

THE MOMENT OF  
**TRUTH**

FACING THE  
**CHALLENGES**

*By Xuan Nguyen*

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## **Acknowledgements**

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

*To America, my homeland, whose good heart gave me a chance to be somebody.*

*To Hoa, Nick, Justin and Alicia, my family, whose love provides an endless source of courage.*

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

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

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

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

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

## **A PROVEN TRACK RECORD**

I have been working in the insurance and investment industry for the last 26 years. This is not something I started overnight. I have had a chance to work with tens of thousands of people through several companies.

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

We have built this business across the world. We run operations in most major cities in the United States and Canada and have teammates in China, Taiwan and the Philippines. And we continue to expand.

Our leadership team has been with us for a long time, several for as many as 5 years, 10 years,

or more. Over the years, we've faced a lot of challenges. But through it all, many of us have become successful and financially independent.

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

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

Many people come and go. Products may vary from time to time and from place to place. The market goes up and down. But we continue to grow and to prosper.

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

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

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



Without doubt, we are a great marketing organization with a powerful distribution system. This is a testimony not of the perfection of our team members but of the solidarity of a good business with sound principles and a better way to build a business.

## **THE INTEGRITY OF OUR SYSTEM**

### **Four Elements of a True Business**

#### **1. We Don't Make Money Recruiting People**

When people join the business, they pay a nominal fee for their membership agreement. That money goes directly to the company for membership and a processing fee. In most cases, this fee barely covers the cost of paperwork.

As for us, we don't make a dime when we recruit someone. On the contrary, we have to spend time and resources to prepare the paperwork before sending it to the home office. And for many

months and sometimes even years, we invest a lot of time, energy, and money to work with the new recruits until they become successful. When they make money by making sales, we may make money through overrides.

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

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

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

The true test of a for real business is: “Can you make money even if you don't have any recruits?” Our answer is a big YES. In our

industry, you can simply get the proper licenses and make sales.

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

### **3. You Have No Quotas**

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

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

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

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

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

#### **4. You Decide How Big You Build Your Business**

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

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

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

You can tailor your business in accordance with your lifestyle, your family's needs, and your personal situation.

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

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

We, on the other hand, believe in the free enterprise system. Here, you have freedom to grow, to build a business with your own goals and according to your own dreams. But keep in mind: Building a big business requires a big amount of discipline and commitment.

## **OUR VISION**

### **To Build and Provide the Best Business Opportunity in the World**

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

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

We provide an opportunity for great rewards, satisfaction, and success. It's no wonder we attract so many quality people in the community. We have lawyers, professors,

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

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

## **OUR MISSION**

### **To Make a Difference for Families**

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

We believe most people don't plan to fail, they just fail to plan. The reason they fail to plan is

lack of knowledge. If a person is equipped with the correct information, they can plan properly and make the right decisions for their families.

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

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

Another part of our mission is to help people build their business and give people a chance to become somebody. We're one of the very few organizations that's willing to invest a lot of time, effort, and resources to help people



from all walks of life—without any specific background traits, educational qualifications, or business experience, without time commitments or quotas—and work with them over a long period of time until they become successful. We are very proud about this commitment.

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

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

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

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

## **OUR SYSTEM**

### **A Simple Solution for Building a Big Business**

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

Our system, The System Flow, is the product of many years of practice, trial, and error. Many of our teammates built big organizations and became financially independent because of the system.

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

The secret of our system is simplicity. It shows you clear and simple steps to follow in order to become successful. You can teach your teammates exactly what you do, making it easier to duplicate and multiply your people. Through the system, you can build a big team.

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

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

## **OUR EXCHANGE PRINCIPLES**

### **1. Buy From the Recruiter**

We don't have to buy. We buy a product only if we want it and need it. But if we buy, we believe

in buying either from our recruiter, the person who brought us into the business, or from a licensed agent. It's a common sense exchange principle. The reason we buy from the recruiter is because when we recruit people into the business, they will buy from us. Thus, we give the recruiter our one sale, so that we will receive many sales from all the people whom we will bring into the business.

## **2. Field Training**

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

The more we go out in the field with our trainer, the more our team will follow us out in the field when we become a trainer. These activities

will yield more recruits and production for the whole organization.

### **3. Replacement Leg**

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

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

### **4. Be Part of a Strong Base**

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

One day when you become a MD, your team will help you to build a big baseshop. It's the same exchange principle. The baseshop is a critical part of our system. For those who build big baseshops, great things will happen. Be part of a big base, and you will build a big base.

## **OUR TEAM**

### **We Build "Greenies"**

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

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

We have a high level of tolerance. We're very patient with our people. We guide our people

step-by-step, live with their mistakes, and build up their confidence.

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

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

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

## **We Build with Part-Timers**

We give maximum flexibility to our people. This gives our people a chance to arrange their priorities. Sometimes, their priorities are to care for their children, or their parents, or other important callings.

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

Without quotas, we give people the peace of mind of not having to push for a sale to make a living. This is also very good for our clients.

Many of our people wait until they build a big organization and have adequate savings before



they go full-time with us. That's how we find our strong leaders and keep our great builders.

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

### **We Believe in Teamwork**

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

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

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

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

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

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

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

## **OUR LEADERS**

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

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

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

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

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

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

Your MD may not always provide you all the things you want. You run your own business, and he or she will run theirs. Your MD also has

many other people to serve. Besides, he or she may still be part-time with the business and have another full-time job.

If you still need help, ask the people around you. Most people are willing to help.

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

## **WE HAVE A GREAT COMPENSATION SYSTEM**

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

### **Great Income Potential**

You have an opportunity to make as much as you want if you continue to build wide and deep. The more people who work with you, the more licensed

producers you train, and the more leaders you build, the more overrides you are likely to make.

## **Great Stability**

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

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

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

## **Our Opportunity Is Ever Growing**

For the last 26 years, we saw our business and the needs of the market constantly grow.

More people need protection. More people need savings for their children's education. More people approach retirement without preparation. There are bigger debts and more bankruptcies than ever before. There is no such thing as a secure job nowadays. The business environment is more competitive and more difficult to survive in.

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

Our opportunity is getting better everyday. We provide a real business in one of the largest industries in the world. In this industry, we are building a new, powerful distribution system. Our business requires very little capital, but the potential for reward is huge.

## **AN UNMATCHED SUPPORT SYSTEM**

You're in business for yourself but not by yourself. Not only do you receive support from your direct trainer, but in most cases you also get support from the people around you. Through teamwork, we support each other in our office. When you travel and build long distance, our network of offices opens doors and provides great help to expand your business all over the world.

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

Our meetings and big events help motivate and build you and your team.

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

## **OUR PHILOSOPHY**

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

We respect people. We respect their decisions. We don't believe in pushing for a sale or a recruit because ultimately they will cancel the product or quit the business anyway if deep down they don't believe in it or want to do it.

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

A good business is a good business.

### **CAN WE GUARANTEE YOUR SUCCESS?**

Of course not. This is a business. Some make it. Some don't. Like anything in this world, the



ultimate responsibility lies in your hands. We can provide great support, great compensation, and a great system, but if you don't do it, it won't work.

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

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

## **BE A STUDENT OF THE BUSINESS**

One of the big hurdles of success in our business is the lack of teachability and coachability. Teachability is the ability to learn. Coachability is the ability to follow. For most of us, the last time we were teachable and coachable was a long time ago, probably when we were in high school.

Learning to become an entrepreneur takes as much time and effort as preparing for a graduate degree or a career in an entirely new field. In our business, most people fail because they didn't give themselves enough time.

It takes months to receive basic training. It takes two to three years to have a good team. And it takes at least five years to have business operations in several locations and build a solid foundation for your future.

Attend all the office meetings and trainings. Go out in the field every day or night with your trainer to gain field experience. If you are a good student of the business, your team will also duplicate it. If you want to be a good builder, you must build yourself first. Then you can build others.

## **WE'RE NOT POPULAR WITH OUR COMPETITION**

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

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

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

## **THE MOMENT OF TRUTH**

### **What Do You Believe In... ?**

Do you believe in our company? Do you think this is a good company to be with?

**Do you believe in our vision? Is our opportunity among the best in the world?**

**Do you believe in our mission? Are you interested in helping people, doing good things, and doing it right?**

**Do you believe in our system? Do you follow The System Flow? Do you believe it will help you build a big team? Or is this a hyped-up, promotional deal?**

**Do you believe in your leader? If not, who do you believe in? Who's your mentor? Can you build a big business all by yourself?**

**Do you believe in your office? Does it have the right environment for you to build a business? If not, what would you do to help change that?**

**Do you go to work everyday? Do you go out in the field everyday?**

**Do you believe in the large numbers of our business? If so, how many people have you spoken to?**

Do you believe in recruiting? Or do you want to get licensed and focus on products?

Do you have a prospect list? Do you believe in the prospect list? Do you believe in other people's prospect lists? Do you work on your prospect list everyday?

Do you believe in fast start? Or do you think that's too demanding to the new people?

Do you believe in our product? Do you own it? Do you own it because you love it or you just bought it and still wonder?

Do you like going to the meeting? Or do you think it takes too much time? Then what solution do you have to change, inspire, and build your people?

Do you believe in your spouse's involvement? Or do you think your spouse should stay out of this business?

When you hear someone say negative things about our business, do you believe it? Do you think the competition says good things about us?

Do you think your recruiter recruited you to help you, to build a business for you, or is it for their own benefit only?

Do you think “keep it simple” helps you learn and duplicate faster? Or do you think your trainer is just unwilling to teach you?

Do you think there are a lot of better deals out there with better products and better compensation than what we have? If so, why do people stay with us?

Do you believe most people make it big because they joined early and they’re lucky? They recruited most of the superstars already, and the market is saturated?

Do you believe all the successful leaders have special talent, special charm, special looks? They know a lot of people. These people have

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

Do you believe you're shy, people won't listen to you, and you don't have what it takes to win?

Do you believe more in your weaknesses or more in your potential?

Are negativity and fear stronger than your goals and your family?

Do you believe in your dreams? Do you have a dream? What do you really want? Have you written down your goals?

What does financial independence mean to you? How much? How soon? Or do you just say you want financial independence like everybody says it for the sake of saying it?

Do you believe you can recruit 3 people this month? Do you believe you can make 3 sales this month?

Do you believe you can win? When you look in the mirror, does that person facing you have the look of a winner?

Do you believe you can change?

What is your destiny?

## **THE TRUE BELIEVER**

### **Know Your Belief**

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

### **Show Your Belief**

Your belief is a transparent thing. Don't keep it inside a closed door. Declare it publicly.



Tell the whole world about your business. Sell your dream to your family. Show passion about our mission. Declare your goals to your team.

### **Act on What You Believe**

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

## **FACING THE CHALLENGES**

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

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

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

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

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

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

For more information, visit our website:

[www.worldsystembuilder.com](http://www.worldsystembuilder.com)

*“Find something you believe in,  
and put your life to fight for it.”*



P R E S S

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