



TRAINER'S MANUAL

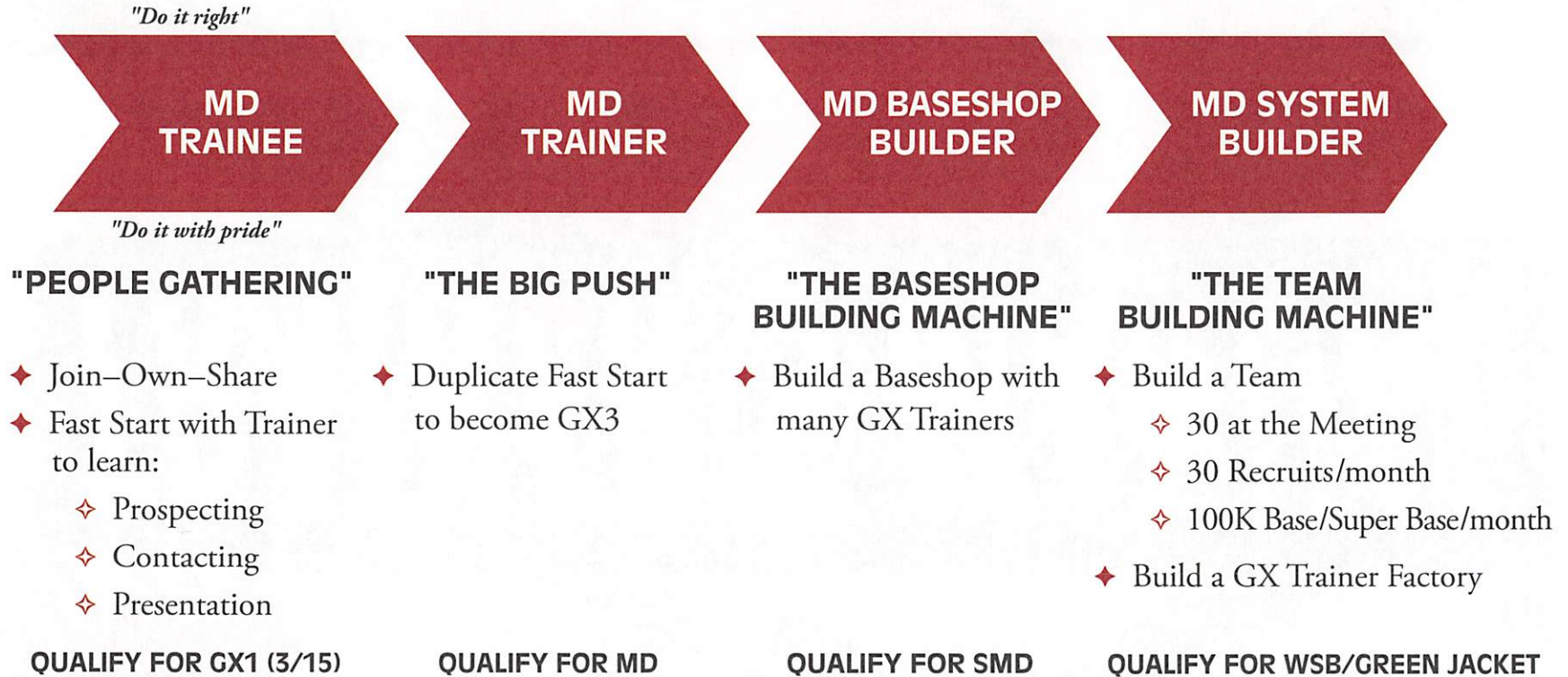
5TH EDITION

The System Flow



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The MD Trainer Factory



GX 3R/15K

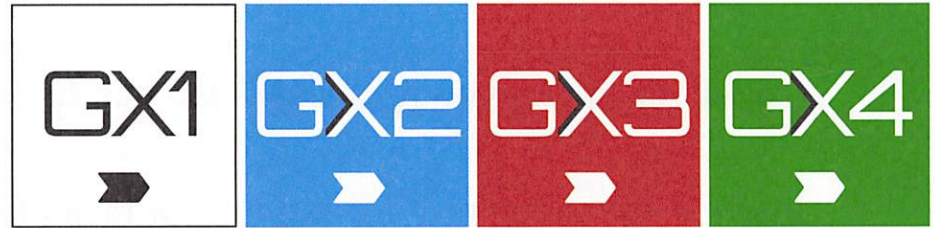
Where Recruiting and Building become unstoppable.



PROGRAM

CONTROL YOUR FUTURE
3R/15K PERSONAL PER MONTH

BECOME
UNSTOPPABLE!!



WHITE

BLUE

RED

GREEN



YELLOW

PURPLE

BLACK

BRONZE



SILVER

GOLD

PLATINUM

TITANIUM

What Would You Do If You Knew Exactly How to Win?

1. Have a big vision – a dream that is worth living for.
2. Have a mission that motivates your purpose in life.
3. Submit and commit to a winning system. Follow the path of success.
4. Write down a plan of action with:
 - ◆ Clear goals
 - ◆ Definite time frames
 - ◆ Things you will need to sacrifice to become successful
5. Identify your strengths and your weaknesses. Do you know why you win or why you lose?
6. Discipline yourself physically and emotionally. Always lead by example. Always be positive.
7. Surround yourself with like-minded people and distance yourself from negative people who bring you down.
8. Have a high level of tolerance. Treat people well.

Top 10 Reasons to Win

The successful warrior is the average person, with laser-like focus.

– BRUCE LEE

WHY DO YOU DO THIS BUSINESS?

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

The First 30 Days

1. Attend meetings, field training and workshops
2. Get licensed
3. Fast Start 3R/15K

MONTHLY GOAL

Cash Flow _____

Cash Flow/Year _____

Personal members _____

Personal production _____

Base members _____

Base production _____

Share one SYF book a day, keep poverty away.

Focus on Fast Start



HOW TO DO THE PROPER FAST START

- ◆ The Trainee must be present at the Fast Start.

1. LEARN ABOUT THEIR BACKGROUND

- ◆ Establish a connection and find common ground.

2. REVIEW THE PRESENTATION

- ◆ Quickly review for 5 minutes.
- ◆ Ask: “Of all the things presented to you, what stood out the most or intrigued you that brought you back here?”

Focus on Fast Start

3. DISCUSS GOALS/PURPOSE

- ◆ “Why do you want to succeed in this business?”
- ◆ “If you make good money, what plans do you have for your family?”
(For example: pay off debt... retire my spouse... buy a home for my parents, etc.)

4. TALK ABOUT LEADERSHIP

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

5. ANSWER QUESTIONS

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

6. MAKE TIME COMMITMENTS

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

7. FILL OUT AMA/FAST START

- ◆ “Let me help you get started.”

The Easy Start

1. SET UP APPOINTMENT

Use the Easy Start Kit. Tell them:
“Please read *The Moment of Truth: Facing the Challenges* to have an overview of our business. Also read the *Saving Your Future* book to understand our mission and our platform. I will be at your house at 7pm tonight to help you get started. And by the way, it will be an honor to meet your spouse. It would be great if you could finish dinner before I arrive.”

2. GIVE A SHORT PRESENTATION TO THE SPOUSE

Recruit the spouse or help the spouse understand the business.

3. EXPLAIN THE SYSTEM FLOW

Show the 4 boxes of the system.

4. SET 3/15 GOAL

Explain the benefits of the Builder compensation.

5. GO OVER THE FINANCIAL FOUNDATION/PFS

It is critical that they understand our mission and solutions.

6. FILL OUT THEIR SHARING LIST (SL)

Do the SL with the New Trainee and their spouse.

7. FIELD TRAIN ASAP

Qualify the top 5-10 prospects and take them out to the field.

Sell 3/15

- ❖ Trainee must have a **CLEAR GOAL** from the start.
- ❖ Sell **UNDERSTANDING**: “You will learn a lot about the business in the next 30 days!”
- ❖ Sell **DOABILITY**: “All you need to do is to follow, observe and take notes.”
- ❖ Sell a sense of **IMPORTANCE** and momentum for the business.
- ❖ Sell the formula for success.

Share List Target

_____ 25

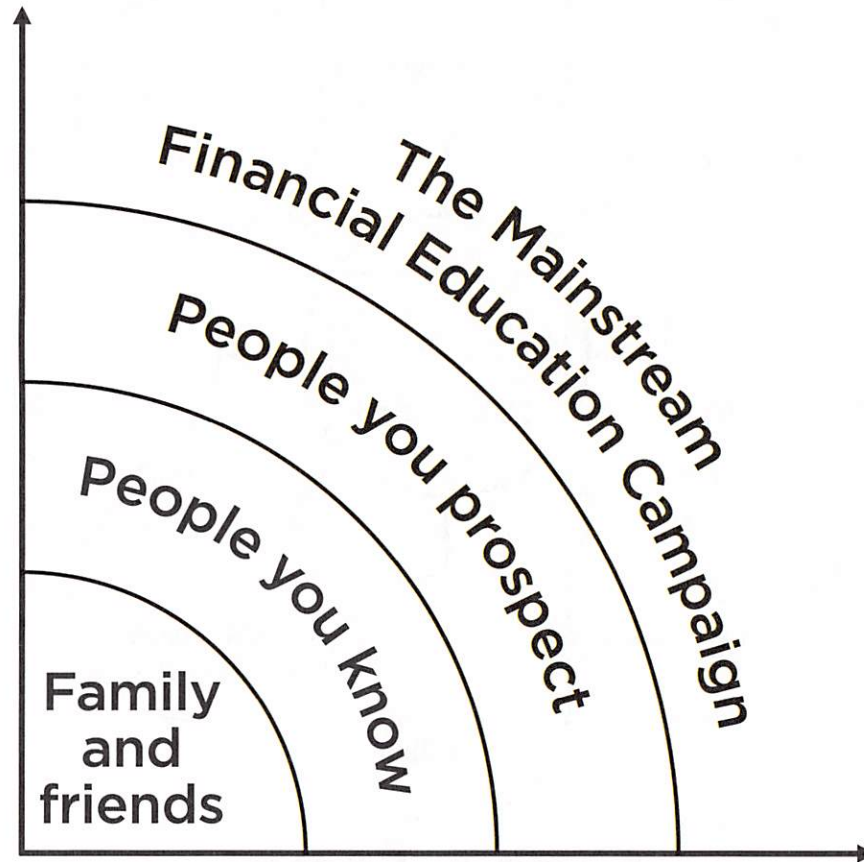
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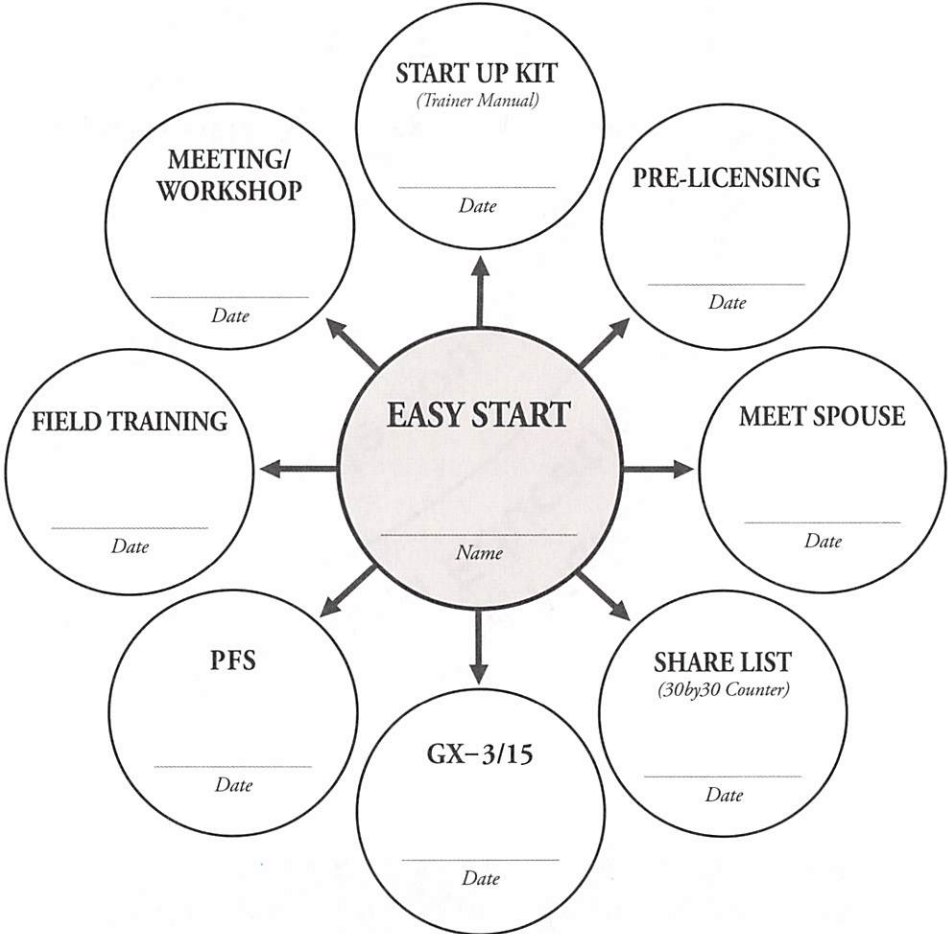
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*Spend time to develop the share list for your team
and for yourself.*

The Unlimited Market 30 Million by 2030

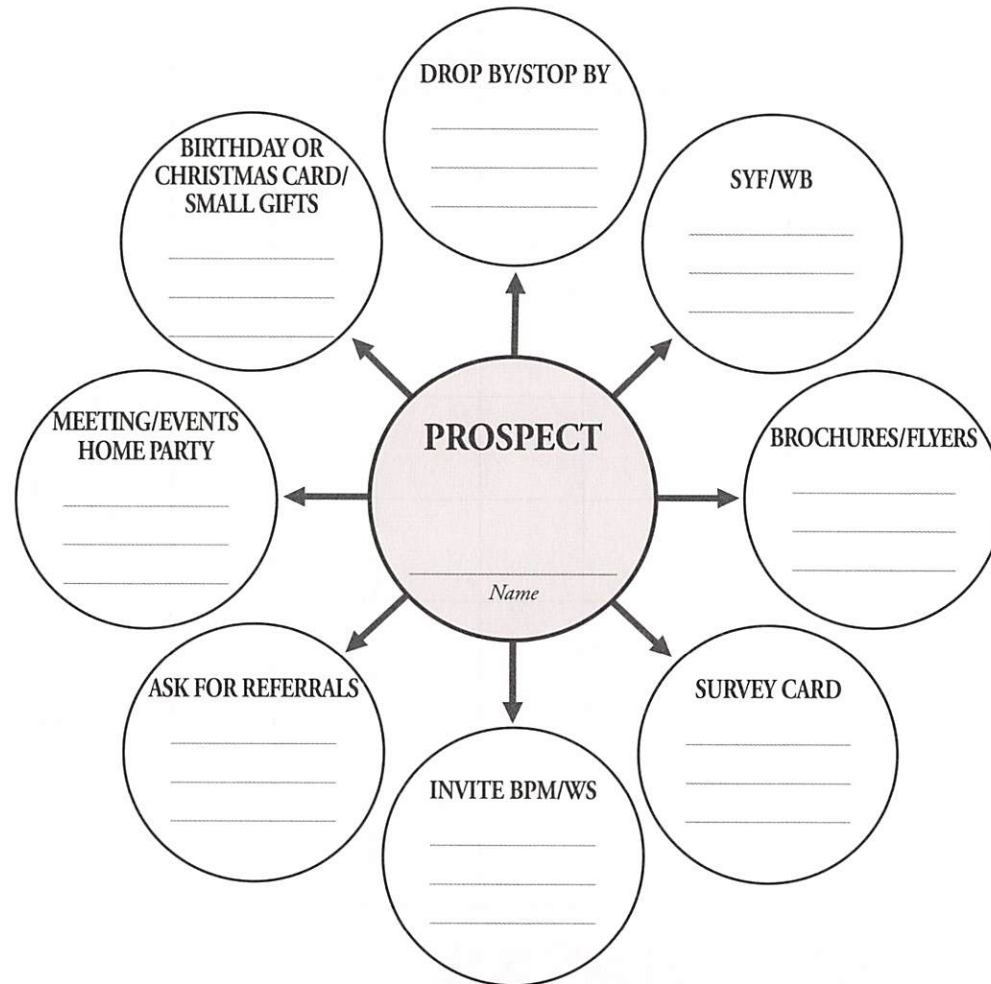


Easy Start



***"Sit down with your Trainer to review your goals and take action!
Declare what you will contribute to the campaign!"***

Follow Up



RECRUIT 100

Can you fill
these boxes with
your recruits
names in
the next 3 years?

“Recruit for success!”

Getting to Know the New Member

“If you don’t know them, you can’t build them!”

- ◆ As the Trainer, make sure you get to know all your team members.
- ◆ Know their goals and purpose for doing the business.
- ◆ Learn about their family and situation.
- ◆ Know their strengths and areas for improvement.
- ◆ Make sure they know you well. Establish a connection and build the relationship.
- ◆ Create more opportunities to interact with them through daily activities, BPM/BMP, drop by/stop by. Have lunch or invite them to your home for a team gathering.

“You can work with anybody. You can build anybody!”

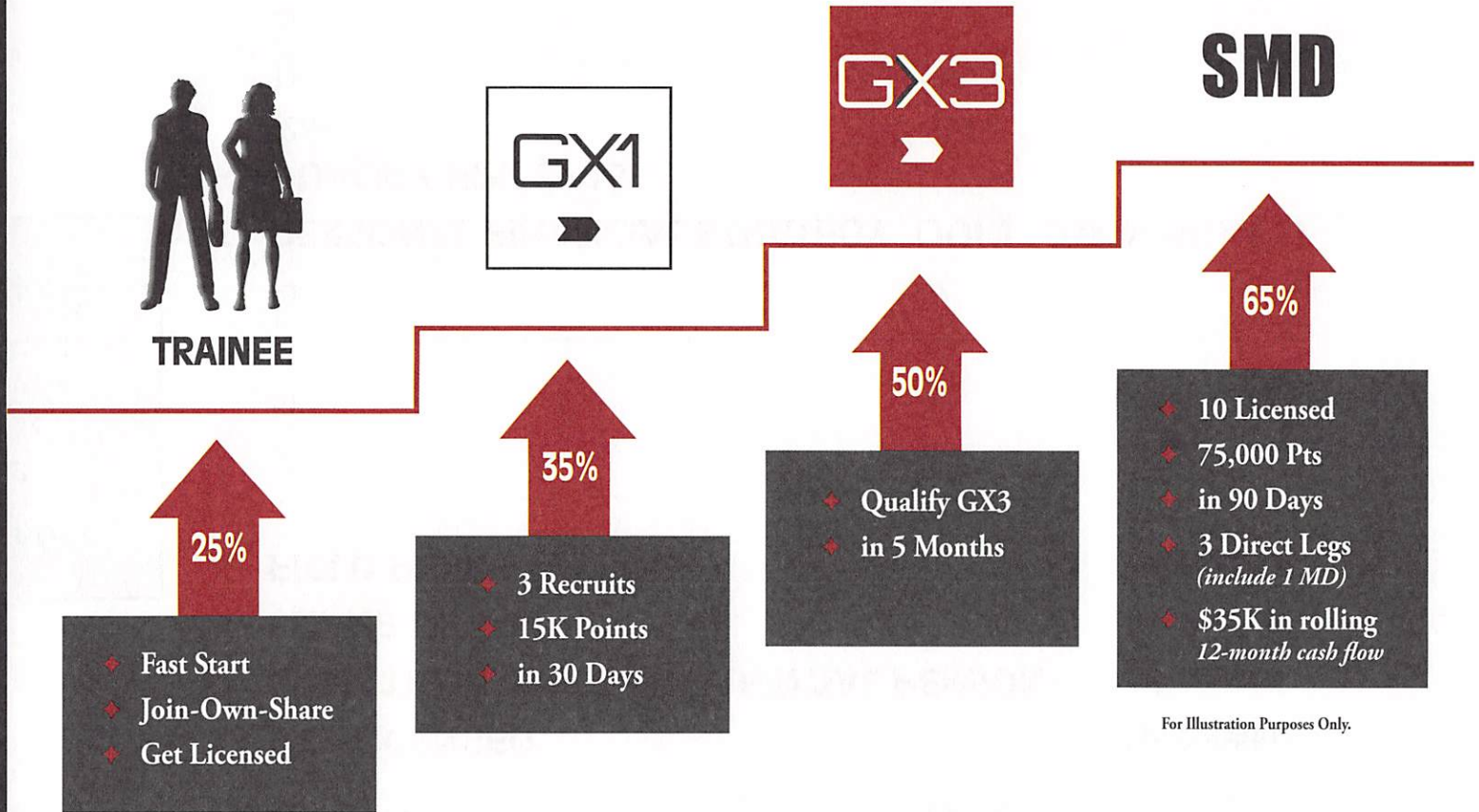
The Fast Start System

COMMIT TO 3/15 TO BUILD MOMENTUM FOR THE NEW AGENT

<p>AGENT STANDARD PROMOTION GUIDELINES</p> <ul style="list-style-type: none">◆ Licensed◆ 20,000 Net points in rolling 3 months _____ or _____◆ 3 / 3 / 30 3 Recruits / 3 Sales in 30 days	<p>AGENT FAST START GUIDELINES: 3/15 (GX1)</p> <ul style="list-style-type: none">◆ Start licensing◆ 3 Recruits◆ 15,000 Points◆ in 30 days
<p>MD STANDARD PROMOTION GUIDELINES</p> <ul style="list-style-type: none">◆ 3 Direct Agents◆ 5 Life-Licensed Agents in your organization◆ 40,000 Baseshop Net Points	<p>MD FAST START GUIDELINES: GX3</p> <ul style="list-style-type: none">◆ Qualify 3 times 3/15 in 30 days◆ in Rolling 5 months

*"Fast start your new Agent in 30 days.
Speed up your MD Factory."*

The Fast Start System



For Illustration Purposes Only.

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

Easy Start: 7-Step Duplication Checklist

Name: _____

Date: _____

1. GET LICENSED

Date Completed: _____

2. MEET THE SPOUSE/INFLUENTIAL PERSON

Date Completed: _____

3. SHARE LIST

Date Completed: _____

4. FIELD PRESENTATIONS

Date Completed: _____

1) _____

6) _____

2) _____

7) _____

3) _____

8) _____

4) _____

9) _____

5) _____

10) _____

5. PERSONAL FINANCIAL STRATEGY (JOIN-OWN-SHARE)

6. QUALIFY FOR 3/15

Recruits

Sales

1) _____

1) _____

2) _____

2) _____

3) _____

3) _____

7. DUPLICATION

*“Complete
the
7 Steps
in
7 Days!”*

The Fantastic 4 Steps



*"So clear and simple,
anyone can do it!"*

A Culture of Results: 100% Closing

- ◆ 100% needs to have financial education
- ◆ 100% wants to control their own future
- ◆ 100% wishes to be debt free
- ◆ 100% loves to see their children succeed
- ◆ 100% dreams of traveling the world
- ◆ 100% wants to help people
- ◆ 100% wants to be wealthy

The Daily Challenges

1. Be at the office by 9am. Otherwise, you will experience major challenges building full-timers.
2. Prioritize the Top 5 items on your daily to do list.
3. Work on the main things: Prospect, contact, follow-up, Fast Start, do presentations, go to appointments, or engage in any activity that will lead to recruits and sales.
4. Suggested Schedule: Be flexible with family or other important obligations.

9am – 12pm	<i>Full Timers Meeting Work on Priority List Work on The Main Things</i>
12pm – 1pm	<i>Lunch/Lunch Appointment</i>
1pm – 5pm	<i>Continue on The Main Things</i>
5pm – 11pm	<i>3-5 Field Appointments</i>
11pm – 12am	<i>Contact Key Leaders Monitoring Set Priorities for the Next Day</i>

Prospecting and Sharing

- ◆ You must prospect and share our wonderful business everyday.
- ◆ Add new names. Update your Sharing List daily.
- ◆ Use the Saving Your Future Book (SYF) and Survey Card to Drop By, Stop By.
- ◆ Make new contacts and follow up everyday.
- ◆ Most people won't join or make decisions the 1st time.
It is typical that someone may join after 5-7 times of contact. Follow up is the key.
- ◆ Work with your Trainer to make contact and follow up as much as you can to increase results.
- ◆ Contact many people many times!
- ◆ Sharing is the best way to approach potential members.
 - ◇ We want to educate people.
 - ◇ We offer them training and workshops on how money works.
 - ◇ We share a potentially good business and fulfilling career.
 - ◇ We help people make more money and make money work better for them.
- ◆ Sharing is the best way to get results.
 - ◇ More sharing, more members, more sales.
 - ◇ Many people may resist selling or recruits but are open to sharing.
- ◆ Offering the Blue Book (SYF) to a person is a gift that can change people's lives.
- ◆ Don't just pass out the SYF Book. Help them understand the book's concepts.
That makes all the difference.

“One book a day keeps poverty away!”

Many people have experienced various levels of success with World Financial Group Insurance Agency, LLC. 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.

Field Training

- ◆ Run the System. Don't talk about the system. Create a habit of action, duplication and follow the system to the New Trainee.
- ◆ Dress professionally.
- ◆ Keep enough stock of materials with you or in your car (SYF books, Applications, AMA, Easy Start Kits, etc.)
- ◆ Demand at least 2-3 appointments per night to go out in the field. The Trainee must know your time is valuable.
- ◆ Know the Trainee's market before you go.
- ◆ Do it right and do it with pride. The Trainee is observing you.

Field Training Mentality

- ◆ Field training is leading by example, and not just about making sales or recruits.
- ◆ Field train to crank up speed, jumpstart or restart the organization.
- ◆ Field train to increase cash flow.
- ◆ Field train to taproot and inject momentum or solidify a leg.
- ◆ Field train to transfer the master copy throughout to the organization.
- ◆ Field train to detect a potential new builder or create a recruiting explosion.
- ◆ Field train to build relationships.

The Presentations

1. When doing the Member Presentation and Flip Chart, make sure to address the following:
 - a. Is there a market for what we do?
 - b. What is the solution?
 - c. Can I do it?
 - d. Is there money in it?

*What we do is a unique and powerful combination of a great business with a good cause.
Show excitement and conviction!*

2. The Financial Foundation concept has the potential to be life changing. Few can argue against it. After all, you educate people. Don't be afraid or defensive. Just do it happily.
 - ◆ *Believe in the Company* ◆ *Believe in the Concept* ◆ *Believe in the Solution* ◆ *Believe in Yourself*
 - ◆ When doing the PFS, make sure the solution is suitable and affordable for the client. It is not only good for the client but also very good for building purposes. You build Mission, Vision, Trust, Confidence and Happiness for the Trainee.
 - ◆ Stay simple. Keep it doable. If it is not duplicatable, you and the Trainee will be on the losing end.
 - ◆ On the way home, ask the Trainee for feedback and find out what they learned during the appointment. Praise them for the appointment whether you were able to close or not.

At People's Homes

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

The Home BPM

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

BMP & BPM

BPM: Bring the People to the Meeting

BMP: Bring the Meeting to the People

MILLION-DOLLAR QUESTIONS:

- 1. How many of my people are going out to do BMP tonight?*
- 2. How many people do I have at the BPM this week?*

The Office BPM

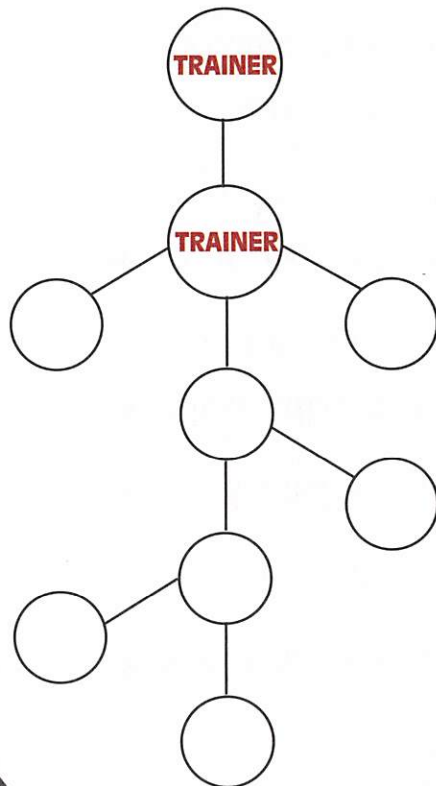
- ◆ Be the key player at the BPM.
- ◆ Come early to set up the office.
- ◆ Attend the Manager's Meeting (the Meeting Before the Meeting).
- ◆ Inform Leaders of your team's achievements or results for proper recognition.
- ◆ Make sure everyone gets out of their offices and into the Mozone Area.
- ◆ Be mobile. Greet team members and their guests.
- ◆ Tell guests that you want their feedback at the end of the BPM.
- ◆ Take guests to their seats in the BPM Room.
- ◆ During the Training/Meeting, always sit in front, be ready to stand up, declare your goals publicly, and contribute to the momentum of the meeting.
- ◆ As a Trainer, you are not limited only by your role out in the field. Your actions and attitude in the BPM are also an important training example to the Trainee.
- ◆ After the BPM, meet the guest at the door, with the Trainee. Have the guest fill out the Survey Card and set a follow up appointment.
- ◆ Teach the Trainee that he or she should help you to secure the appointment and be available at the follow up Fast Start.
- ◆ In the meeting after the meeting, make sure you and the Trainers have all of the appointments and follow ups booked for the next several days. If there are a lot of appointments, please use other Trainers' help to match up.



Ultimate Purpose of Field Training

The number one purpose of Field Training is to go as deep as you can for the Trainee.

FIELD TRAIN TO GO DEEP



3-15 is the vehicle to go wide and deep. The sooner you get to 4-deep or more, the sooner you will solidify the leg. That way, you help build a good organization for your Trainee.

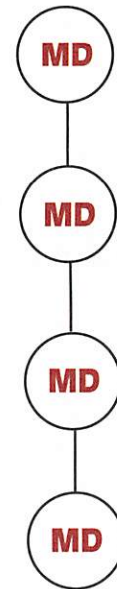
If you focus only on completing 3 Recruits and 15K Points, you may lose sight of going deep.

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

Treat everyone in your base as your direct recruit.

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

SOLID LEG, SOLID BUSINESS



A 4-deep MD leg is a solid leg that lasts a lifetime.

Calling Your Team

- ◆ Call your teammates in the base, especially the top 10 key players, every day.
- ◆ Call your key leaders in your Super Team.
- ◆ Limit each call to no more than 5 minutes.
- ◆ Most calls do not necessarily have to be about the business.
Build relationships and share good news. Ask about their family.
- ◆ Your people must see that you care for their success. Share the team's results in order to inject competition, momentum, and a sense of urgency.
- ◆ In conference calls, make sure you discuss important issues.
When monitoring, be sure to do it fast!

*“It is the daily discipline
that will make or break you!”*

Say Good Things to People

1. Learn to recognize the Trainee's achievements no matter what or how small it is. Recognize them every time they make a presentation, pass their licensing exam, or when they have a new recruit or a sale.
2. Look for ways to recognize your people at the BPM, the local event and the big event. Make sure they run and qualify for the contest.
3. Look for the good qualities in people and ignore their shortcomings.
4. Find good news and share good news.
5. Be sincere when you praise or recognize people.
6. Say good things about your people even when they are not present.
7. Say good things about others outside your organization.
8. Know their family by their first name. Know their teams.
9. Learn to absorb, neutralize, and contain problems. Do not share or spread problems!

Emotional Discipline

- ◆ Avoid negative people.
- ◆ Don't pay attention to advice from bench sitters.
- ◆ Don't take advantage of your people.
- ◆ Don't try to solve people's problems.
- ◆ Ignore the bad. Instead, look for the good in people.
- ◆ Don't buy any excuses nor sell any excuses.
- ◆ Don't prejudge people.
- ◆ Have a higher level of tolerance.
- ◆ Take a deep breath and move on.

Believe in the Numbers Game

- ◆ It's not about skill or know-how. It's not about having the right people, the right market, or the right approach.
- ◆ It's a Large Numbers game. It is pure hard work.
- ◆ You can always control the business by controlling the number of activities or appointments.
- ◆ More activities will yield:
 - ◆ More Sharing
 - ◆ More Presentations
 - ◆ More Recruits
 - ◆ More Sales
 - ◆ More Duplication

Be Careful

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

Be Flexible

- ◆ It's called the System Flow because it flows.
- ◆ Don't get caught up with procedures.
- ◆ Acknowledge diversity and differences among people. Be understanding of their special circumstances.
- ◆ Don't interpret the system rigidly.
- ◆ In the end, the highest principle of our system is the freedom to build, the freedom to grow, and the freedom to try and make mistakes.

Out in the Field

- ◆ You must have appointments lined up for the next 3-7 days.
- ◆ Book at least 3 appointments per night or overbook in case of cancellations.
- ◆ You must have backup plans, names to contact, and places to go in case you have an empty slot to fill due to last minute cancellations.
- ◆ If you don't have any appointments tonight or tomorrow, you must do whatever it takes today to have activities.
- ◆ If you have no appointments, you can do drop-by, stop-bys and drop off a book.
- ◆ You are one client away from financial freedom.
- ◆ You are one member away from an explosion.

*"There is no money in the office,
in the meeting, in the conference, or in front of the computer.
The money is out in the field!"*

Make Money

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

Save Money

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

MD Checklist



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- EASY START KIT
- SHARE LIST (*Top 25/100/250/1000*)
- PERSONAL FINANCIAL STRATEGY
- FIELD TRAINING 1 2 3 4 5 6 7 8 9 10
- FAST START TO GX3 (*3/15 in 3 Months*)
- QUALIFY FOR THE TRAINER LEVEL

Build 3 team members who do 3/15.

1. _____
2. _____
3. _____

QUALIFY FOR MARKETING DIRECTOR

Produce Three 3/15 in 5 Months.

GOAL

- Month 1: _____
- Month 2: _____
- Month 3: _____

ACTUAL

- Month 1: _____
- Month 2: _____
- Month 3: _____

5 Licensed Agents

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | |



SMD Checklist



Scan here

○ QUALIFY FOR SMD

**Rolling 3 months 75K base net points (Maximum 1/2 net points can be from any leg).
Rolling 12 months \$35K cash flow. (Refer to page 42 for rolling 6 months and rolling 12 months options.)*

A. STRUCTURE OF LEGS: MD Trainer (3/15 consistently).

MD: _____
Agent: _____
Agent: _____

B. POINTS GOAL

Month 1: _____
Month 2: _____
Month 3: _____

ACTUAL

Month 1: _____
Month 2: _____
Month 3: _____

C. 10 LICENSED AGENTS

1. _____
2. _____
3. _____
4. _____
5. _____

6. _____
7. _____
8. _____
9. _____
10. _____



PERSONAL FINANCIAL STRATEGY

BUILDING A SOLID FINANCIAL FOUNDATION

Date _____

Client Name _____ DOB _____ Child Name _____ DOB _____
Spouse Name _____ DOB _____ Child Name _____ DOB _____
Address _____
Phone _____
Email _____

CONCERNS

- Too many bills/debts
- Lack of savings/investments
- Children's future (higher education, career)
- Healthcare (disability, long term illness)
- Wealth transfer (life insurance, funeral, documentation)
- Income stability (job, career, business)
- Lack of financial knowledge
- Other _____

GOALS (Emergency Fund, Proper Protection, Education, Retirement, Home, Parents, Vacation/Travel)

LESS THAN 1 YEAR	1 - 5 YEARS	5+ YEARS

MONTHLY INCOME

Client Occupation _____ Primary _____ Secondary _____ TOTAL INCOME _____
Spouse Occupation _____ Primary _____ Secondary _____ TOTAL INCOME _____

ASSETS

Type/Company	Value	Contribution
Market Value of Home(s)	_____	_____
Mutual Funds/Stocks	_____	_____
Savings Account	_____	_____
Checking Account	_____	_____
Retirement Account	_____	_____
Client Life Insurance Policy	_____	_____
Spouse Life Insurance Policy	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
ASSETS TOTAL	_____	_____

MONTHLY EXPENSES

Mortgage/Rent	_____
Mortgage Insurance	_____
Property Insurance	_____
Property Taxes	_____
HOA	_____
Utilities (Elec./Gas/Water)	_____
Home Maintenance	_____
Internet	_____
Cable/Streaming	_____
Groceries/Dining/Delivery	_____
Pet Expenses	_____
Car Payment	_____
Car Insurance	_____
Car Maintenance/Gas	_____
Ride Sharing	_____
Cell Phone	_____
Recreation/Hobby	_____
Subscription Service(s)	_____
Membership(s)	_____
Medical	_____
Health Insurance	_____
Personal/Self-Care	_____
Clothing	_____
Child care/Babysitting	_____
School Tuition/Materials	_____
_____	_____
_____	_____
_____	_____
_____	_____

LIABILITIES

Type/Company	Value	Contribution
Mortgage	_____	_____
2nd Mortgage	_____	_____
Car Loan	_____	_____
Credit Cards	_____	_____
Personal Loans	_____	_____
Other Debt/Loans	_____	_____
_____	_____	_____
_____	_____	_____
LIABILITIES TOTAL	_____	_____

MONTHLY CASH FLOW CALCULATION

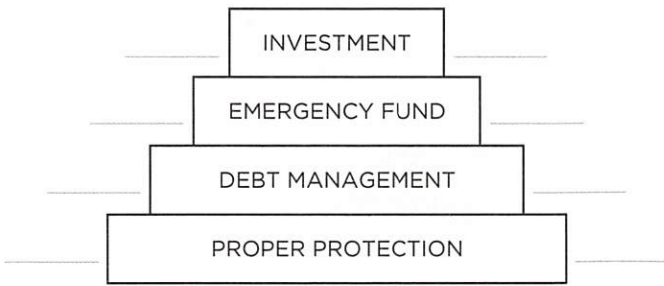
_____	-	_____	-	_____	-	_____	=	_____
Total Income	-	Total Asset	-	Total Liability	-	Total Monthly		MONTHLY
		Contribution		Contribution		Expenses		CASH FLOW
								TOTAL EXPENSES

ESTATE PRESERVATION

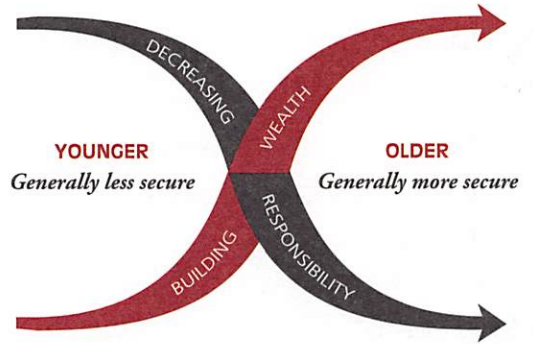
- Will Trust Personal Directives Power of Attorney Last Wishes Guardianship Secure Storage
- Date last reviewed: _____ Who is Informed? _____

Follow-up Appointment Date _____ Client Signature _____

FINANCIAL FOUNDATION



X-CURVE



D.I.M.E. METHOD

	CLIENT	SPOUSE
Debt	_____	_____
Income (x10)	_____	_____
Mortgage	_____	_____
Education	_____	_____
INSURABLE NEED	_____	_____

WEALTH FORMULA

$$\begin{aligned} & \text{Money} \\ & + \text{Time} \\ & +/\text{- Rate of Return} \\ & - \text{Tax} \\ & - \text{Inflation} \end{aligned}$$

WEALTH

NOTES

MANAGED GROWTH

GROWTH	SAFETY
TAX ADVANTAGE	PROTECTION



FINANCIAL EDUCATION FOR ALL

Our mission is to help build and protect wealth for families. We want to help people move from financial insecurity to financial independence. The goal of our National Financial Literacy Campaign is to educate 30 million families by 2030.

Neither World Financial Group Insurance Agency, LLC nor its agents or Transamerica Financial Advisors, Inc. nor its representatives may provide tax or legal advice. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely on their own independent tax and legal professional regarding their particular situation and the concepts presented herein. World System Builder is an organization that is comprised of individuals associated with World Financial Group Insurance Agency, LLC and World Financial Group, Inc., but it is not an affiliated company of World Financial Group, Inc., WFGIA, (In California dba World Financial Insurance Agency, LLC.), World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc. nor WFG Insurance Agency of Puerto Rico, Inc. (collectively referred to as "WFG"). These agents offer insurance products through World Financial Group Insurance Agency, Inc., World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc., (In California dba World Financial Insurance Agency, LLC) and/or WFG Insurance Agency of Puerto Rico, Inc. - collectively WFGIA.

Transamerica Financial Advisors, Inc. (TFA), Member FINRA, MSRB, SIPC and Registered Investment Advisor, which offers securities and Investment Advisory Services offered through. WFGIA and TFA are affiliated companies. WSB and TFA are not affiliated companies.

WFGIA Headquarters: 11315 Johns Creek Parkway, Suite 100, Johns Creek, GA 30097-1517. Phone: 770.453.9300. TFA Headquarters: 570 Carillon Parkway, St. Petersburg, FL 33716. Phone: 770.248.3271

PERSONAL STATISTICS

Last Name _____ First _____ DOB _____

Spouse Name _____ DOB _____ Cell _____ Work _____

Address _____ City _____ State _____ Zip _____

Employer (C) _____ Yrs. _____ Annual Gross Income \$ _____

Employer (S) _____ Yrs. _____ Annual Gross Income \$ _____

Other Income Sources _____

Children/Age 1. _____ / _____ 2. _____ / _____ 3. _____ / _____ 4. _____ / _____

At what age do you plan to retire? _____

In today's dollars, how much income on a monthly basis would you like during retirement? _____

And for how many years? _____

CHECK UP

What do you intend to do with these assets? _____

TAXABLE

Taxable assets in which income and/or dividends are taxed in the year they are received, even if it is reinvested. Any gains are taxed when the asset is sold. May be positioned for short-, medium- to long-term needs.

	TOTAL	CF	Ret	Pass
Savings	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Checking	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CDs	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual funds	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stocks	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonds	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Treasuries	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL	\$ _____			

CF = College Funding
Ret = Retirement
Pass = Pass on to Heirs

TAX DEFERRED

Tax Deferred assets in which any income or gains are not taxed until withdrawn. May be positioned for long-term needs, such as retirement.

	TOTAL	CF	Ret	Pass
IRAs	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
401(k), 403(b)s and other pension plan assets	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Variable Annuities	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Annuities	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings Bonds	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL	\$ _____			

TAX ADVANTAGED

Tax Advantaged assets are positioned for the future since they receive preferential tax treatment during accumulation and at distribution.

	TOTAL	CF	Ret	Pass
Roth IRAs	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Premium Variable Life Insurance* Cash Value	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
529 Plan	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
College Savings Programs				
Single Premium Whole Life Insurance Cash Value	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Pay VUL \$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Variable Universal Life Cash Value				
Annual Pay \$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Whole Life Insurance and/or Universal Insurance Cash Value				
TOTAL	\$ _____			

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DEBTS

	TOTAL	MONTHLY	NOTES
Student Loans	\$ _____	\$ _____	_____
Car Loans	\$ _____	\$ _____	_____
Credit Cards	\$ _____	\$ _____	_____

INCOME

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

MORTGAGE

What do you think your house is worth? \$ _____

What is your current balance on your home mortgage? 1. \$ _____ 2. \$ _____ Monthly payment: \$ _____

Type of Loan: _____ Fixed _____ Adjustable Number of Years: _____ Interest Rate: _____ %

EDUCATION

Would you like to provide for your children's education? _____ ALL or _____ PART

Approximate Cost for Education: \$ _____ Amount Saved: \$ _____

CURRENT LIFE INSURANCE

Client _____ Type: _____ Carrier: _____

Spouse _____ Type: _____ Carrier: _____

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

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

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Share List/Follow Up

Educate, Plan, and Prosper

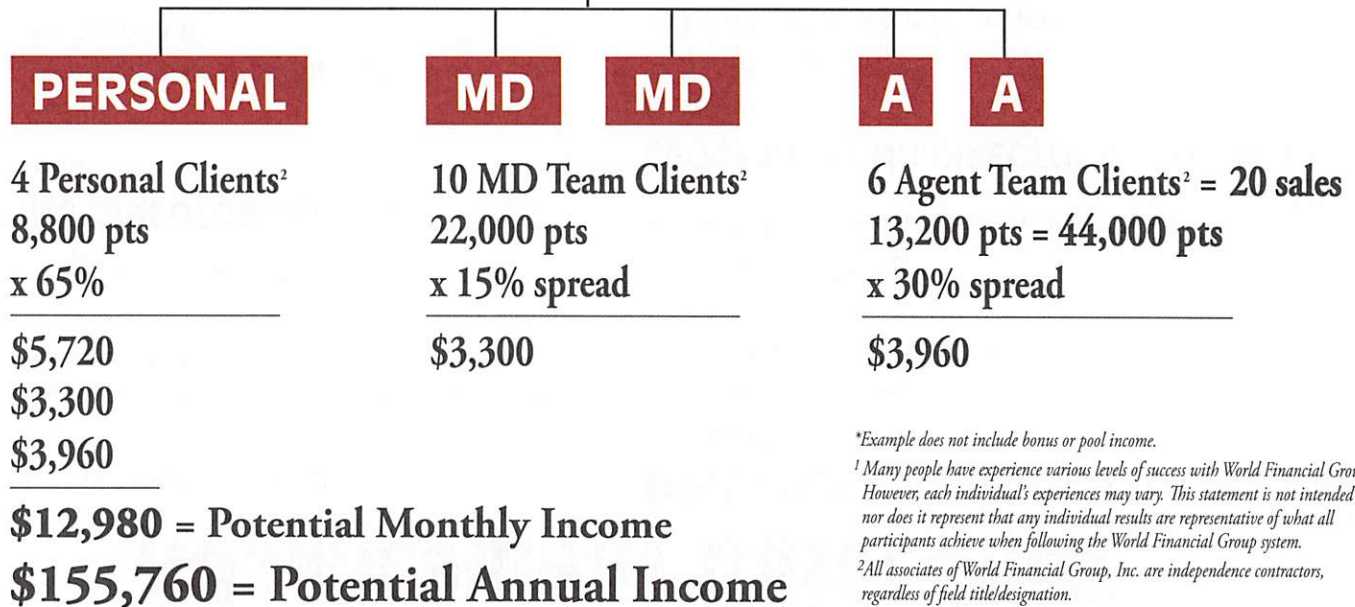
	FIRST NAME	LAST NAME	CONTACT NUMBER	DB/ISB	S/F/NB	Brochure/Fliers	Survey Card	Invite BPM/MS	Get Referrals	Meetings, Events, Party	Birthday/Annos Cards, Gifts	NOTES
1												
2												
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Strength in Numbers (US)¹

COMPENSATION EXAMPLE:
INDEX UNIVERSAL LIFE - \$2,200 ANNUAL TARGET PREMIUM



SMD



**Example does not include bonus or pool income.*

¹ Many people have experience 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.

² All associates of World Financial Group, Inc. are independence contractors, regardless of field title/designation.

Advancement Guidelines¹

AGENT (Previously ASSOCIATE - Level 10)²

◆ 3 - 3 - 30

(Recruit 3 new members and observe your field trainer complete 3 non-securities sales calls in 30 days.)

OR

- ◆ 20,000 Net points in a rolling 3 months

MARKETING DIRECTOR (MD - Level 17)²

Rolling 3 Months

- ◆ 3 Direct Agents
- ◆ 5 life-licensed agents in your organization
- ◆ 40,000 base net points

SENIOR MARKETING DIRECTOR (SMD - Level 20)^{3,4,5}

Rolling 3 Months / Rolling 12 Months

- ◆ 10 licensed agents in your organization
(6 must be life licensed)
- ◆ 3 direct legs *(1 direct leg must be an MD - Level 17)*
- ◆ Rolling 3 months: 75,000 base net points⁶/ **OR**
Rolling 6 months: 150,000 base net points⁶/ **OR**
Rolling 12 months: 225,000 base net points⁶
- ◆ \$20,000 or more in rolling 6-month cash flow⁶/ **OR**
\$35,000 or more in rolling 12-month cash flow⁶

EXECUTIVE MARKETING DIRECTOR (EMD - Level 65)^{7,8,9}

Rolling 6 Months

- ◆ 3 direct SMD legs^{5,10}
- ◆ 500,000 base thru 1st net points¹¹

Rolling 12 Months

- ◆ 3 direct SMD legs^{5,10}
- ◆ 750,000 base thru 1st net points¹¹

CEO MARKETING DIRECTOR (CEO MD - Level 70)^{7,8,9}

Rolling 6 Months

- ◆ 6 direct SMD legs^{5,10}
- ◆ 1 million base thru 1st net points¹¹

Rolling 12 Months

- ◆ 6 direct SMD legs^{5,10}
- ◆ 1.5 million base thru 1st net points¹¹

EXECUTIVE VICE CHAIRMAN (EVC - Level 87)^{7,8,9}

Rolling 6 Months

- ◆ 9 direct SMD legs^{5,10}
- ◆ 1.5 million base thru 1st net points¹¹

Rolling 12 Months

- ◆ 9 direct SMD legs^{5,10}
- ◆ 2.25 million base thru 1st net points¹¹

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**The alternative guidelines noted are only for production and cash flow. The agent must also meet the Agent/Legs, Licensed Agents, and Field Training appointments, as applicable, noted above. For more specific advancement criteria, including qualifications for advancement levels above EVC, please go to MyWFG.com.*

Compensation Guidelines (US)¹²

The following is an overview of the compensation available through WFGIA and TFA.

BUSINESS DEVELOPMENT

<i>Title</i>	<i>Fixed*</i>	<i>Variable**</i>
Training Agent	25%	25%
Agent	35%	35%
Senior Agent	45%	45%
Marketing Director	50%	50%
Senior Marketing Director	65%	65%
Total Base Shop	65%	65%

BUSINESS EXPANSION

<i>Title</i>	<i>Fixed*</i>	<i>Variable</i>
1 st Generation	12%	10%
2 nd Generation	6%	5%
3 rd Generation	4%	3%
4 th Generation	3%	2%
5 th Generation	1.5%	1%
6 th Generation	1%	0.5%
Total Generation Override	27.5%	21.5%

BUSINESS SUPERVISION

<i>Position</i>	<i>Fixed*</i>	<i>Variable</i>
Supervision	1%	
Branch Office Supervisor		3%
Regional Branch Manager		4.75%
Total Supervisory Override	1%	7.75%

TOTAL BONUS POOL CONTRIBUTION

	<i>Fixed*</i>	<i>Variable</i>
	6.5%	5.75%
TOTAL	100%	100%

¹²Not all fixed products follow this schedule. Please refer to the WFG Product Guide for specific details on each fixed product.
^{**}To sell variable products, an agent must have a securities license and be registered with Transamerica Financial Advisors, Inc.
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**WFG:
Powerful
Compensation,
Serious
Business**

Bonus Pool Eligibility Requirements

Following are the requirements for an agent to participate in our bonus pools.

40%¹³

BASE SHOP COMMISSION BONUS POOL^{14,15,16,17}

- ◆ SMD level and higher and life licensed
- ◆ Agent/Representative must rank high enough in the eligibility requirements to secure a spot in the pool¹⁸
- ◆ 25,000 base shop net points with three (3) or more recruits; or 30,000 base shop net points with less than three (3) recruits
- ◆ Requires a minimum 75% Net Point Ratio using the current rolling three (3) months
- ◆ Minimum of 75% persistency on Tracked Block of Business will be applied to each months' business after six (6) months, and if the Tracked Block numbers drop below 75%, the dollars awarded for the month in review will be charged back at 100%

30%¹³

SUPER BASE COMMISSION BONUS POOL^{14,15,16,17}

- ◆ EMD level or higher and life licensed
- ◆ Agent/Representative must rank high enough in the eligibility requirements to secure a spot in the pool¹⁸
- ◆ 15,000 base shop net points and 100,000 base through 1st Generation net points
- ◆ Requires a minimum 75% Net Point Ratio using the current rolling three (3) months
- ◆ Minimum of 75% persistency on Tracked Block of Business will be applied to each months' business after six (6) months, and if the Tracked Block numbers drop below 75%, the dollars awarded for the month in review will be charged back at 100%
- ◆ Pays on 1st Generation net points
- ◆ Base shop qualification exemption for EVCs and up who have 100,000 base through 1st Generation net points and 10 million rolling 12 month base through 6th Generation net points

30%¹³

SUPER TEAM COMMISSION BONUS POOL^{14,15,16,17}

- ◆ EMD level or higher and life licensed
- ◆ Agent/Representative must rank high enough in the eligibility requirements to secure a spot in the pool¹⁸
- ◆ 100,000 base through 1st net points and 500,000 base through 6th Generation net points
- ◆ Requires a minimum 75% Net Point Ratio using the current rolling three (3) months
- ◆ Minimum of 75% persistency on Tracked Block of Business will be applied to each months' business after six (6) months, and if the Tracked Block numbers drop below 75%, the dollars awarded for the month in review will be charged back at 100%
- ◆ Pays on 1st through 6th Generation net points

WSB Programs



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TRAINER ACADEMY

*Empowering Campaigners
and
Building New Trainers*

6 names to the 30by30 Counter
or
3 names to the 30by30 Counter
Enrolled in Pre-licensing

*For any 1 month.
Must show on WSB 30by30 Counter.*



GX PROGRAM

*A clear focus of
Building Marketing
Directors*

PERSONAL
3 Recruits
15K Net Points
in 30 Days



TITANX1000

*Coaching program
of discipline and focus*

PERSONAL
3 Recruits
15K Net Points
BASESHOP
10 Campaigners
30K Net Points

*For any 1 month.
Must be SMD+ to qualify.
Must show on MyWFG.com.*



WSB GREEN JACKET

The Leadership of WSB

SMD BASE or SUPER BASE
100 Campaigners
300K Net Points
in 3 consecutive months

*Qualifier must have met all qualifications
for SMD by end of qualifying period.
180K points and 100 campaigners must
show on MyWFG.com.*

*GJ Blotter must be completed
(showing 300K submitted points during
qualifying period).*

*No more than 1/2 of points and campaigners
from any 1 LEG on the submitted blotter.*

1 WFGIA's and TFA's advancement guidelines are subject to change at any time and, unless otherwise specified, are for all agents and TFA representatives who are affiliated with WFGIA. To allow TFA to permit the inclusion of securities points for sales contests, advancements and bonus pools sponsored by WFGIA, the actual securities points earned during the qualification/event time period will be reversed out of the qualification calculation and replaced with a rolling 12 month average of securities points. No securities points from business written in Massachusetts can be included in WFGIA-sponsored sales contests, promotions and bonus pools. Additionally, advancements to SMD and higher field levels for individuals who are TFA representatives require approval by TFA prior to the advancement being validated. This process can take up to 10 business days. For more information, please review the TFA Compliance Bulletin: Securities Points Policy Change.

2 Advancement to Training Agent, Marketing Director or Senior Agent requires the individual to be life licensed and the approval of the direct upline SMD. If an individual's downline receives an advancement to SMD prior to him/her, the individual can still use that downline's points and license towards his/her advancement to SMD for up to one year from the date the downline received the advancement.

Important Note: WFGIA agents who are registered representatives with a broker/dealer other than TFA are only allowed to hold up to an MD advancement level.

Note about reinstatements: The highest level an individual can be reinstated is as an exception SMD. If the individual was an SMD at termination, they must achieve a fully qualified advancement to SMD after they reinstate. If the individual was an EMD or higher at termination, they have to requalify for that level after reinstatement.

3 Advancement to SMD requires the individual to be life licensed and the approval of the direct SMD and CEO MD.

4 An exchange leg only occurs once upon advancement to SMD, with the only exception being if the SMD is demoted. A recent transfer of an agent/associate or an agent/ associate and their downline cannot count toward an SMD advancement and it cannot be used as a qualified SMD leg for a period of 12 months.

5 To achieve and maintain an advancement to SMD, an individual must be life licensed and in good standing with WFGIA and TFA, if applicable, and he/she also must maintain an acceptable Tracked Block of Business (TBB) – a minimum of 75% - for six (6) months following the advancement. If the individual does not maintain an active life license, he/she will be demoted to an MD (or SA, as applicable) and the exchange leg(s) won't be restored to the original upline. If the individual is demoted due to Tracked Block of Business, the exchange leg(s) is returned to the original upline. Once demoted, the individual must wait one year before he/she can re-qualify for SMD and, at the time of re-qualification, the first upline SMD has the option to select an exchange leg.

6 No more than 1/2 of the required license amount for an advancement to SMD can come from any one leg and referral licenses **do not count** toward the 10 license count. Additionally, an individual may use up to one-half of personal net points and up to one-half net points from any one leg for advancement to SMD. Flanked points can be used for an advancement to SMD as long as the flanking occurs when a downline is the same level as the upline MD (or SA) - not including transfers. For more information on flanked points, please go to MyWFG.com.

7 The individual must have an acceptable Net Point Ratio (NPR) to qualify for an advancement.

8 Points/Legs earned through the Base Shop Standard of Excellence (BSSOE) will not count toward advancements. Please see MyWFG.com for more information on the BSSOE.

9 To achieve and maintain an advancement to EMD, CEO MD, EVC or higher levels, an individual must be life licensed and in good standing with WFGIA and/or its subsidiaries and TFA, if applicable. To achieve an advancement to SEVC, FC and EC, an agent must currently be at an EVC (Level 87) pay level or higher. All executive level advancements, from EMD through EC, require that individuals maintain an acceptable Tracked Block of Business (TBB) of 75% for six (6) months following the advancement. If a TBB of 75% or higher is not maintained, the agent will be demoted to the next lower pay level. For example, an FC will

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be demoted to an EVC pay level, an EVC will be demoted to the CEO MD pay level, etc. Once demoted, an individual must wait one year to requalify for that level.

10 An exception advancement to SMD will not count as a leg toward an upline's Executive Level advancement **until the exception SMD fulfills the published requirements to become a qualified SMD.** All exception advancements must be reviewed and approved by WFGIA and TFA. A recent transfer of an agent/associate or an agent/associate and their downline cannot count as a qualified SMD leg for a period of 12 months.

11 For EMD, CEO MD, EVC, SEVC, FC and EC advancements, no more than one-half (1/2) Net points can be from any other leg or the individual's own base shop.

12 World Financial Group, Inc. is the paymaster of any compensation to WFGIA agents and TFA representatives, pursuant to the terms, rates and/or schedules established by WFGIA and/or TFA with the exception of Puerto Rico, where WFG Insurance Agency of Puerto Rico, Inc. is the paymaster. **WFGIA and TFA reserve the right to change their respective compensation terms, rates and/or schedules at any time.**

13 Percentage of total pool dollars. Individual payouts are based on a pro-rata share that is calculated based on the total number of qualifiers in the pool and the total amount of points from all qualifiers divided by each individual's pool eligible points.

14 To participate in the bonus pools, an individual must be at the appropriate advancement level for the entire month. To participate in the Base and Super Base Advisory bonus pools, the individual must have his/her investment advisory license for the entire month. Eligibility requirements are based on all points for Base and Super Base Advisory Pools, but the pro-rata share payout is based on Advisory Points only. Please note that there is not a Super Team Advisory pool.

15 For bonus pool payout information, please check your commission statement on MyWFG.com.

16 Pool compensation is subject to change at any time without prior notification.

17 Meeting eligibility requirements does not guarantee participation in a bonus pool. To allow TFA to permit the inclusion of securities points for sales contests, advancements and bonus pools sponsored by WFGIA, the actual securities points earned during the qualification/event time period will be reversed out of the qualification calculation and replaced with a rolling 12-month average of securities points. No securities points from business written in Massachusetts can be included in WFGIA-sponsored sales contests, promotions and bonus pools.

18 The number of available slots for a bonus pool varies and is based on the company's sales volume of the pool month. Months with high sales volume will have more slots available than months with low sales volume.

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