Business Building Basics

LI DRAGONS

Fast Start Planner

A step by step guide to getting your business and income off to a fast start.
Welcome to Primerica!

By joining our team, you’ve shown that you’re committed to being a SUCCESS and your success is important to us. This booklet has been specifically developed just for you – the new recruit. The concepts and guidelines you’ll find throughout this booklet were designed to get your new business off to a FAST START.

You are in the process of becoming a part of one of the greatest Primerica teams in Primerica history. A team that is very proud of its past, but is even more excited about its future. By now you should have started to see that Primerica really is the greatest opportunity in America. The company has already developed more $50,000 and $100,000 a year earners than any company in the history of the United States. And we still have less than 2% of the market. Our opportunity is virtually unlimited.

But no matter how great the Primerica opportunity is, it is not “get something for nothing”. You will get results in direct proportion to your efforts. Your first efforts should be mastering the fundamentals. All great sports Dynasties were great at fundamentals.

At Primerica, we believe that you can achieve your dreams. Our time-tested, proven system has helped train thousands of new leaders get their businesses started. We believe that to be successful all you need to do is follow these simple steps:

DREAM IT. PLAN IT. DO IT!!!!
You and Your Upline

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<thead>
<tr>
<th>Upline’s Name</th>
<th>Upline’s Phone #</th>
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<tbody>
<tr>
<td>GLEN LI</td>
<td>(201) 207-3249</td>
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<tr>
<td>OFFICE</td>
<td>(732) 622-3848</td>
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Who wants to be a Millionaire?

“Life Line”
We are here to help you.

“Red light /Green light”
Stop on RED
Go on GREEN

“Keeper of the KEYS”
You will come to locked doors
"What’s Next?"
The Question All Winners Ask

Begin Training Process

Field Training
*8-5-3-1

- Classroom
- Training Seminars

Begin Licensing Process

- IBA - $99/$25
- Loan – Video
- Insurance Class
- Investments Self-Study

District Manager

Team is Built

*Complete 2 Cycles
(3 Assoc. + 6 T.S.)

Trained

Licensed
Commit to Success

By making a commitment to succeed, you are making a statement to yourself and others. At Primerica, we’re here to help you achieve your dreams. All we ask is that you commit to helping us ensure that success.

Our commitment to **YOU**
1. We’ll teach you a **PROVEN** system for building a successful Primerica business.
2. We’ll provide a positive, winning environment.
3. We’ll expose you to the best leadership in Primerica.
4. We’ll show you exactly how to get promoted to the TOP position in Primerica.
5. We’ll teach you the fundamentals and proper use of:
   - Financial Needs Analysis (FNA)
   - Life Insurance/Long-term Care
   - Securities (Mutual Funds)
   - Debt Management/Debt Elimination
5. We’ll do what we say we’re going to do.

You’ll “**LEARN**” the business across the K.T.
Learn the Success Cycle

Your success will depend on your learning the Success Cycle, understand it, using it yourself and teaching it to others.

Recruit
Life Blood of Your Business

Contact Referrals
1. Use referral script to call
2. Recruit the referral to start success cycle over

Referrals
1. Come in different forms
   - New recruit’s list
   - New client’s referral list

Orientation
1. Build Top 25 List (4 min. name game)
2. Trainer qualifies list w/ Rep
3. Trainer and Rep sets 1st 3 appts and 1st 3 guests

Field Activity
1. Start within 48 hours
2. Training in field w/ manager
3. Collect FNA data and leave brochures
4. Invite to office & overview
   (leads to sales & referrals)

Sales
1. Follow-up appointments
   - Focus on recruiting for 10 min.
   - Reconfirm commitments
   - Present FNA
   - Implement solutions for income protection, debt, securities
   - Training sales

PFS University
1. Location:____________________
2. Date:____________________
3. Once class is completed, schedule your exam as soon as you are able to schedule it. Then start studying materials and online.
Keys to Success

1. Most important: **BE COACHABLE!!!** (proven system)
2. Always have a positive attitude
3. Have a plan of action
4. Maintain constant activity and work your plan

**Pipeline Theory**

(The more you put in, the more that comes out!)

5. Keep dates **Opp Meetings, Trainings, Leadership Schools, etc.**

**Plug In Theory**

“Do you want your business on, off or flickering?”

**Coal Theory**

“Like the charcoal in the grill, stay around the other coals to stay on fire”

**Push Point Theory**

“You **BUILD** your business by getting you & your people from meeting to meeting”
Keys to Success (cont’d)

6. Constantly learn and grow as you go.

7. Recruit wide and deep

Piston Theory

“Some will be up and some will be down, but you’re still strong”

Lock Nut Theory

“Go deep so you lock them in”

Tap Root Theory

“Stay focused and grow your roots. Don’t pick and move”

8. Start competing early!

- Public Promotions and Plaques
- Getting Licensed (Life & Securities)
- 2 recruits and 2 sales (2x2 Inner Circle)
- 4 recruits and 5 sales (4x5 Franchise Player)
- Double digit recruiting in a month
- #1 in state
- Top 10 in the nation
- Leader’s Board (In office & on-line)
- Company trips and awards
- $50K watch and $100K ring
- Base Shop recognition

“The books, CDs, and events will be the light to get you through the darkness”
DISTRIBUTION BUILDERS BONUS!

$500 Total Bonus for Licensed & Trained Builders!

Name: _____________________________ Start Month: _________

By end of MONTH 1:
Two New Associates x Two Successful FTAs

___________________________ x _____________________________

___________________________ x _____________________________
Start PFSU

= $100!

By end of MONTH 2:
Another Two New Associates x Two Successful FTAs

___________________________ x _____________________________

___________________________ x _____________________________
Complete PFSU
Get Life Licensed
One Personal Life Sale
Policy Issued and Delivered

= $400 more in BONUS!
Primerica Online

When you join Primerica, you will have the opportunity to take advantage of Primerica Online (POL), our online support for representatives. At Primerica, you are truly in business FOR yourself but not BY yourself. With Primerica Online, you'll have access to the latest company news and announcements, video clips from key company leaders, training, support and more.

Primerica Online can help you get on the fast track to success! It's easy to get started with Primerica Online. Simply log onto primericaonline.com and click on the "Register Now" link. Follow the instructions to register for Primerica Online and get access to success tools to help you build your business.

Track Your Fast Start Bonus

Get your business off to a fast start with the Distribution Builder Bonus – and get paid NOW!

Simply log on to POL to:
- View your personalized scoreboard
- Track your progress toward the Fast Start Bonus
- Get information about the bonus and find out what you need to do to qualify for it
- See step-by-step activities you need to complete to build it big
- Track and document your activity, production and achievements on the board.

Click on the links to the right to:
- Input your goals
- Track the meetings you attend
- Watch the “Get Ready for Primerica” videos to learn more about the business
- The “Prepare to Earn $ Now” link will get you licensed and competent in other areas of our business like DebtWatchers™, PLPP and Primerica Secure™
- Input your Top 25 List, and track your progress while going through training
- Plus much more!
Why People Fail

1. Lack of following the **Theories** and **Keys to Success**.
2. Lack of support.
3. Fear of Failure and Rejection (Accept the #'s)

8 - 5 - 3 - 1

“Qualified Appointments”  “Committed FNA’s”  “Become Clients”  “Become a Recruit”

“The Numbers Are the Numbers”

10 - 4 - 1

“Scheduled Guests”  “Guests”  “Become a Recruit”
The Different Contracts & Guidelines

RVP

REG

DIV

DIST

REP

Active Dist. w/ proper volume
Total Direct Asse
Direct Dist
Total Direct Asse
Direct Dist
Training Sales
Associates
Reasons why you want to be a DISTRICT LEADER
In first 45 days

Would you rather:

12.5%
UNTRAINED
0 Recruits
? Referrals
REP Contract

50%
TRAINED
3+ Recruits
30+ Referrals
DIS Contract
# Compensation Basics

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<th>Products &amp; Services</th>
<th>Primerica Life Insurance&lt;br&gt;$83/month</th>
<th>Primerica Secure&lt;sup&gt;TM&lt;/sup&gt; Program&lt;br&gt;$1,000/yr (Auto &amp; Home)</th>
<th>Primerica/Equifax DEBT WATCHERS PROGRAM&lt;br&gt;1&lt;sup&gt;st&lt;/sup&gt; Year</th>
<th>Monthly per client</th>
<th>Genworth Long Term Care&lt;br&gt;$1,500/yr</th>
<th>Met Life Variable Annuities&lt;br&gt;$100,000</th>
<th>Legg Mason Partners/Mutual Fund Families&lt;br&gt;$10,000</th>
<th>Primerica Legal Protection Plan</th>
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### Reasonable Results in Reasonable Time Frames

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<th>Appts.</th>
<th>Sunday</th>
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### Time | Promotion | Income
--- | --- | ---
6 Weeks | District Leader | $1–3,000/month
3 Months | Division Leader | $2–5,000/month
6 Months | Regional Leader | $3–10,000/month
12 – 18 Months | RVP | $150,000+
3 – 5 Years | SVP | $350,000+
5 – 7 Years | NSD | $650,000+
7 - 10 Years | SNSD | $1 Million +

- **NY**
- **NJ**
Setting Appointments

“Working in the right market is critical to your success. If you work in the right market, you will make money and build a solid business. If you work in the wrong market, you can work your rear off and never make any money.”

Target Market
1. Age 25 to 55
2. Married
3. Children
4. Own a Home
5. Full-time Job
   $40K+ Income
6. Credibility

Rules
1. Mom & Pop both
2. At the K.T.
3. At least 2 in a row
4. 4-5 pointers in evening
5. 3 & below: coffee, lunch, weekend, opp. meetings
4-minute Name Game

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<tr>
<th>Family</th>
<th>Friends</th>
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<tr>
<th>Co-Workers</th>
<th>Associations</th>
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Other Places to Look

“Cell Phone, Phone/Address Books, Rolodex, Any Lists, Memory Jogger”

- Co-worker
- Boss
- Partner
- Janitor
- Security Guard
- Delivery person
- Administrative staff
- Customer
- Parking attendant
- Landscaper
- Coffee shop
- Personnel manager
- Salespeople
- Boss’ boss
- Lunch with
- Competition
- Repair person
- Copier person
- Complainers
- Inspector
- Credit Union/banker
- Fired-up-male
- Fired-up-female
- Federal Express
- U.P.S.
- Delivers mail
- Lost job
- Will be laid off
- Job hunters
- Dislikes Job
- Missed promotion
- Most likable
- Needs part-time job
- Engineer
- New employee
- Time keeper
- Operator
- Payroll
- Contractor
- Dentist
- Doctor
- Principal
- Teacher
- Coach
- Gym
- Therapist
- Hairdresser
- Carpenter
- Mechanic
- Car salesperson
- Gas station
- Police officer
- Painter
- Roofer
- Book store
- Dept. store
- Grocery store
- Convenience store
- Waitress/waiter
- Chef
- Cashier
- Dishwasher
- Hardware Store
- Truck driver
- Pharmacist
- Flower shop
- Health spa
- Fast food rest.
- Toy store
- Dry cleaner
- Student
- Repair person
- Movie rental
- Theater
- Realtor
- Office supplies
- Pizza delivery
- Phone installer
- Golf with
- Fish with
- Tennis with
- Ski with
- Soccer with
- Baseball with
- ‘Softball with
- Football with
- Bike with
- Racquetball with
- Swim with
- Jog with
- Firefighter
- Scout leader
- Barber
- Auctioneer
- Photographer
- Guidance counselor
- Musician
- Sister-in-law
- Brother-in-law
- Father-in-law
- Mother-in-law
- Brother
- Sister
- Father
- Mother
- Cousin
- Aunt
- Uncle
- Nephew
- Niece
- Best friend
- Farmer
- Military
- Babysitter
- Sitter’s parents
- Neighbors
- Best man
- Ushers
- Groomsmen
- Singers
- Plumber
- Plays bridge
- Plays bingo
- Plays poker
- Church
- Plays pool
- Carpool
- Yoga
- PTA
- Hometown
- School reunion
- College annuals
- Optimist
- Eat out with
- Dancing with
- Daycare center
- Park
- From out of state
- Has a truck
- Plays instrument
- Lifts weights
- Beard
- Little League
- YMCA
- Apt. manager
- Ambitious
- Outgoing
- Enthusiastic
- Trustworthy
- Hard-worker
- Chiropractor
- Nice smile
- Works nights
- Quit smoking
- SCUBA diver
- College professor
### Market

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<thead>
<tr>
<th>Name</th>
<th>Number</th>
<th>Age 25-55</th>
<th>Married</th>
<th>Children</th>
<th>Own Home</th>
<th>F/T Job $40K+</th>
<th>Score</th>
<th>Known for a year+</th>
<th>Spouse first name</th>
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<th>Visited last 6 mos.</th>
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**APPOINTMENT SCRIPTS (4-5PTS)**

**New Recruit Asking For Help**

- Identify yourself
- Ask for FAVOR. Excited about WORKING WITH A NEW COMPANY.
- Need ½ HOUR to AN HOUR of your time.
- Going through MANAGEMENT TRAINING to get 1st PROMOTION.
- Like to POP BY with my manager and visit with YOU AND YOUR SPOUSE and show you what I’m doing.
- Would (day) or (day) be better for you and spouse? Would earlier like (time) or (time) be better?
- Thank them
- GET STRONG COMMITMENT (3 times different ways), (ask them to mark it on their calendar, remind them that you manager is coming, tell them your integrity is on the line.)

**OVERCOMING COMMON OBJECTIONS**

*What company? Who is it?*
- Have you heard of Primerica? Its asset management

*Does spouse need to be there?*
- Yes, I really need them to be there in order to get full credit, plus, I’d really like them to see what I’m doing also.

*We’re really busy.*
- I completely understand; we all have a lot going on, but I really need your help. Why don’t we just go ahead and set it up, and if for some crazy reason something comes up call me and we can reschedule.

*We are too busy.*
- You’re too busy to help me out? I only need 30-45 minutes of your time unless you have further questions.

*We have all our finances in order.*
- That’s great! This is more for me than it is for you. I just need your help to satisfy some training.

*Get back to me. I have to check with spouse.*
- NO PROBLEM….But my schedule gets very busy so let’s set a tentative appointment right now. What time is better ______________ or ______________?
What NOT to Say (4-5 pts)

- We’ll fix your finances
- We’ll review your finances
- I can help you save money
- Review your insurance
- We sell insurance
- We’ll refinance your mortgage
- You can join us and make money

THESE ALL LEAD TO “I’M NOT INTERESTED”

What is it all about?

- Insurance
- Investments
- Mortgages
- We Recruit People

THESE ALL LEAD TO “I’M NOT INTERESTED”
Invite to Meeting (0-3pts)

1. Small Talk.
2. By the Way or Hey real quick, the reason I was calling
3. Are you going to be doing anything this ___________ night

Great, I don’t know if you’ve heard, but I’ve started a new career and may be leaving ___________ company. I have gone to work for a large company on a “part time” basis and part of my responsibility is to help them expand. When they explained what they were looking for, I thought of you.

Great! I’ll swing by and pick you up at ___________ night. Fair enough?

Optional: Now, since I’m just getting started with them, my credibility is really on the line, so can I definitely count on you?

See if ______________(spouse) can attend as well.

If they ask “What is it?”

It’s an opportunity I’m really excited about. I want to show you what we do and see if you see the same potential I do. Plus, I’d like to get your feedback. So will 6:30 work or is 6:45 better?

What NOT to Say (0-3 pts)

• I need you to come and tell me what you think

What is it all about?

• Insurance
• Investments
• Mortgages
• We Recruit People

THESE ALL LEAD TO “I’M NOT INTERESTED”
YOUR COMMITMENT TO YOURSELF

1. I'll do a minimum of _______ kitchen table appointments
2. I'll commit to completing field training & plugging in
3. I'll attend licensing class and pass the insurance exam
4. I'll bring the Desire, Credibility, and Work Ethics
5. Be COACHABLE
6. I'll do what I say I’m going to do

IDENTIFY YOUR DESIRES & GOALS

The first step on the path to success is to DREAM IT. Creating goals – both business and personal – are important. Take a moment to write down what you want to achieve, both in near term and long term. This will help you get off to a quick start.

“If you want to reach a goal, you must ‘see the reaching’ in your mind before you actually arrive at your goal” - Zig Ziglar

INCOME GOALS
BUSINESS GOALS
- Recruits
- Premium
- Promotion

In order to help you obtain your desires and goals, will you allow your upline to hold you accountable?  _____________
There are three types of people . . .

“Thief”  “Gambler”  “Champions”

Which one are you?

“Success is inevitable, if you do the **RIGHT THINGS, LONG ENOUGH, WITH THE RIGHT INTENSITY**”

Now it’s your turn …
Let’s DO IT!!

“Our **goals** can only be reached through a vehicle of a **plan**, in which we must fervently **believe**, and upon which we must vigorously **act**. **There is no other route to success.**”