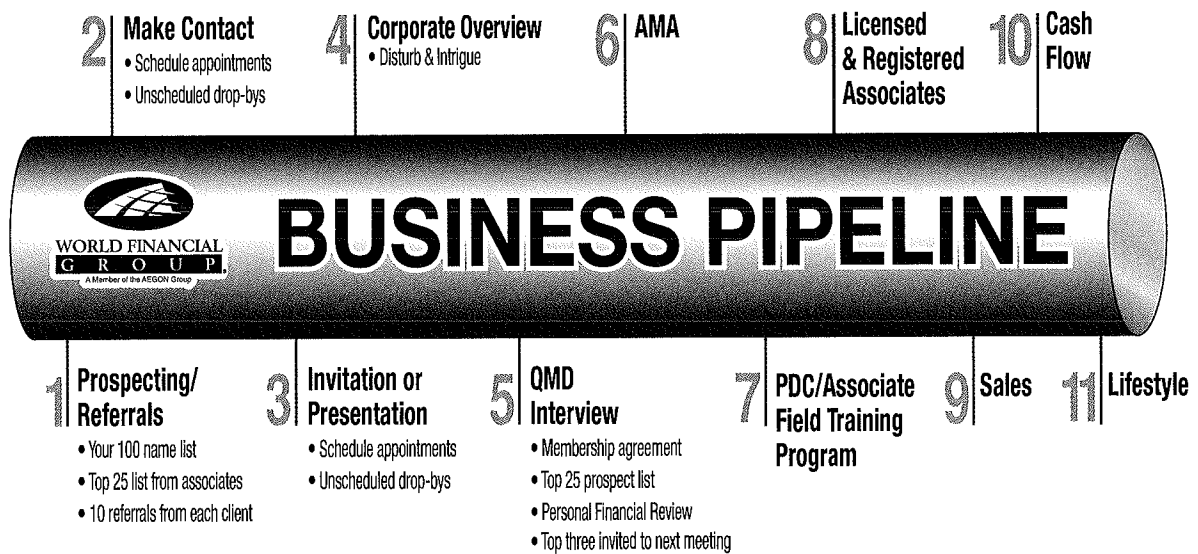
- Prospecting system
- Sales system
- Recruiting system
- Licensing system
- Training system
- Retention system
- Income-generating system
- Leadership development system

Experienced WFG field leaders have limited the guesswork in building your business by creating the BFS to help you hit the ground running. Learn from these industry veterans and master the WFG system. By running the system, you create the possibility to achieve the same success other leaders have enjoyed. The repetition of WFG's six simple steps can lead to an inevitable explosion in business.

WFG's turnkey Business Format System™ helps to set us apart from other opportunities. You run the system, the system runs your business. It's that simple. You work the system, and the system helps you build a strong and profitable business. WFG's BFS has helped many people start a new career and a new life for themselves and their families, while helping families build a more secure financial future through the products offered. That's a win-win. You have the chance to be the next great WFG success story.

**THINK BIG. BUILD BIG.**

A powerful business system helps to develop a clear plan of action to guide activity and dramatically improve performance. You can build a solid business by following the natural flow of the Business Pipeline.

**Three Phases to Building a Big Business**

Income from each phase helps finance the next phase.

1. Survival Phase – Start-up to Qualified Marketing Director

Goal: Personal Activity

(Complete in 6-12 months)

- Lead by example.
- Become a do-it-first leader.
- You personally:
 - ◆ Build a team.
 - ◆ Build a client base.
 - ◆ Expand.



2. Building Phase – QMD to CEO Marketing Director (CEO MD)

Goal: Building a Big Base Shop

(Spend 3-5 years completing, while becoming financially independent)

- Develop a minimum of 50-100 insurance-licensed and securities-registered associates in your base shop.
- Build many first generation Qualified Marketing Directors who are independent and self-supporting.
- Aim to develop 7-10 key leaders, like yourself, in this phase.

3. Orchestration Phase – CEO MD to Senior Vice Chairman (SVC)

Goal: Create a multigenerational/multinational team.

(Spend 7-10 years completing this goal)

- Become hierarchy/generation blind.
- Become a goodwill ambassador of WFG.
- Be responsible for the growth of a super team.
- Build a success legacy.

Your Goal: To build a big international team of independent, self-supporting, self-motivated, self-financing leaders who help you build a self-driven business.

THE POWER OF NETWORKING

Networking – reaching people through your friends, family, neighbors, co-workers, etc. – is a serious part of this business and can help you fulfill your dreams. Many major corporations are using networking as they begin to realize that the best advertising can be a friend talking to a friend. Especially in the financial services world – recommendations and word of mouth are king in an industry that works with such a precious and personal resource. We have a good organization, a good cause and good intentions to help families. That should be a story you want to share with everyone.

THE POWER OF OUR CAUSE

World Financial Group's objective to ensure there is No Family Left Behind® financially. The organization and its associates especially seek to help middle-income families often overlooked by the industry.



Money and personal finance. Families hardly talk about it. Schools rarely teach it. By not educating children on money matters, kids can grow up into financially uninformed adults – people who don't understand the power of money until they dig themselves into a seemingly inescapable financial hole.

The grand-scale lack of financial education has created a great plague in our society:

- A lack of understanding about how money works
- Individuals and families with no financial goals
- Unmanageable debt
- Poor savings habits
- Lack of proper insurance protection
- Insufficient retirement savings

So many problems in our society arise from poor financial strategies.

World Financial Group has a cure for this great plague: widespread financial education for middle-income families.

While we have products and services for upscale markets, our primary focus is middle-income families – the people who most often need our help. Without large pools of discretionary income, middle-income families need to be self-reliant to make their dreams of owning a home, sending their kids to college or retiring comfortably come true. They know they need to begin saving and thinking about their finances, but they often don't know where to start. That's where we come in.

We help people realize their dreams.

World Financial Group associates offer people a life changing service by helping them on the road to financial independence and giving them an opportunity to change their future with a new career.

We offer a one-two punch. We help people:

- Learn how to get certain aspects of their financial houses in order
- Build a business of their own



We help individuals and families create a strategy for the future. In fact, our associates have helped thousands of families to:

- Save for retirement.
- Get out of debt.
- Own their own home.
- Be properly protected in the event of a tragedy.
- Send their children to college.
- Stop living paycheck to paycheck.
- Build their own business on their own terms.

Even though we've already helped so many families, there are thousands and thousands more who still need our help. Just think of how many people in your life who could benefit from a financial education and an assessment of where they are financially to help them figure out where they need to go to reach their goals and dreams.

There is a major need for what we do for families!

THE POWER OF VISION

Once in a while a new idea comes to an old industry and transforms the way that industry does business. True vision is having the ability to recognize and implement that revolutionary idea and seize that moment in time.

At World Financial Group, we have a vision – to build the world's best and largest financial services marketing organization.

This is the right time. This is the right system. This is the right company.

IN THE FOOTSTEPS OF GREATNESS

Trailblazing companies, such as Wal-Mart®, McDonald's® and Starbucks®, pioneered revolutionary marketing and distribution concepts that have changed the course of history and the way business is conducted every day around the world.

Wal-Mart®: Didn't invent merchandising but revolutionized retail sales of merchandise with operations in nine countries.



McDonald's®: Didn't invent fast food but revolutionized how fast food restaurants are run and the marketing/sale of hamburgers and related products worldwide.

Starbucks®: Didn't invent coffee but revolutionized the way to sell coffee with businesses in the United States, Europe and Asia.

World Financial Group didn't invent financial services but is positioned to join the ranks of these business giants. WFG associates have the tools, the tenacity and the temperament to transform an industry.

Our Goal: To revolutionize the financial services industry by building the biggest distribution network to teach the world how money works.

THE POWER OF SUPPORT

As a World Financial Group associate, you are in a unique position in business. The day you signed your membership agreement, you automatically gained a dedicated team of thousands of experienced field leaders and industry professionals committed exclusively to your success.

With WFG, you are in business for yourself but not by yourself. WFG's marketing and administrative resources stand behind you every step of the way to help you build a business of your own.

OUR STRENGTH: A MENTORING BUSINESS MODEL

Imagine being part of an organization where people are committed to lifting you up rather than keeping you down. Where colleagues show you the ins and outs of what helped them build successful businesses and offer you that kind of support throughout your career. This philosophy serves as the cornerstone for WFG's business.

At WFG, you experience a mentoring business model; a positive environment dedicated to your growth as an individual and a businessperson.

When you joined WFG, you became part of a team – a team of professionals that believe in a "pay it forward" method of doing business. Experience field leaders generously give their time to train and support new associates, acting as mentors. WFG field leaders know that building strong associates from the ground up not only helps the associate, but is the key to building a strong, sustainable business.



WFG's mentoring system is unique in that it is a system that:

- **Grows with you.** Unlike other mentoring programs that are in place for only the first few weeks, WFG leader support never stops. Experienced field leaders help guide you as your career grows and you face new challenges and opportunities. Because you have a team of mentors to draw upon, you can find someone to help you continue to grow at every stage of your career.
- **Builds mentors.** As a product of a mentoring environment, you can “pay forward” the training and support that was given to you when you started by acting as a mentor to other associates to help them grow their businesses.
- **Never stops.** This “pay it forward” model creates a system whereby mentoring never stops.

Why don't more companies use this kind of mentoring business model?

Because they don't have the proper incentive structure in place to make it work.

Unlike other businesses where colleagues often don't help you because they selfishly believe that your growth and development will take away their spotlight, WFG promotes a “team over me” approach that is incentivized in everything from compensation to rewards and recognition. As a team leader, one of your main priorities should be investing in the growth and training of your people.

At WFG, if you earn a promotion, you get it. It's that simple. There's no politics. It's all about performance. And you have a team of people cheering you on all the way. WFG's business model encourages team building and champions the philosophy that when the team does well, you do well.

POWER IN YOUR CORNER: WFG EXECUTIVE HEADQUARTERS

The hundreds of employees at WFG's Executive Headquarters go to work each day with one goal in mind: helping you build your business.

Support and Services Built Around You

As a WFG associate, you are backed by the marketing and administrative muscle of a company dedicated to providing you with the superior support you need to make your business a strong one. That's why WFG's Headquarters offers the following services and programs to help you grow and maintain your business:

- **Agent Support**
- **Licensing & Commissions**



- **Technology Solutions**
- **Provider Relationship Development.** WFG initiates, develops and maintains relationships with some of the financial services industry's leading companies so you can offer choice to your clients.
- **Professional Marketing Materials.** Brochures, presentations, videos and more to help you put your best foot forward with clients and recruits.
- **Corporate Intranet – WFG-Online.** Password-protected website exclusively for WFG associates provides 24-hour access to commission statements, updated product provider information, the latest company news and more.
- **Corporate Websites – WFG-Online.com public website/WorldFinancialGroup.com.** Introduces potential clients or associates to WFG.
- **Training Programs.** Comprehensive training programs such as the Professional Development Center (PDC) help associates get their businesses up and running and keep them up-to-date on the latest industry trends, product information and more.
- **Events.** WFG's world-class events, including the WFG Annual Convention, offer associates the chance to gather, learn and be recognized for their achievements.
- **Stock Option Program.*** Based on an associate's eligibility and the program availability, associates may receive AEGON stock options at no cost to them.

INDUSTRIAL STRENGTH

World Financial Group is an AEGON company. AEGON is one of the world's leading insurance, pension and related financial services organizations. As such, World Financial Group has numerous resources at its disposal to help the company – and in turn, its associates – maximize performance.

With so much support in your corner, the power to succeed is in your hands.

A VIEW OF THE FUTURE

World Financial Group, combined with its relationships with preferred product providers through the WFG-affiliated companies, combines great leadership, important financial concepts and exciting products to create an excellent opportunity. Now it's your opportunity to make the multiples work for you by using a proven system that has been perfected over the years. Everything is here to help you become successful.

Welcome to your future.

**Eligibility/availability governed by governing plan documents.*

We hope you found this Business Format System™ manual helpful in getting your business off to a fast start. For more business-building and team-related information, go to WFG-Online.com

BUSINESS FORMAT SYSTEM™

THE BUSINESS FORMAT SYSTEM™

The rapid relentless repetition of these six simple recruiting steps can lead to the building of a big business with many distribution outlets.

STEP 1 PROSPECTING

- Leader controls prospect list development.
- Leader paints a picture of how the team will be built.

STEP 2 THE APPROACH/CONTACT

- Leader controls the point of contact.
- Leader and new associate act as joint inviter.

STEP 3 THE PRESENTATION

- Leader runs the Corporate Overview.
- MoZone converts the prospects.

STEP 4 THE FOLLOW-UP

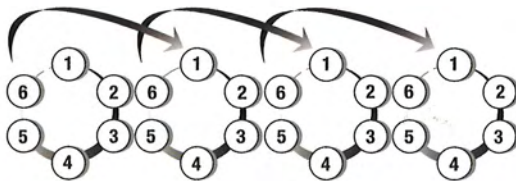
- Leader guides new associate through the Eight Speed Filters:
 - Sign-Up Process
 - Fast Start/Upstart Program

STEP 5 THE START-UP

- Leader gets new associate off to a fast start beginning back at Step 1.

STEP 6 DUPLICATION

- Leader guides new associate through the entire BFS Success Cycle over and over again.



This is a hypothetical scenario for illustrative purposes only. There is no assurance that results can or will be achieved. Income is earned from the sale of authorized products and services. No income is earned from recruiting.

The Eight Speed Filters

Sign-Up Process

(complete Filters 1-4 within 1-2 days)

1. Stay after Corporate Overview for MoZone
2. Pick Up Information
3. Commit to a Follow-Up Interview
4. Complete the Interview/Sign Up

Fast Start/Upstart Program

(complete Filters 5-8 within first 10 days)

5. Develop a Prospect List
6. Create a Business Plan/Determine Immediate Goals
7. Match-Up with your Leader and get off to a fast start
8. Complete a review of your personal finances

For internal use only.

The Business Format System (BFS) is the core set of principles of the turnkey marketing system of World Financial Group that helps guide an agent through the process of building a sales organization.

U.S.:

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.

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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.

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