Team HERO System Manual

Make the Business Platform Work for You

A Transamerica Company

WFG System Manual
Introduction

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

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

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

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

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

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

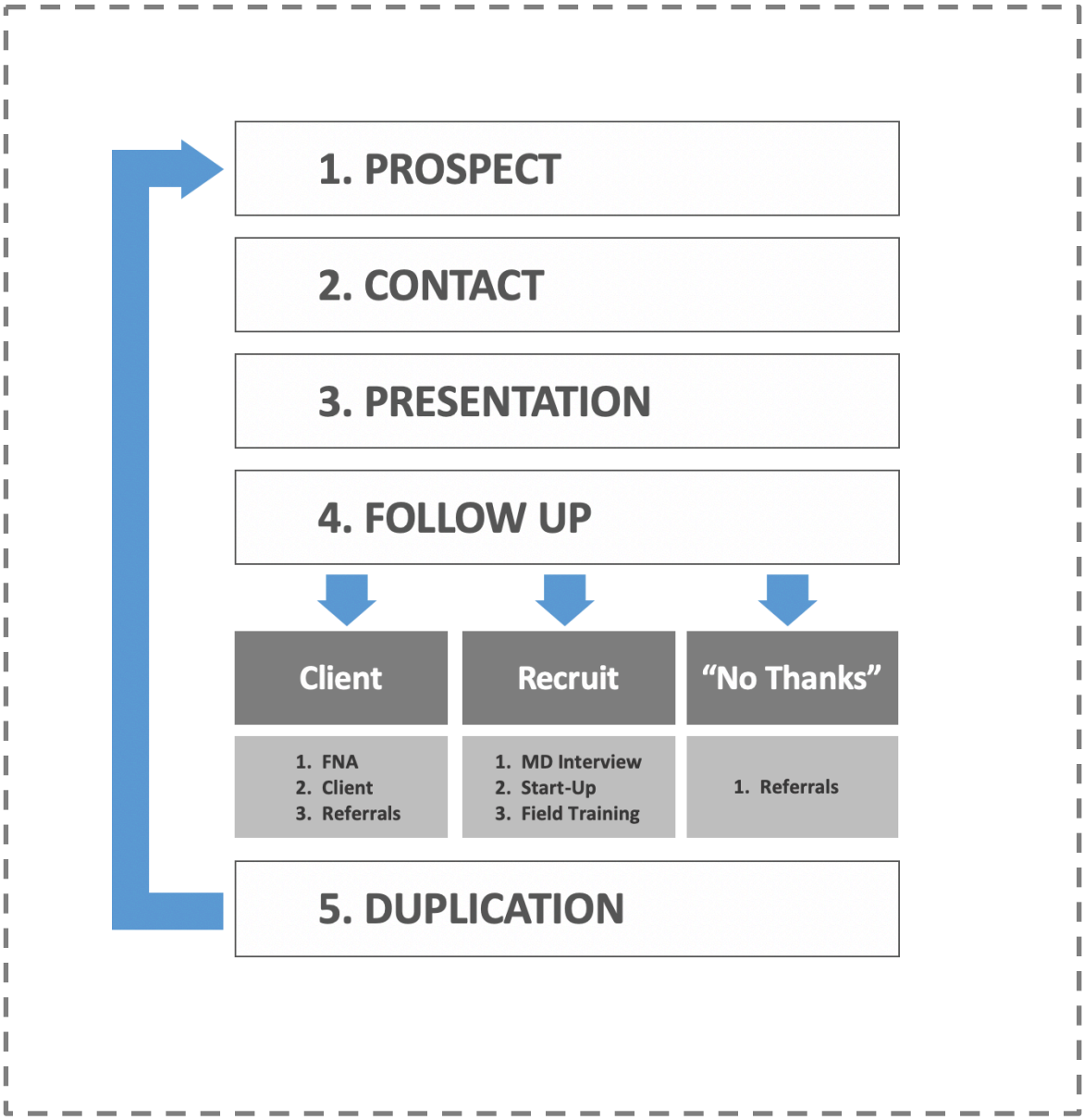
- The System: You must commit to duplicating the system and having your team do so
- Coachability & Eagerness to Learn: You must be teachable and hungry for success in order to become a true student of the business.
- Positivity and Optimism: People prefer to be around positive, optimistic and motivated people, so set the example for your team
- Recruit: We recommend you embrace recruiting and continually build your team
- Duplication: You must keep duplicating the WFG System again and again, even if you are bored with it
- Leadership: You must lead by example, think big but also keep things simple

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

Let's get started!

The System Flow

Become a Student of the Business



WFG System Manual
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Step 1: Prospecting
How to Develop a Target Market

The Purpose of Prospecting

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

The Prospect List

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

Keys to Building Your Prospect List

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

Building Your Business: The "Warm Market"

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

Use Your Natural Market to Develop Your Prospect List

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

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

Qualifying Your Prospect List

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

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

The Eight Qualifiers

1. 25+ years old
2. Married
3. Dependent children
4. Homeowner
5. Income ($40,000+ household)
6. Ambitious
7. Dissatisfied (financially/professionally)
8. Entrepreneurial-Minded

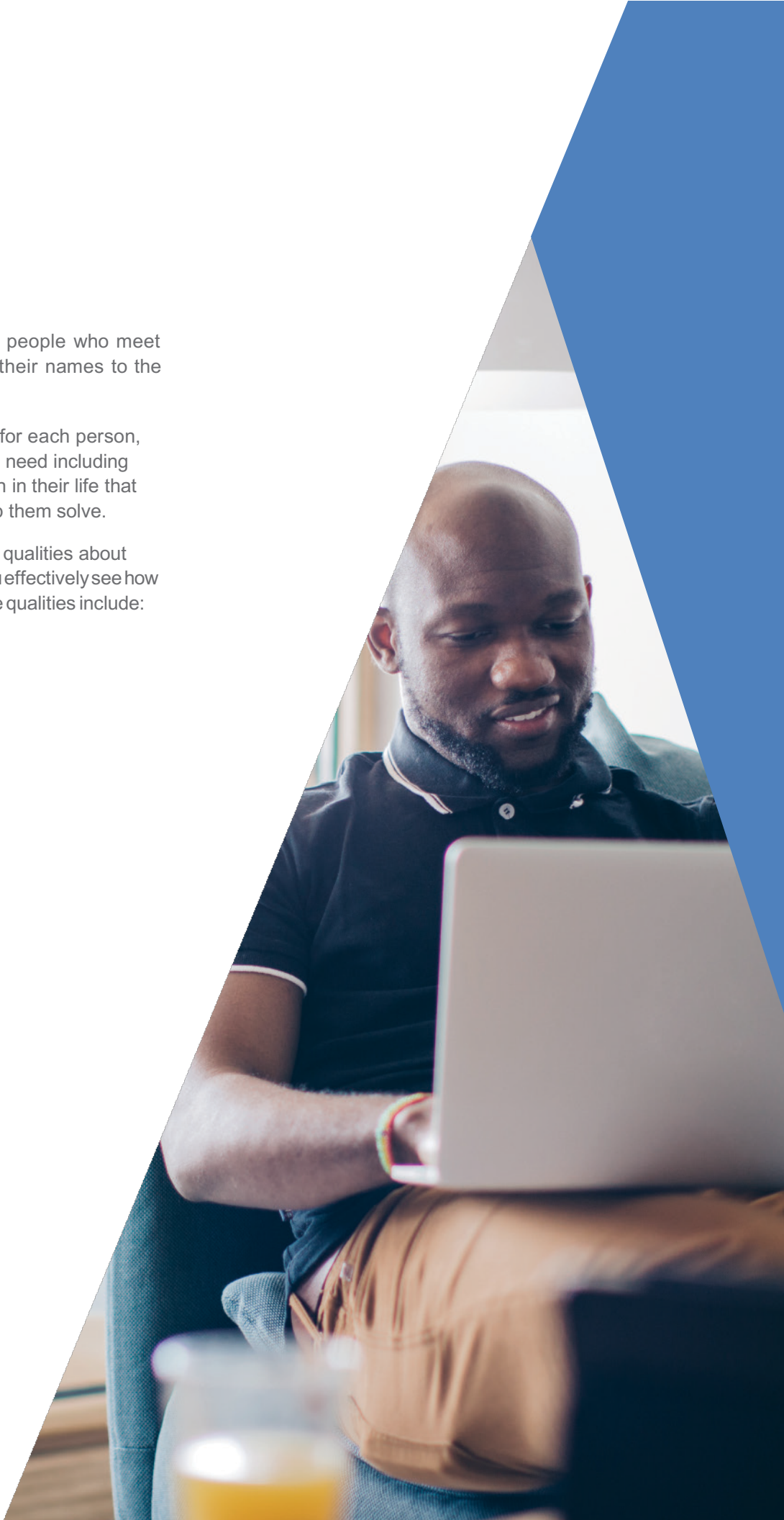
The Top 25

Once you've identified the top 25 people who meet most of these qualifiers, transfer their names to the Top 25 Worksheet.

Identify two or three "hot buttons" for each person, i.e. things that they really want and need including problems or areas of dissatisfaction in their life that you believe you and WFG can help them solve.

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

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



Expanding Your Warm Market

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

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

Following are some ways to expand your warm market.

Friendship Farming

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

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

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

F	stands for **FAMILY**
O	stands for **OCCUPATION**
R	stands for **RECREATION**
M	stands for **MESSAGE**

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

Elevator Pitch

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

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

Friendship Borrowing (Referrals)

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

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

The Importance of Getting Referrals

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

Who Can Provide Referrals?

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

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

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

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

To Get a Referral, You Must Ask for It!

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

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

Following Up on Referrals

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

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

Professional Prospecting

There is a natural progression in prospecting.

- Start with your natural market
- Always make new friends to constantly replenish your natural market
- Ask for referrals after someone becomes a client, an associate or says "no thank you"

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

Examples:

- Real Estate Agents
- Mortgage Brokers
- Property & Casualty (P&C) Insurance Agent
- Estate Planner/Attorneys
- Accountants
- Sales Professionals
- BNI Groups
- LinkedIn (must be approved and compliant with WFG/TFA)

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

Step 2: The Approach/Contact
How to Control the Point of Contact

The Purpose of The Approach/Contact

To learn how to approach and contact a prospect, and quickly set an appointment for:

1. The KTP (preferred)
2. The BPM

What is the KTP?

The KTP (kitchen table presentation) is an introductory appointment where we discuss who we are and what we do. Our objective is to simply share information to see if the person has a need for our services, career possibility or whether they may know of someone who could benefit from either scenario.

Our preferred method to meet with someone is:

1. In person (home/office/other/etc.) – Primary
2. Virtual (via Zoom, Google Meet, etc.) - Secondary

Personal Contact

An agent who is skilled at setting up appointments and controlling the point of contact can avoid the "Scenario of Disaster."

Scenario of Disaster
• Your **Enthusiasm** Creates **Curiosity** • They Ask **Questions** • You Attempt to **Answer** the Questions • You Answer **Incorrectly**, with misinformation or incomplete information • They Jump to **Conclusions** • The Result is **Failure**

Points to Remember in Making Contact

1. Learn the New Rep Script (ETHOR). Role play the script with a qualified trainer. Master and internalize the words.
2. Set up your first 3-5 appointments with your trainer. Schedule a time to make calls together.
3. Show enthusiasm. Don't be tentative. WFG is a first-class, professional, quality organization.
4. Don't get into extensive questions and answers. For you, as a new agent, it's premature to offer extensive answers as you may not know all the information. Instead, let them hear it from an experienced trainer.
5. Always set the appointment with his/her spouse or partner. They are both decision-makers and should hear the information from us and not from second-hand.

The 10 Points of Human Nature

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

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

ETHOR

Once you develop your Top 25 list, you will want to contact each person as soon as possible to schedule an appointment. Your goal should be to get through your Top 25 list within 2-4 weeks.

Our preferred method of securing an appointment to meet prospects, while taking any pressure off of them, is by using ETHOR, which stands for:

I'm	**E**	XCITED
I'm in	**T**	RAINING
I need your	**H**	ELP
I value your	**O**	PINION
Maybe you could	**R**	EFER

Tips to Talking to Your Warm Market

The following are suggested steps to help you set up an appointment. As always, remember to keep a positive attitude and to simply set up the appointment.

1. **Put Them at Ease**
   Let the prospect know that the purpose of the meeting is to simply provide an introduction to what you will be doing and to help you get training. If they want to look into it further, we can schedule another time to get together.

2. **Don't Overcomplicate the Process**
   The most difficult part of setting up an appointment is to avoid getting into too much detail. Keep it short and simple. Follow the script and just set up an appointment. We will get into more detail in the appointment.

   If you find yourself getting into a Q&A situation, learn to say ***"That is a great question! I'm new and still learning. Let's set up a short appointment and my trainer will be able to answer that."***

3. **Get a Commitment – Alternate of Choice**
   If needed, give them an alternate of choice, "I am available on Monday or Wednesday evening. Which would work better for you?

4. **Overcome Objections**
   Occasionally, the person may begin to ask questions or give you an objection such as:
   - "What is it?"
   - "What are you selling?"
   - "We are already working with a Financial Advisor."
   - "We don't have any money!"
   - "Let me talk to (spouse) and I will get back to you."

   The best way to answer questions or overcome objections when you are a new associate is to remind them of the purpose of the meeting and to put them at ease. ***"This is just part of my training."***

   Over time, as you get more experience you should have a few quality responses in mind to the most common objections. Work with your trainer to learn effective ways to overcome those objections.

Effective Ways to Handle Objections

To effectively handle objections, you should:

- Familiarize yourself with the common objections people give you
- Have an objection response "script" in mind
- Never answer a question with a statement, answer it with another question
- Listen twice as much as you talk
- Be more certain about your objective than the other person is about objecting
- Respond honestly and accurately. If you don't know the answer, write down the question, and learn how to answer them correctly

Remember

- Just because someone has been contacted and declines doesn't mean you should never contact them again. The more times you make contact, the greater the likelihood they'll say yes. It takes an average of 5-8 contacts to set an appointment. For a lot of people, it's a matter of timing in their life. Learn to be persistent but not overbearing.
- Avoid the Scenario of Disaster. If you start answering too many questions it takes the edge off the prospect's curiosity.

In-Person Meetings (The Drop-By):
A Great Way to Make Contact

Phone calls and text messages are great ways to reach out to people, another effective way to contact people is by meeting with them in-person. One way to approach and make contact is through the “Drop By”; stopping by someone’s home to set up a future appointment or to do a short presentation if they are available.

It is inevitable that eventually some of your appointments will reschedule or cancel on you last minute. One of the secret weapons to time management in this business is to replace that appointment by dropping by a few people (with your trainer) who live in the area and try to replace the appointment or to set up a future appointment.

Effective Ways to Do a Drop-By

When conducting a Drop-By appointment it is important to remember:

- The trainee’s role is to let the person know:
  1. That you recently started working with WFG
  2. That you were in the area (in between appointments)
  3. That you would like to introduce them to your trainer
- The trainer will explain the purpose of “dropping by” which is:
  1. To see if they have 15-20 minutes to share what you will be doing with our company.
  2. Set up a time a different day when they are available for an appointment
- Do not overstay your welcome if they are available
- Make sure the spouse or significant other is available if applicable
- Keeping the meeting short can also allow you to do several Drop By’s in one evening.

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

Friendship Farming:

Setting the Appointment

Making Contact

After you have built a proper friendship and you are ready to approach and contact them regarding what we do, the following script can help you set up an appointment.

SHOW

Use the following method when setting up a friendship farming appointment:

I would like to	**S**	HOW YOU
We	**H**	ELP FAMILIES
Would you be	**O**	PEN TO TALKING?
	W	OULD (DAY/TIME) WORK?

Friendship Borrowing:

Contacting a Referral

Properly prepare a client for referrals

After you have collected names of individuals who may be open to getting information about the financial or professional opportunity, it is important to prepare the referrer to make initial contact. If done correctly, this will help you to stay in a warm market.

It is best to have a client pre-contact a referral by having them send the following text message:

Hey _____!! Recently I had a chance to meet with a financial professional by the name of (your name) who has shown us some educational things regarding our finances. I was thinking of some people that I thought would appreciate this information and I thought of you.

I just wanted to give you a heads up that I passed along your number to him, so just be expecting a call. It'll definitely be worth your time to have a conversation with him

SHIMY

Encourage the person to send out the pre-contact script within 24 hours and that we will begin contacting the referrals within 24-48 hours.

Use the following method when setting up a referral appointment

I	**S**	AT DOWN WITH
I	**H**	ELPED THEM
I asked who may be	**I**	NTERESTED
They	**M**	ENTION YOU
Would	**Y**	OU BE OPEN?

The Kitchen Table Presentation (KTP):

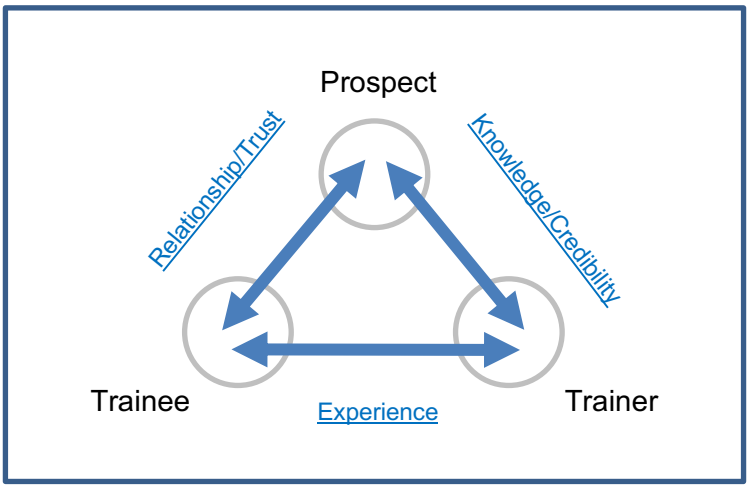
The KTP can take place either in the person's home or at the office, or wherever they prefer.

In most cases it is better to do the KTP first as a way to introduce people to the company and ultimately invite them to the BPM. Using the KTP as a means to make an invitation helps the prospect be better informed about WFG and let them know what to expect at the BPM.

If the individual attends the BPM first, it is a good idea to have a follow up meeting with him/her as soon as possible. The KTP and the BPM work together. Using both in your business can help you increase your overall results.

Key Points to Remember

- The KTP is an opportunity to disturb and intrigue
- The individual's spouse/partner should be present
- Use our team approved marketing materials, including a compliance-approved presentation
- This is not a sales presentation so do not discuss any specific products marketed by any provider companies.
- Use the KTP to invite the prospect to the BPM.
- Use the KTP and the BPMs in conjunction with one another to help build your business.
- Credibility Triangle



Roles of the Trainee

- When setting up a KTP, make sure to verify that both the individual and their spouse/significant other will be present for the appointment. Likely, you will be wasting yours and their time without both people sitting in the appointment
- Always dress professionally to appointments
- Trainee and the trainer drive together, or meet up prior to the appointment
- Trainer and the trainee always arrive and leave the appointment together
- Trainee moves everyone to a kitchen table
- Edify your trainer. This is one of the most important things that a trainee should do in order to create a sense of importance and mutual respect. This can make or break an appointment if not done correctly.

  Here are some examples of things that you can say to edify your trainer:

  - Great trainer
  - Very busy individual
  - Desire to help people
  - Honest/integral/professional/knowledgeable
  - Licensed in the industry
- Stay quiet and take detailed notes while observing your trainer during each presentation in order to learn how to present independently
- Trainee should take care of distractions (kids, pets, etc.)
- Trust your trainer (explanations, closing process, follow up, etc.)
- Be on time. If you are running late, call and let them know
- Don’t park in their driveway
- Don’t stay behind after. Leave with the trainer
- Don’t high-five in the clients site afterward
- Don’t visit after the appointment in front of their home. Go and debrief somewhere else (restaurant, office, etc.)

How to Run an Effective Presentation Model

The Purpose of the Business Presentation Meeting

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

What is a BPM?

- A standardized, WFG-approved presentation that introduces individuals to WFG and its business opportunity.
- The BPM is usually given several times per week in a group setting or virtually. Choose the one that is most applicable to the person's objectives.
- If a person cannot attend one of the BPMs, then an agent should set up a KTP appointment within 72 hours.

The BPM: General Principles

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

Primary Objectives of the BPM

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

BPM: Areas of Focus

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

MoZone

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

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

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

Understanding Human Nature

- What speaks to people? Although the content of what you say is very important, your tone of voice and body language can have even more of an impact.
- Don't recruit people just to the business opportunity, recruit them to an environment & atmosphere.
- People respond to what they feel not hear.
- Don't sell products at a BPM.
- We offer two things:

1. The opportunity to learn financial concepts and strategies
2. The opportunity for people to build a successful business

BPM Preparation Guidelines

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

- The 48 hours before the BPM, send a message to agents and associates to remind them to register their guests for the appropriate BPM. This information should include:

  - Each guest's name and contact information

  - The name of the person who invited the guest(s)

- The day before the meeting, call each guest to confirm attendance. Provide the guest with directions to the location of the BPM, the time he/she should be at the meeting and any attire requirements.
- Schedule BPM training classes, as necessary, and contact the agents, in advance, who will be teaching the courses as well as the agents and associates who should attend the training.

The Day of the BPM

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

- Ensure the office and presentation room are clean and presentable
- Clean all white boards and make sure to have fresh Dry-Erase markers on hand
- Check all audiovisual equipment and presentations, and ensure you have MoZone music ready to play
- Call and confirm any last-minute guests
- Provide the team leader (Senior Marketing Director) with a final count of the number of guests expected
- If applicable, prepare any approved handouts needed for agents, associates or guests during the meeting
- Prepare name tags for confirmed guests in advance
- Ensure there are enough registration supplies, including:
  - Sign-up sheets
  - Nametags for unconfirmed guests as well as a good marker to write names on the tags
- Prepare a roster of agents and associates who will attend each training class
- Prepare materials, as needed, for agents or associates attending the Orientation class
- Print a list of the expected guests who will attend the BPM — this list should include:
  - The guest's name and telephone number
  - The name of the agents or associate who invited the guest
- Provide the agenda for the BPM to each leader several hours prior to the meeting
- Prepare a detailed new agent and associate list, which can be printed from MyWFG.com
- Create and print a Recognition Report and provide it to the Senior Marketing Director for use at the Meeting after the Meeting, the report should include, among other things, the following:
  - Field training sign ups (the match-up) and/or field training appointments completed (report on results)
  - All license exams scheduled
  - All license exams passed
  - All advancements & career milestones

The Presentation

MoZone begins 30 minutes prior to the meeting. All leaders should be in the meeting room with their guests, meeting the other new guests and edifying their leaders. You can also hold a short tour of the office before having your guests enter into the Mozone. The meeting should always begin on time with all attendees in the main meeting room.

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

The BPM: Points to Follow

1. **Be prepared mentally.**

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

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

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

3. **Have a "new" mentality.**

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

4. **Environment.**

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

5. **Professional appearance.**

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

Important Reminders

When you arrive, go directly into the meeting room.

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

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

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

The host should sign in the guests, and neatly and clearly print, for future reference, all information requested on the register. The host should also print the guest's first name on the name badges along with the name of the inviter in small print in the lower right corner.

Properly use leadership edification.

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

Learn to do a proper handoff

When meeting a guest, remember key points about them so that you can pass that information on to the next person who will be greeting that guest. This minimizes the guest reiterating the same information and it shows them that we care and that we pay attention

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

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

Agents and associates who attend training and not the BPM.

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

Agents and associates attending the BPM with their guests.

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

Introducing SMDs and other leaders.

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

The BPM Presenter

The presenter should:

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

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

Subliminal Messages of a BPM

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

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

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

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

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

Key Points of the BPM

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

Closing a BPM

- Stay after the meeting.
- Set up a follow-up interview with your guest(s) in the next 24-48 hours.
- Use the BPM follow up business review card (BRC).

After the Meeting

What happens after the presentation is critical to it's success.

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

In many cases, your guests will be looking to be led and supported. Take your guest(s) to meet your trainer to set an appointment for a follow-up interview. Urgency is the key for scheduling a follow up appointment

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

Please ensure that each guest completes the BPM follow up BRC before leaving and give it to your leader/trainer.

Remember, time is of the essence. A potential new associate will never be more excited than when they leave the meeting. Try to do all that you can to have an appointment set before leaving.

What to Say and What Not to Say

After a BPM you want to keep the information you provide simple and avoid the "Scenario of Disaster." Here are some suggestions of what you might want to say in order to keep the conversation positive.

"That was great information." **or**

"I told you that it would be interesting."

Make sure that they have filled out the BPM follow up BRC and have any applicable approved materials to give to them (e.g. company brochure, the How Money Works book, etc.) Let them know that your trainer will want to set up a follow up interview within 24-48 hours.

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

"What did you think?"

"Was it okay?"

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

"Do you have any questions?"

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

The Meeting After the Meeting

The objectives of this meeting are to:

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

Checking the System

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

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

Team Breakout Meetings

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

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

High-Level Building Sessions

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

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

The discussions at these team-building sessions can include:

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

The Day After the BPM

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

1. Contact and follow up with any guest, agent and/or associate who missed the BPM
2. Request that absent agents and associates call the SMD to explain why they didn't attend the meeting
3. Attempt to set appointments for a one-on-one presentation with the guests who did not attend
4. Send a pre-approved thank you note to each guest that attended the meeting (e.g. Campaign Manager, etc.)

BPM Monitoring

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

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

Step 4: The Follow Up
How to Master the Follow-Up Process

The Purpose of the Follow Up

There are three possible scenarios of the follow up. By learning what to do in each situation, this will greatly increase your chances of getting a proper result; identifying a client, new recruit or referrals.

The Follow-Up Process

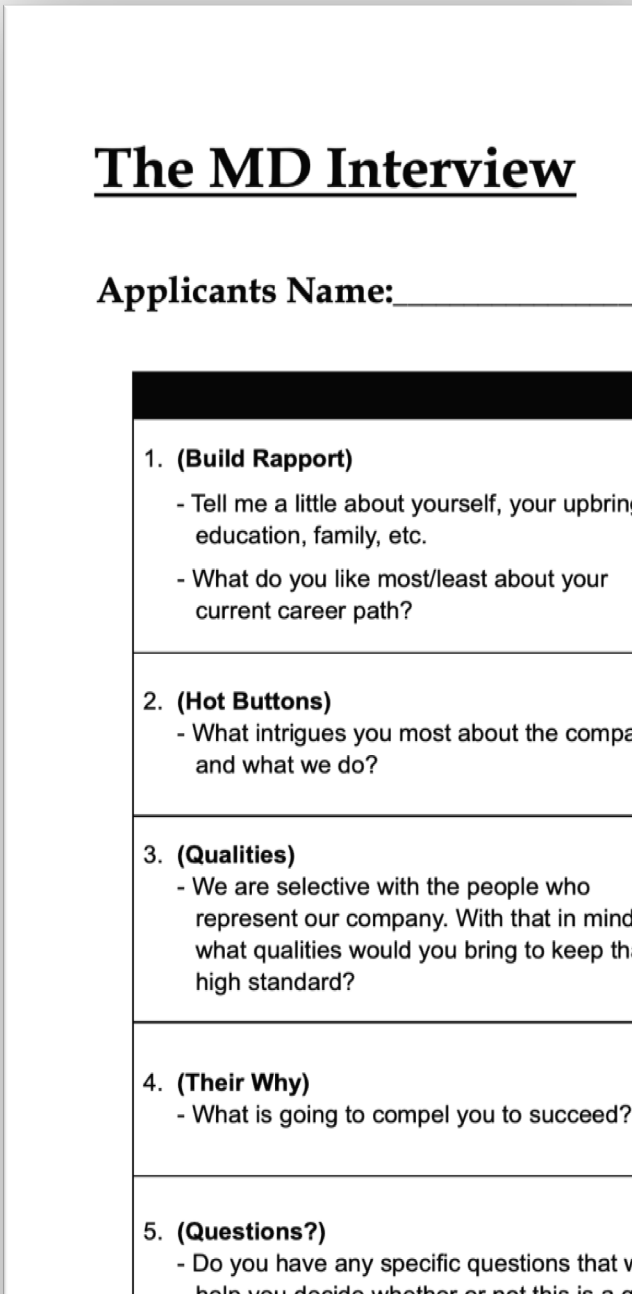
Following up with prospects is equally if not more critical than contacting them. A determined, professional follow-up process can make the difference between an average base shop and one that is a super-charged recruiting, marketing and leadership organization.

The Marketing Director Interview (MDI)

The focus of this interview is to get a decision from an individual whether or not he/she wants to become a WFG agent.

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

- The interview should be conducted at the office during the day, and the agent or associate in training who invited the prospect to the BPM should be present and positively reinforce the leader.
- The leader should build rapport with the prospect at the beginning of the interview
- Remind the prospect of what they heard and felt at the BPM by briefly reviewing the high points of the presentation
- Determine the prospect's hot buttons — find out what intrigued them about WFG, and what they want from the opportunity
- Identify the prospect's "why?" — What in their life will compel them to succeed in this business?
- Gauge the prospects coachability: their willingness to follow leadership
- Properly frame the individual's expectations
- Answer the prospect's questions
- Help the individual feel good about starting with WFG
- Help them register with WFG through the WFG Launch website (https://registration.wfglaunch.com/)
- Set up a start-up appointment within 48 hours (with the spouse) to help the new associate begin the start-up process and to get off to a fast start. This appointment should be done in person
- Prepare them for opposition they may encounter
- After the MD Interview, enroll them into the Campaign Manager



The MD Interview

Applicants Name:_____

1. **(Build Rapport)**
   - Tell me a little about yourself, your upbrin
     education, family, etc.
   - What do you like most/least about your
     current career path?
2. **(Hot Buttons)**
   - What intrigues you most about the compa
     and what we do?
3. **(Qualities)**
   - We are selective with the people who
     represent our company. With that in mind
     what qualities would you bring to keep th
     high standard?
4. **(Their Why)**
   - What is going to compel you to succeed?
5. **(Questions?)**
   - Do you have any specific questions that w

WFG Launch

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

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

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

Campaign Manager

Once the new associate has completed their registration through launch, enter them into the new associate email campaign through the Campaign Manager tool. This will send them systematic emails on how to get off to a fast start.

Seven Keys to a Fast Start

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

1. **Attend All Meetings**
   Learn and perfect the WFG System Manual.
   Set an example for your team.

2. **Complete a Prospect List**
   Add names to the list, don't eliminate them.
   Always carry your list with you. Work on it and constantly update it.

3. **Master the Invitation**
   Avoid the Scenario of Disaster.
   Sell the dream and show enthusiasm.

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

5. **Begin Field Training Immediately: Complete 3-3-30***
   Follow the field training program.
   Learn the business first-hand from experienced leaders.

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

7. **Be Coachable**
   Follow the WFG System Manual.
   Align with your team leader and WFG.

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

WFG consists of:

In the United States, World Financial Group Insurance Agency, Inc., World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc., World Financial Insurance Agency, Inc. and/or WFG Insurance Agency of Puerto Rico, Inc. - collectively WFG U.S., which offer life insurance products.

Headquarters: 11315 Johns Creek Parkway, Johns Creek, GA 30097-1517. Phone: 770.453.9300

In Canada, World Financial Group Insurance Agency of Canada Inc. (WFG Canada), which offers life insurance and segregated funds.

Headquarters: 5000 Yonge Street, Suite 800, Toronto, ON M2N 7E9. Phone: 416.225.2121

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