



Leadership Manual

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The Metrics of a Consistently Growing Sales Organization

Consistently growing, well run organizations have a very close understanding of, and relationship with, the critical “metrics” of their business. The critical “metrics” are the numbers, averages, ratios, etc. that are unique to that business or industry, and determine the success or failure of an operation in that business or industry.

To help in YOUR role as the leader of a consistently growing, well run organization we are outlining the critical “metrics” to this business, that when followed, honored and adhered to, will insure consistent, long term success of your business.

Selling Metrics

<u>Averages:</u>	<u>Legacy Average</u>	<u>Your Average</u>
Average package size	\$960 GAP	_____
Average sale to demo ratio for new agent, (first 6-12 months)	1 to 6	_____
Average sale to demo ratio for experienced agent	1 to 4	_____
Average GAP per Pif during non Trainmore week	\$2790	_____
Average GAP per Pif during Trainmore week	\$5508	_____

Other Key Factors:

- 30+ demos per week is surest way to insure success
- Using approach, sales talk, close, rebuttals as taught in sales training work
- New recruits do what they see, (they must see the job done the right way, and they way they are to do it)
- There needs to be a sales leader, (\$5k GAP+ per week), in each team. Until you develop another sales leader YOU need to be that sales leader.

Recruiting Metrics

<u>Averages:</u>	<u>Legacy Avg.</u>	<u>Your Avg.</u>
Average new recruits thru SS to generate \$12k GAP in year 1 sales	1	_____
Average # interviewed in group interview to = 1 SS attendee	15	_____
Average # interviewed from Field Recruiting to = 1 SS attendee	5	_____

Other Key Factors:

- Sales growth is directly tied to Pif growth, (sales growth % typically lags behind Pif growth %)
- One manager can handle NO MORE than 2 new people through SS every other week, (should have no more than 2 people go through SS, every other week, for every one training manager you work with)

INCOME OPPORTUNITY

THE LEGACY GROUP

Personal Sales Commission Structure

<u>Requirement</u>	<u>Commission</u>
Starting	30/2
\$40,000 NAP	35/2
\$80,000 NAP	40/2
\$160,000 NAP	40/3
\$250,000 NAP	40/4
\$500,000 NAP	45/4
\$750,000 NAP	47/5
\$1,000,000 NAP	50/6

THE LEGACY GROUP

Leadership Override Hierarchy System

Effective: 2015

TITLE:	Group A	Group B	Group C
State Director <i>(Entry level)</i>	5/1 up to 45/4	10/1 up to 45/4	45/4
Territory Director <i>(500,000 NAP in 12 month period)</i>	7/1 up to 47/5	12/1 up to 47/5	47/5
District Director <i>(\$1,000,000 NAP in 12 month period)</i>	10/2 up to 50/6	15/2 up to 50/6	50/6
Regional Director <i>(\$1,375,000 NAP in 12 month period)</i>	13/2 up to 53/6	18/2 up to 53/6	53/6
National Director <i>(\$1,750,000 NAP in 12 month period)</i>	15/3 up to 55/7	20/3 up to 55/7	55/7
Director <i>(\$2,500,000 NAP in a FHL fiscal year)</i>	Director Level I		

Group A:	Anyone recruited with the onboarding assistance of SW Career Services. Anyone recruited or referred to you (at any point in the process) by your Director, Direct Manager or Agency Recruiting Department. This could include someone in Group B or C that was onboarded by your Director, Direct Manager, Agency Recruiting Dept. and they referred them to you.
Group B:	Anyone that doesn't qualify under Group A or Group C.
Group C:	Anyone that is sourced, funded and fully onboarded by you (not subject to Group A or Group B). To earn Group C Override you must oversee the training of the new recruit to the standards attached, (see attachment), and you must have achieved at least 40 applications personally or 90 applications in your sales organization in the prior quarter. If you have not met the above requirements then Group A override will be paid on said recruit. Any additional overrides will roll up to the next person in the hierarchy that is earning an override on said recruit and has met the minimum standards outlined above.



Based on starting commission level of 35/2.

Career Income Examples

		Year 1	Year 5	Year 10	Year 15	Year 20	STOCK*
PERSONAL SALES							
5 Personal Sales Per Week (12,000 annual units)	New:	\$ 51,660.00	\$ 84,870.00	\$ 112,241.00	\$ 129,077.00	\$ 170,704.00	
	Renew:	\$ -	\$ 14,971.00	\$ 34,388.00	\$ 65,022.00	\$ 98,231.00	
	TOTAL:	\$ 51,660.00	\$ 99,841.00	\$ 146,629.00	\$ 194,099.00	\$ 268,935.00	\$ 2,315,280.00
7 Personal Sales Per Week (15,000 annual units)	New:	\$ 72,324.00	\$ 118,818.00	\$ 157,137.00	\$ 180,708.00	\$ 238,986.00	
	Renew:	\$ -	\$ 24,046.00	\$ 61,006.00	\$ 100,538.00	\$ 145,106.00	
	TOTAL:	\$ 72,324.00	\$ 142,864.00	\$ 218,143.00	\$ 281,246.00	\$ 384,092.00	\$ 3,241,392.00
10 Personal Sales Per Week (24,000 annual units)	New:	\$ 103,320.00	\$ 169,740.00	\$ 224,482.00	\$ 258,154.00	\$ 341,409.00	
	Renew:	\$ -	\$ 36,230.00	\$ 88,343.00	\$ 144,533.00	\$ 208,029.00	
	TOTAL:	\$ 103,320.00	\$ 205,970.00	\$ 312,825.00	\$ 402,687.00	\$ 549,438.00	\$ 4,630,560.00
Building Your Own Agency							
1 Team Member in Year One, then increase by 2 per year	New:	\$ 7,380.00	\$ 229,149.00	\$ 639,773.00	\$ 1,122,972.00	\$ 1,997,241.00	
	Renew:	\$ -	\$ 46,468.00	\$ 252,148.00	\$ 664,756.00	\$ 1,354,428.00	
	TOTAL:	\$ 7,380.00	\$ 275,617.00	\$ 891,921.00	\$ 1,787,728.00	\$ 3,351,669.00	\$ 46,305,600.00

*Stock Value at year 20 assuming a 20% annual growth rate. FHL stock has enjoyed a 25% annual growth rate since 1990.

Family Heritage Life Insurance Company
Potential Earnings Exhibit based on Revised Commission Structure

\$750 Avg. Premium
48 Selling Weeks

Personal Production: 5 apps per week

* Indicates a 15% price increase for a new product

Contract:	35% 2%	40% 4%	45% 4%	50% 5%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		
Sale Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		
Net New Sales	\$180,000	\$180,000	\$180,000	\$207,000	\$207,000	\$207,000	\$238,051	\$238,051	\$238,051	\$273,758	\$273,758	\$273,758	\$314,822	\$314,822	\$314,822	\$362,045	\$362,045	\$362,045	\$416,352	\$416,352		
Commission Earnings	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	19yr Renewals	Total 20yr Commissions
1	\$51,660	\$2,200	\$1,879	\$1,685	\$1,519	\$1,386	\$1,278	\$1,192	\$1,120	\$1,058	\$1,004	\$954	\$907	\$864	\$824	\$788	\$760	\$734	\$713	\$702	\$21,568	\$73,228
2		\$59,040	\$4,399	\$3,758	\$3,370	\$3,038	\$2,772	\$2,556	\$2,383	\$2,239	\$2,117	\$2,009	\$1,908	\$1,814	\$1,728	\$1,649	\$1,577	\$1,519	\$1,469	\$1,426	\$43,135	\$102,175
3			\$66,420	\$4,399	\$3,758	\$3,370	\$3,038	\$2,772	\$2,556	\$2,383	\$2,239	\$2,117	\$2,009	\$1,908	\$1,814	\$1,728	\$1,649	\$1,577	\$1,519	\$1,469	\$43,135	\$109,555
4				\$84,870	\$6,324	\$5,403	\$4,844	\$4,368	\$3,985	\$3,674	\$3,426	\$3,219	\$3,043	\$2,888	\$2,743	\$2,608	\$2,484	\$2,370	\$2,267	\$2,184	\$62,007	\$146,877
5					\$84,870	\$7,589	\$6,483	\$5,813	\$5,241	\$4,782	\$4,409	\$4,111	\$3,863	\$3,651	\$3,465	\$3,291	\$3,130	\$2,981	\$2,844	\$2,720	\$74,408	\$159,278
6						\$84,870	\$7,589	\$6,483	\$5,813	\$5,241	\$4,782	\$4,409	\$4,111	\$3,863	\$3,651	\$3,465	\$3,291	\$3,130	\$2,981	\$2,844	\$74,408	\$159,278
7							\$97,601	\$8,727	\$7,456	\$6,684	\$6,027	\$5,499	\$5,070	\$4,728	\$4,442	\$4,199	\$3,985	\$3,785	\$3,599	\$3,428	\$85,570	\$183,171
8								\$97,601	\$8,727	\$7,456	\$6,684	\$6,027	\$5,499	\$5,070	\$4,728	\$4,442	\$4,199	\$3,985	\$3,785	\$3,599	\$85,570	\$183,171
9									\$97,601	\$8,727	\$7,456	\$6,684	\$6,027	\$5,499	\$5,070	\$4,728	\$4,442	\$4,199	\$3,985	\$3,785	\$85,570	\$183,171
10										\$112,241	\$10,036	\$8,574	\$7,687	\$6,932	\$6,324	\$5,831	\$5,437	\$5,108	\$4,829	\$4,583	\$98,405	\$210,646
11											\$112,241	\$10,036	\$8,574	\$7,687	\$6,932	\$6,324	\$5,831	\$5,437	\$5,108	\$4,829	\$98,405	\$210,646
12												\$112,241	\$10,036	\$8,574	\$7,687	\$6,932	\$6,324	\$5,831	\$5,437	\$5,108	\$98,405	\$210,646
13													\$129,077	\$11,541	\$9,860	\$8,840	\$7,971	\$7,272	\$6,706	\$6,252	\$113,166	\$242,243
14														\$129,077	\$11,541	\$9,860	\$8,840	\$7,971	\$7,272	\$6,706	\$113,166	\$242,243
15															\$129,077	\$11,541	\$9,860	\$8,840	\$7,971	\$7,272	\$113,166	\$242,243
16																\$148,438	\$13,273	\$11,339	\$10,166	\$9,167	\$130,141	\$278,579
17																	\$148,438	\$13,273	\$11,339	\$10,166	\$130,141	\$278,579
18																		\$148,438	\$13,273	\$11,339	\$130,141	\$278,579
19																			\$170,704	\$15,263	\$149,662	\$320,366
20																				\$170,704	\$149,662	\$320,366
TOTAL	\$51,660	\$61,240	\$72,698	\$94,712	\$99,841	\$105,655	\$123,605	\$129,511	\$134,881	\$154,486	\$160,422	\$165,881	\$187,812	\$194,097	\$199,888	\$224,665	\$231,491	\$237,791	\$265,968	\$273,548	\$1,899,830	\$4,135,041
Yearly Summary																						
New	\$51,660	\$59,040	\$66,420	\$84,870	\$84,870	\$84,870	\$97,601	\$97,601	\$97,601	\$112,241	\$112,241	\$112,241	\$129,077	\$129,077	\$129,077	\$148,438	\$148,438	\$148,438	\$170,704	\$170,704	\$2,235,211	
Renew	---	\$2,200	\$6,278	\$9,842	\$14,971	\$20,785	\$26,004	\$31,910	\$37,280	\$42,245	\$48,181	\$53,640	\$58,735	\$65,020	\$70,811	\$76,227	\$83,053	\$89,352	\$95,263	\$102,843	\$1,899,830	
Total Financial Benefit	\$51,660	\$61,240	\$72,698	\$94,712	\$99,841	\$105,655	\$123,605	\$129,511	\$134,881	\$154,486	\$160,422	\$165,881	\$187,812	\$194,097	\$199,888	\$224,665	\$231,491	\$237,791	\$265,968	\$273,548	\$4,135,041	
Stock Option Award																						
Options/ Stock, BOY	0	240	480	720	960	1,200	1,440	1,680	1,920	2,160	2,400	2,640	2,880	3,120	3,360	3,600	3,840	4,080	4,320	4,560		
New Options Awarded	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	
Total Options / Shares	240	480	720	960	1,200	1,440	1,680	1,920	2,160	2,400	2,640	2,880	3,120	3,360	3,600	3,840	4,080	4,320	4,560	4,800		

Stock & Equity Bonus Growth		Commissions		Total	Option	Total	Total	20yr
# Shares	New	Renew	Stock Value	Exercise Cost	Gain on Stock	Equity Bonus	Wealth Created	Projected Stock Price
10%	4,800	\$2,235,211	\$1,899,830	\$443,376	\$207,598	\$235,778	\$49,253	\$4,420,073
15%	4,800	\$2,235,211	\$1,899,830	\$1,031,904	\$371,424	\$660,480	\$94,666	\$4,890,187
20%	4,800	\$2,235,211	\$1,899,830	\$2,315,280	\$676,474	\$1,638,806	\$178,462	\$5,952,309
25%	4,800	\$2,235,211	\$1,899,830	\$5,031,984	\$1,243,474	\$3,788,510	\$349,903	\$8,273,455

Notes: - Equity bonus payments are paid to agents who are active and in good standing on the date the bonus payment is made.
- Stock and equity bonus growth is shown for illustrated purposes only. Future performance is not guaranteed.

Family Heritage Life Insurance Company
Potential Earnings Exhibit based on Revised Commission Structure

\$750 Avg. Premium
48 Selling Weeks

Personal Production: 7 apps per week

*** Indicates a 15% price increase for a new product**

Contract:	35% 2%	40% 4%	45% 4%	50% 5%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%		
Sale Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20			
Net New Sales	\$252,000	\$252,000	\$252,000	\$289,800	\$289,800	\$289,800	\$333,272	\$333,272	\$333,272	\$383,262	\$383,262	\$383,262	\$440,751	\$440,751	\$440,751	\$506,863	\$506,863	\$506,863	\$582,893	\$582,893			
Commission Earnings	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	19yr Renewals	Total 20yr Commissions	
1	\$72,324	\$3,079	\$2,631	\$2,359	\$2,127	\$1,940	\$1,789	\$1,668	\$1,567	\$1,482	\$1,406	\$1,336	\$1,270	\$1,210	\$1,154	\$1,104	\$1,063	\$1,028	\$998	\$983	\$30,195	\$102,519	
2		\$82,656	\$6,159	\$5,262	\$4,717	\$4,254	\$3,881	\$3,578	\$3,336	\$3,135	\$2,964	\$2,812	\$2,671	\$2,540	\$2,419	\$2,308	\$2,208	\$2,127	\$2,056	\$1,996	\$60,389	\$143,045	
3			\$92,988	\$6,159	\$5,262	\$4,717	\$4,254	\$3,881	\$3,578	\$3,336	\$3,135	\$2,964	\$2,812	\$2,671	\$2,540	\$2,419	\$2,308	\$2,208	\$2,127	\$2,056	\$60,389	\$153,377	
4				\$118,818	\$8,853	\$7,564	\$6,781	\$6,115	\$5,579	\$5,144	\$4,796	\$4,506	\$4,260	\$4,043	\$3,840	\$3,651	\$3,478	\$3,318	\$3,173	\$3,057	\$86,810	\$205,628	
5					\$118,818	\$10,624	\$9,077	\$8,138	\$7,338	\$6,694	\$6,173	\$5,755	\$5,408	\$5,112	\$4,851	\$4,608	\$4,382	\$4,173	\$3,982	\$3,808	\$104,172	\$222,990	
6						\$118,818	\$10,624	\$9,077	\$8,138	\$7,338	\$6,694	\$6,173	\$5,755	\$5,408	\$5,112	\$4,851	\$4,608	\$4,382	\$4,173	\$3,982	\$104,172	\$222,990	
7							\$136,641	\$12,218	\$10,438	\$9,358	\$8,438	\$7,699	\$7,099	\$6,619	\$6,219	\$5,879	\$5,579	\$5,299	\$5,039	\$4,799	\$119,798	\$256,439	
8								\$136,641	\$12,218	\$10,438	\$9,358	\$8,438	\$7,699	\$7,099	\$6,619	\$6,219	\$5,879	\$5,579	\$5,299	\$5,039	\$119,798	\$256,439	
9									\$136,641	\$12,218	\$10,438	\$9,358	\$8,438	\$7,699	\$7,099	\$6,619	\$6,219	\$5,879	\$5,579	\$5,299	\$119,798	\$256,439	
10										\$157,137	\$14,050	\$12,004	\$10,762	\$9,704	\$8,853	\$8,163	\$7,612	\$7,152	\$6,761	\$6,416	\$137,767	\$294,905	
11											\$157,137	\$14,050	\$12,004	\$10,762	\$9,704	\$8,853	\$8,163	\$7,612	\$7,152	\$6,761	\$137,767	\$294,905	
12												\$157,137	\$14,050	\$12,004	\$10,762	\$9,704	\$8,853	\$8,163	\$7,612	\$7,152	\$137,767	\$294,905	
13													\$180,708	\$16,158	\$13,804	\$12,376	\$11,160	\$10,181	\$9,388	\$8,753	\$158,432	\$339,141	
14														\$180,708	\$16,158	\$13,804	\$12,376	\$11,160	\$10,181	\$9,388	\$158,432	\$339,141	
15															\$180,708	\$16,158	\$13,804	\$12,376	\$11,160	\$10,181	\$158,432	\$339,141	
16																\$207,814	\$18,582	\$15,875	\$14,233	\$12,834	\$182,197	\$390,011	
17																	\$207,814	\$18,582	\$15,875	\$14,233	\$182,197	\$390,011	
18																		\$207,814	\$18,582	\$15,875	\$14,233	\$182,197	\$390,011
19																			\$238,986	\$21,369	\$209,527	\$448,513	
20																				\$238,986	\$209,527	\$448,513	
TOTAL	\$72,324	\$85,735	\$101,778	\$132,597	\$139,777	\$147,917	\$173,047	\$181,315	\$188,833	\$216,281	\$224,590	\$232,233	\$262,937	\$271,735	\$279,843	\$314,532	\$324,087	\$332,907	\$372,355	\$382,967	\$2,659,763	\$5,789,058	
Yearly Summary																							
New	\$72,324	\$82,656	\$92,988	\$118,818	\$118,818	\$118,818	\$136,641	\$136,641	\$136,641	\$157,137	\$157,137	\$157,137	\$180,708	\$180,708	\$180,708	\$207,814	\$207,814	\$207,814	\$238,986	\$238,986	\$3,129,296		
Renew	---	\$3,079	\$8,790	\$13,779	\$20,959	\$29,099	\$36,406	\$44,674	\$52,192	\$59,143	\$67,453	\$75,095	\$82,229	\$91,027	\$99,135	\$106,718	\$116,274	\$125,093	\$133,369	\$143,981	\$2,659,763		
Total Financial Benefit	\$72,324	\$85,735	\$101,778	\$132,597	\$139,777	\$147,917	\$173,047	\$181,315	\$188,833	\$216,281	\$224,590	\$232,233	\$262,937	\$271,735	\$279,843	\$314,532	\$324,087	\$332,907	\$372,355	\$382,967	\$5,789,058		
Stock Option Award																							
Options/ Stock, BOY	0	336	672	1,008	1,344	1,680	2,016	2,352	2,688	3,024	3,360	3,696	4,032	4,368	4,704	5,040	5,376	5,712	6,048	6,384			
New Options Awarded	336	336	336	336	336	336	336	336	336	336	336	336	336	336	336	336	336	336	336	336	336		
Total Options / Shares	336	672	1,008	1,344	1,680	2,016	2,352	2,688	3,024	3,360	3,696	4,032	4,368	4,704	5,040	5,376	5,712	6,048	6,384	6,720			
Stock & Equity Bonus Growth																							
	# Shares	New	Renew				Total	Exercise	Gain on	Total													
							Stock Value	Cost	Stock	Equity													
10%	6,720	\$3,129,296	\$2,659,763				\$620,726	\$290,637	\$330,090	\$68,954			\$6,188,102			\$92,37							
15%	6,720	\$3,129,296	\$2,659,763				\$1,444,666	\$519,994	\$924,672	\$132,532			\$6,846,262			\$214,98							
20%	6,720	\$3,129,296	\$2,659,763				\$3,241,392	\$947,063	\$2,294,329	\$249,846			\$8,333,233			\$482,35							
25%	6,720	\$3,129,296	\$2,659,763				\$7,044,778	\$1,740,863	\$5,303,915	\$489,864			\$11,582,837			\$1,048,33							

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\$750 Avg. Premium
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Personal Production: 10 apps per week

* Indicates a 15% price increase for a new product

Contract:	35% 2%	40% 4%	45% 4%	50% 5%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	50% 6%	
Sale Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		
Net New Sales	\$360,000	\$360,000	\$360,000	\$414,000	\$414,000	\$414,000	\$476,102	\$476,102	\$476,102	\$547,517	\$547,517	\$547,517	\$629,645	\$629,645	\$629,645	\$724,090	\$724,090	\$724,090	\$832,704	\$832,704		
Commission Earnings	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	19yr Renewals	Total 20yr Commissions
1	\$103,320	\$4,399	\$3,758	\$3,370	\$3,038	\$2,772	\$2,556	\$2,383	\$2,239	\$2,117	\$2,009	\$1,908	\$1,814	\$1,728	\$1,649	\$1,577	\$1,519	\$1,469	\$1,426	\$1,404	\$43,135	\$146,455
2		\$118,080	\$8,798	\$7,517	\$6,739	\$6,077	\$5,544	\$5,112	\$4,766	\$4,478	\$4,234	\$4,018	\$3,816	\$3,629	\$3,456	\$3,298	\$3,154	\$3,038	\$2,938	\$2,851	\$86,270	\$204,350
3			\$132,840	\$8,798	\$7,517	\$6,739	\$6,077	\$5,544	\$5,112	\$4,766	\$4,478	\$4,234	\$4,018	\$3,816	\$3,629	\$3,456	\$3,298	\$3,154	\$3,038	\$2,938	\$86,270	\$219,110
4				\$169,740	\$12,648	\$10,805	\$9,688	\$8,735	\$7,970	\$7,349	\$6,852	\$6,438	\$6,086	\$5,775	\$5,486	\$5,216	\$4,968	\$4,740	\$4,533	\$4,368	\$124,014	\$293,754
5					\$169,740	\$15,177	\$12,966	\$11,625	\$10,482	\$9,563	\$8,818	\$8,222	\$7,725	\$7,303	\$6,930	\$6,583	\$6,260	\$5,962	\$5,688	\$5,440	\$148,816	\$318,556
6						\$169,740	\$15,177	\$12,966	\$11,625	\$10,482	\$9,563	\$8,818	\$8,222	\$7,725	\$7,303	\$6,930	\$6,583	\$6,260	\$5,962	\$5,688	\$148,816	\$318,556
7							\$195,202	\$17,454	\$14,912	\$13,369	\$12,055	\$10,998	\$10,141	\$9,455	\$8,884	\$8,398	\$7,970	\$7,570	\$7,199	\$6,856	\$171,140	\$366,342
8								\$195,202	\$17,454	\$14,912	\$13,369	\$12,055	\$10,998	\$10,141	\$9,455	\$8,884	\$8,398	\$7,970	\$7,570	\$7,199	\$171,140	\$366,342
9									\$195,202	\$17,454	\$14,912	\$13,369	\$12,055	\$10,998	\$10,141	\$9,455	\$8,884	\$8,398	\$7,970	\$7,570	\$171,140	\$366,342
10										\$224,482	\$20,072	\$17,148	\$15,374	\$13,863	\$12,648	\$11,662	\$10,874	\$10,217	\$9,658	\$9,165	\$196,810	\$421,292
11											\$224,482	\$20,072	\$17,148	\$15,374	\$13,863	\$12,648	\$11,662	\$10,874	\$10,217	\$9,658	\$196,810	\$421,292
12												\$224,482	\$20,072	\$17,148	\$15,374	\$13,863	\$12,648	\$11,662	\$10,874	\$10,217	\$196,810	\$421,292
13													\$258,154	\$23,083	\$19,720	\$17,680	\$15,943	\$14,545	\$13,411	\$12,505	\$226,332	\$484,486
14														\$258,154	\$23,083	\$19,720	\$17,680	\$15,943	\$14,545	\$13,411	\$226,332	\$484,486
15															\$258,154	\$23,083	\$19,720	\$17,680	\$15,943	\$14,545	\$226,332	\$484,486
16																\$296,877	\$26,545	\$22,678	\$20,332	\$18,334	\$260,281	\$557,158
17																	\$296,877	\$26,545	\$22,678	\$20,332	\$260,281	\$557,158
18																		\$296,877	\$26,545	\$22,678	\$260,281	\$557,158
19																			\$341,409	\$30,527	\$299,324	\$640,732
20																				\$341,409	\$299,324	\$640,732
TOTAL	\$103,320	\$122,479	\$145,397	\$189,425	\$199,682	\$211,311	\$247,210	\$259,022	\$269,762	\$308,972	\$320,843	\$331,761	\$375,624	\$388,193	\$399,776	\$449,331	\$462,982	\$475,581	\$531,936	\$547,095	\$3,799,661	\$8,270,083
Yearly Summary																						
New	\$103,320	\$118,080	\$132,840	\$169,740	\$169,740	\$169,740	\$195,202	\$195,202	\$195,202	\$224,482	\$224,482	\$224,482	\$258,154	\$258,154	\$258,154	\$296,877	\$296,877	\$296,877	\$341,409	\$341,409	\$4,470,422	
Renew	---	\$4,399	\$12,557	\$19,685	\$29,942	\$41,571	\$52,008	\$63,820	\$74,560	\$84,490	\$96,361	\$107,279	\$117,469	\$130,039	\$141,621	\$152,454	\$166,105	\$178,705	\$190,527	\$205,686	\$3,799,661	
Total Financial Benefit	\$103,320	\$122,479	\$145,397	\$189,425	\$199,682	\$211,311	\$247,210	\$259,022	\$269,762	\$308,972	\$320,843	\$331,761	\$375,624	\$388,193	\$399,776	\$449,331	\$462,982	\$475,581	\$531,936	\$547,095	\$8,270,083	
Stock Option Award																						
Options/ Stock, BOY	0	480	960	1,440	1,920	2,400	2,880	3,360	3,840	4,320	4,800	5,280	5,760	6,240	6,720	7,200	7,680	8,160	8,640	9,120		
New Options Awarded	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	
Total Options / Shares	480	960	1,440	1,920	2,400	2,880	3,360	3,840	4,320	4,800	5,280	5,760	6,240	6,720	7,200	7,680	8,160	8,640	9,120	9,600		
Stock & Equity Bonus Growth																						
	# Shares	New	Commissions Renew		Total Stock Value	Option Exercise Cost	Gain on Stock	Total Equity Bonus	Total Wealth Created	20yr Projected Stock Price												
10%	9,600	\$4,470,422	\$3,799,661		\$886,752	\$415,195	\$471,557	\$98,506	\$8,840,145	\$92.37												
15%	9,600	\$4,470,422	\$3,799,661		\$2,063,808	\$742,848	\$1,320,960	\$189,331	\$9,780,374	\$214.98												
20%	9,600	\$4,470,422	\$3,799,661		\$4,630,560	\$1,352,947	\$3,277,613	\$356,923	\$11,904,619	\$482.35												
25%	9,600	\$4,470,422	\$3,799,661		\$10,063,968	\$2,486,947	\$7,577,021	\$699,806	\$16,546,910	\$1,048.33												

Notes: - Equity bonus payments are paid to agents who are active and in good standing on the date the bonus payment is made.
- Stock and equity bonus growth is shown for illustrated purposes only. Future performance is not guaranteed.

Manager

Family Heritage Life Insurance Company
Potential Earnings Exhibit

\$750 Avg. Premium
48 Selling Weeks

Override Production: 5 apps per week per Rep

* Indicates a 15% price increase for a new product

Team Size	1	3	5	7	9	11	13	15	17	19	21	23	25	27	29	31	33	35	37	39		
Contract:	5% 1%	7% 1%	10% 2%	12% 2%	12% 2%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%		
Sale Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		
Team Net New Sales	\$180,000	\$540,000	\$900,000	\$1,449,000	\$1,863,000	\$2,277,000	\$3,094,666	\$3,570,768	\$4,046,870	\$5,201,410	\$5,748,926	\$6,296,443	\$7,870,560	\$8,500,205	\$9,129,850	\$11,223,389	\$11,947,478	\$12,671,568	\$15,405,024	\$16,237,728		
Commission Earnings	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	19yr Renewals	Total 20yr Commissions
1	\$7,380	\$1,100	\$940	\$842	\$760	\$693	\$639	\$596	\$560	\$529	\$502	\$477	\$454	\$432	\$412	\$394	\$380	\$367	\$356	\$351	\$10,784	\$18,164
2		\$30,996	\$3,299	\$2,819	\$2,527	\$2,279	\$2,079	\$1,917	\$1,787	\$1,679	\$1,588	\$1,507	\$1,431	\$1,361	\$1,296	\$1,237	\$1,183	\$1,139	\$1,102	\$1,069	\$32,351	\$63,347
3			\$73,800	\$10,998	\$9,396	\$8,424	\$7,596	\$6,930	\$6,390	\$5,958	\$5,598	\$5,292	\$5,022	\$4,770	\$4,536	\$4,320	\$4,122	\$3,942	\$3,798	\$3,672	\$107,838	\$181,638
4				\$142,582	\$17,707	\$15,128	\$13,563	\$12,230	\$11,157	\$10,288	\$9,592	\$9,013	\$8,520	\$8,085	\$7,680	\$7,303	\$6,955	\$6,636	\$6,347	\$6,115	\$173,619	\$316,201
5					\$183,319	\$22,766	\$19,450	\$17,438	\$15,724	\$14,345	\$13,227	\$12,333	\$11,588	\$10,954	\$10,396	\$9,874	\$9,390	\$8,942	\$8,533	\$8,160	\$223,225	\$406,544
6						\$280,071	\$41,737	\$35,658	\$31,969	\$28,827	\$26,299	\$24,250	\$22,611	\$21,244	\$20,083	\$19,058	\$18,102	\$17,214	\$16,394	\$15,643	\$409,245	\$689,316
7							\$380,644	\$56,725	\$48,462	\$43,449	\$39,178	\$35,743	\$32,958	\$30,730	\$28,873	\$27,295	\$25,902	\$24,603	\$23,396	\$22,282	\$556,204	\$936,848
8								\$439,204	\$65,452	\$55,918	\$50,134	\$45,206	\$41,242	\$38,029	\$35,458	\$33,315	\$31,494	\$29,887	\$28,388	\$26,995	\$641,774	\$1,080,979
9									\$497,765	\$74,179	\$63,374	\$56,818	\$51,233	\$46,741	\$43,099	\$40,185	\$37,757	\$35,693	\$33,872	\$32,173	\$727,344	\$1,225,109
10										\$639,773	\$95,342	\$81,454	\$73,028	\$65,850	\$60,076	\$55,395	\$51,650	\$48,529	\$45,876	\$43,536	\$934,849	\$1,574,623
11											\$707,118	\$105,378	\$90,028	\$80,715	\$72,781	\$66,400	\$61,226	\$57,087	\$53,637	\$50,706	\$1,033,255	\$1,740,372
12												\$115,414	\$98,602	\$88,402	\$79,713	\$72,724	\$67,057	\$62,524	\$58,746	\$1,131,660	\$1,906,122	
13													\$968,079	\$144,267	\$123,253	\$110,503	\$99,641	\$90,905	\$83,821	\$78,155	\$1,414,576	\$2,382,655
14														\$1,045,525	\$155,809	\$133,113	\$119,343	\$107,613	\$98,177	\$90,527	\$1,527,742	\$2,573,267
15															\$1,122,972	\$167,350	\$142,973	\$128,183	\$115,584	\$105,450	\$1,640,908	\$2,763,879
16																\$1,380,477	\$205,725	\$175,758	\$157,576	\$142,088	\$2,017,180	\$3,397,656
17																	\$1,558,603	\$232,270	\$198,437	\$177,909	\$2,147,320	\$3,616,860
18																		\$1,558,603	\$232,270	\$198,437	\$2,277,461	\$3,836,064
19																			\$1,894,818	\$282,374	\$2,768,745	\$4,663,563
20																				\$1,997,241	\$2,918,407	\$4,915,647
TOTAL	\$7,380	\$32,096	\$78,039	\$157,241	\$213,709	\$329,360	\$465,708	\$570,698	\$679,267	\$874,946	\$1,011,953	\$1,151,933	\$1,421,608	\$1,597,307	\$1,775,126	\$2,135,933	\$2,447,170	\$2,594,430	\$3,064,906	\$3,341,626	#####	\$38,288,855

Yearly Summary

New	\$7,380	\$30,996	\$73,800	\$142,582	\$183,319	\$280,071	\$380,644	\$439,204	\$497,765	\$639,773	\$707,118	\$774,463	\$968,079	\$1,045,525	\$1,122,972	\$1,380,477	\$1,558,603	\$1,558,603	\$1,894,818	\$1,997,241	#####
Renew	---	\$1,100	\$4,239	\$14,659	\$30,390	\$49,289	\$85,064	\$131,493	\$181,502	\$235,173	\$304,835	\$377,471	\$453,529	\$551,782	\$652,154	\$755,456	\$888,567	\$1,035,827	\$1,170,088	\$1,344,386	

Stock Option Award

Options/ Stock, BOY	0	240	960	2,160	3,840	6,000	8,640	11,760	15,360	19,440	24,000	29,040	34,560	40,560	47,040	54,000	61,440	69,360	77,760	86,640
New Options Awarded	240	720	1,200	1,680	2,160	2,640	3,120	3,600	4,080	4,560	5,040	5,520	6,000	6,480	6,960	7,440	7,920	8,400	8,880	9,360
Total Options / Shares	240	960	2,160	3,840	6,000	8,640	11,760	15,360	19,440	24,000	29,040	34,560	40,560	47,040	54,000	61,440	69,360	77,760	86,640	96,000

Stock & Equity Bonus Growth

Growth	Commissions			Option Exercise		Total Equity		Total Wealth		20yr
	# Shares	New	Renew	Total	Cost	Gain on Stock	Bonus	Created	Projected	Stock Price
				Stock Value						
10%	96,000	\$15,594,369	\$22,694,486	\$8,867,520	\$5,394,324	\$3,473,196	\$766,234	\$42,528,285		\$92.37
15%	96,000	\$15,594,369	\$22,694,486	\$20,638,080	\$10,499,837	\$10,138,243	\$1,536,178	\$49,963,276		\$214.98
20%	96,000	\$15,594,369	\$22,694,486	\$46,305,600	\$20,342,410	\$25,963,190	\$2,991,242	\$67,243,288		\$482.35
25%	96,000	\$15,594,369	\$22,694,486	#####	\$39,128,098	\$61,511,582	\$6,009,607	\$105,810,045		\$1,048.33

Notes: - Equity bonus payments are paid to agents who are active and in good standing on the date the bonus payment is made.
- Stock and equity bonus growth is shown for illustrated purposes only. Future performance is not guaranteed.

Family Heritage Life Insurance Company
Potential Earnings Exhibit

\$750 Avg. Premium
12 Selling Weeks






* Indicates a 15% price increase for a new product

Student Division	Override Production: 4 apps per week per Rep										12 Selling Weeks									
* Indicates a 15% price increase for a new product																				
Team Size	5	15	25	35	45	55	65	75	85	95	105	115	125	135	145	155	165	175	185	195
Contract:	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%	15% 3%
Sale Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Team Net New Sales	\$180,000	\$540,000	\$900,000	\$1,449,000	\$1,863,000	\$2,277,000	\$3,094,666	\$3,570,768	\$4,046,870	\$5,201,410	\$5,748,926	\$6,296,443	\$7,870,560	\$8,500,205	\$9,129,850	\$11,223,389	\$11,947,478	\$12,671,568	\$15,405,024	\$16,237,728
Commission Earnings	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	\$22,140	\$3,299	\$2,819	\$2,527	\$2,279	\$2,079	\$1,917	\$1,787	\$1,679	\$1,588	\$1,507	\$1,431	\$1,361	\$1,296	\$1,237	\$1,183	\$1,139	\$1,102	\$1,069	\$1,053
2		\$66,420	\$9,898	\$8,456	\$7,582	\$6,836	\$6,237	\$5,751	\$5,362	\$5,038	\$4,763	\$4,520	\$4,293	\$4,082	\$3,888	\$3,710	\$3,548	\$3,418	\$3,305	\$3,208
3			\$110,700	\$16,497	\$14,094	\$12,636	\$11,394	\$10,395	\$9,585	\$8,937	\$8,397	\$7,938	\$7,533	\$7,155	\$6,804	\$6,480	\$6,183	\$5,913	\$5,697	\$5,508
4				\$178,227	\$26,560	\$22,691	\$20,344	\$18,344	\$16,736	\$15,432	\$14,389	\$13,519	\$12,780	\$12,128	\$11,520	\$10,954	\$10,433	\$9,955	\$9,520	\$9,172
5					\$229,149	\$34,149	\$29,175	\$26,157	\$23,586	\$21,518	\$19,841	\$18,500	\$17,382	\$16,432	\$15,593	\$14,811	\$14,084	\$13,414	\$12,799	\$12,240
6						\$280,071	\$41,737	\$35,658	\$31,969	\$28,827	\$26,299	\$24,250	\$22,611	\$21,244	\$20,083	\$19,058	\$18,102	\$17,214	\$16,394	\$15,643
7							\$380,644	\$56,725	\$48,462	\$43,449	\$39,178	\$35,743	\$32,958	\$30,730	\$28,873	\$27,295	\$25,902	\$24,603	\$23,396	\$22,282
8								\$439,204	\$65,452	\$55,918	\$50,134	\$45,206	\$41,242	\$38,029	\$35,458	\$33,315	\$31,494	\$29,887	\$28,388	\$26,995
9									\$497,765	\$74,179	\$63,374	\$56,818	\$51,233	\$46,741	\$43,099	\$40,185	\$37,757	\$35,693	\$33,872	\$32,173
10										\$639,773	\$95,342	\$81,454	\$73,028	\$65,850	\$60,076	\$55,395	\$51,650	\$48,529	\$45,876	\$43,536
11											\$707,118	\$105,378	\$90,028	\$80,715	\$72,781	\$66,400	\$61,226	\$57,087	\$53,637	\$50,706
12												\$774,463	\$115,414	\$98,602	\$88,402	\$79,713	\$72,724	\$67,057	\$62,524	\$58,746
13													\$968,079	\$144,267	\$123,253	\$110,503	\$99,641	\$90,905	\$83,821	\$78,155
14														\$1,045,525	\$155,809	\$133,113	\$119,343	\$107,613	\$98,177	\$90,527
15															\$1,122,972	\$167,350	\$142,973	\$128,183	\$115,584	\$105,450
16																\$1,380,477	\$205,725	\$175,758	\$157,576	\$142,088
17																	\$1,558,603	\$1,558,603	\$1,894,818	\$1,997,241
18																		\$1,558,603	\$2,277,461	\$2,776,745
19																			\$1,894,818	\$2,823,374
20																				\$1,997,241
TOTAL	\$22,140	\$69,719	\$123,417	\$205,708	\$279,664	\$358,463	\$491,448	\$594,022	\$700,597	\$894,659	\$1,030,341	\$1,169,219	\$1,437,942	\$1,612,797	\$1,789,848	\$2,149,943	\$2,460,528	\$2,607,203	\$3,077,161	\$3,353,440
Yearly Summary																				
New	\$22,140	\$66,420	\$110,700	\$178,227	\$229,149	\$280,071	\$380,644	\$439,204	\$497,765	\$639,773	\$707,118	\$774,463	\$968,079	\$1,045,525	\$1,122,972	\$1,380,477	\$1,558,603	\$1,558,603	\$1,894,818	\$1,997,241
Renew	---	\$3,299	\$12,717	\$27,481	\$50,515	\$78,392	\$110,804	\$154,817	\$202,832	\$254,886	\$323,223	\$394,757	\$469,863	\$567,272	\$666,876	\$769,466	\$901,926	\$1,048,600	\$1,182,343	\$1,356,199
Stock Option Awarded																				
Options/Stock, BOY	0	240	960	2,160	3,840	6,000	8,640	11,760	15,360	19,440	24,000	29,040	34,560	40,560	47,040	54,000	61,440	69,360	77,760	86,640
New Options Awarded	240	720	1,200	1,680	2,160	2,640	3,120	3,600	4,080	4,560	5,040	5,520	6,000	6,480	6,960	7,440	7,920	8,400	8,880	9,360
Total Options / Shares	240	960	2,160	3,840	6,000	8,640	11,760	15,360	19,440	24,000	29,040	34,560	40,560	47,040	54,000	61,440	69,360	77,760	86,640	96,000
Stock & Equity Bonus Growth																				
	# Shares	New	Renew			Total	Option Exercise Cost	Gain on Stock	Total Equity Bonus	Total Wealth Created	20yr Projected Stock Price									
10%	96,000	#####	#####			\$8,867,520	\$5,394,324	\$3,473,196	\$766,234	\$43,035,455	\$92.37									
15%	96,000	#####	#####			\$20,638,080	\$10,499,837	\$10,138,243	\$1,536,178	\$50,470,446	\$214.98									
20%	96,000	#####	#####			\$46,305,600	\$20,342,410	\$25,963,190	\$2,991,242	\$67,750,458	\$482.35									
25%	96,000	#####	#####			#####	\$39,128,098	\$61,511,582	\$6,009,607	\$106,317,215	\$1,048.33									

Notes: - Equity bonus payments are paid to agents who are active and in good standing on the date the bonus payment is made.
- Stock and equity bonus growth is shown for illustrated purposes only. Future performance is not guaranteed.

A Few Important Things to Remember

As the leader of your organization, there are a few important facts to remember and to always make sure your team is aware of:

-  The Family Heritage months begin and end at different dates (not based on the calendar month). Go to documents section of www.legacyservices.com to download Family Heritage calendar.
-  YOU need to know how people get paid and be able to explain that very clearly.
-  Your people need to know when advances are deposited in their accounts, (ex. Business in by noon on Tues deposit made on Friday)
-  New business **MUST** be in Cleveland by noon on Wednesday, to count for the prior week. **NO EXCEPTIONS!!!**
-  Be sure to explain how accounts work, that there is an interest charge etc...

SCHEDULE

“Schedule is our lifeline...”



Of the many things we need to be conscious of as leaders and help our people with, the most critical is **SCHEDULE**.

Someone who has all the raw materials of success for our business (great personality, good speaking skills etc...) is not going to be successful if they do not follow a structured and diligent schedule.

Likewise, someone who has less of the natural gifts, but is on a structured, consistent schedule, is going to be very successful.

With that in mind, one of the key aspects of your role as a leader is to help the people you work with develop and stick to a schedule that is going to help them meet and exceed their goals.

The following pages give you suggestions and formats for doing so.

Remember that helping people with their schedule is not a one time event. It is not just sitting down with them writing out a schedule, it is an ongoing event. Schedule reviews should take place daily and weekly. Systems should be put in place to hold people to their schedules and remind them of the importance of their schedule.

Our business helps generate tremendous long term flexibility to those who focus on following a structured schedule in their first few years.

Consistently Growing Leaders Schedules:

Selling / Managing – Daily Success Schedule (Residential)

Minimum Standards* - Sales Parameters:

8+ hours per day in front of prospects










6+ closing demonstrations per day/30+ per week

\$5,000 GAP

Suggested daily schedule for a top producer who is selling & building team

<u>6am</u>	<u>Get up, work out, spiritual time, etc.</u>
<u>7am (CST)</u>	<u>Make sure your and your teams stats are on the web</u>
<u>7 – 8:30am</u>	<u>Speak with your team members about goals and plan for day</u>
<u>8:30 – 10 am</u>	<u>Open time</u>
<u>10 – 11am</u>	<u>Start work</u>
<u>1pm – 2pm</u>	<u>Lunch and designated time to speak with team members on field</u>
<u>8pm</u>	<u>Finish work having done at least 6+ demos and having sold 1-2+ policies</u>

Other Variables to Include in Daily Schedule:

-  Motivational reading & listening to CDs
-  Technical reading & listening to CDs
-  Taking care of yourself physically and spiritually
-  Bring lunch, don't go out and buy it
-  Calling in your stats
-  Speak with your team everyday
-  Work with your team as needed (err on side of working with them more, rather than less)
-  Reviewing your applications to insure accuracy
-  Writing thank you notes

* Top producers consistently exceed these Minimum Daily Sales Parameters

** Occasionally you will need to start earlier or work later to catch up with early morning/late evening prospects

Selling / Managing – Daily Success Schedule (B2B)

Minimum Standards* - Sales Parameters:

8+ hours per day in front of prospects










6+ closing demonstrations per day/30+ per week

\$5,000 GAP

Suggested daily schedule for a top producer who is selling & building team

<u>6am</u>	<u>Get up, work out, spiritual time, etc.</u>
<u>7am (CST)</u>	<u>Make sure your and your teams stats are on the web</u>
<u>7 – 8:00am</u>	<u>Speak with your team members about goals and plan for day</u>
<u>8:00 a.m.**</u>	<u>Start Work</u>
<u>12 pm – 1pm</u>	<u>Lunch and designated time to speak with team members on field</u>
<u>6 – 7:00 p.m.</u>	<u>Finish work having done at least 6+ demos and having sold 1-2+ policies. (You may need to work late a few nights to catch up on residential referrals.)</u>

Other Variables to Include in Daily Schedule:

-  Motivational reading & listening to CDs
-  Technical reading & listening to CDs
-  Taking care of yourself physically and spiritually
-  Bring lunch, don't go out and buy it
-  Calling in your stats
-  Speak with your team everyday
-  Work with your team as needed (err on side of working with them more, rather than less)
-  Reviewing your applications to insure accuracy
-  Writing thank you notes

* Top producers consistently exceed these Minimum Daily Sales Parameters

** Occasionally you will need to start earlier or work later to catch up with early morning/late evening prospects.

SELLING / RECRUITING MANAGER WEEKLY SCHEDULE

	SUN	MON	TUES	WEDS	THURS	FRI	SAT
7 a.m.			Retrieve stats from voicemail and Enter on website	Retrieve stats from voicemail and Enter on website	Retrieve stats from voicemail and Enter on website	Retrieve stats from voicemail and Enter on website	
8 a.m.		Team Meeting	Make Calls To Team	Make Calls To Team	Make Calls To Team	Make Calls To Team	
9 a.m.		PCs	follow up with interview candidates				
10 a.m.		Hold Interview					
11 a.m.							
12 p.m.							
1 p.m.							
2 p.m.							
3 p.m.							
4 p.m.		Selling on your own OR Field Training	Selling on your own OR Field Training	Selling on your own OR Field Training	Selling on your own OR Field Training	Selling on your own OR Field Training	
5 p.m.							
6 p.m.							
7 p.m.							
8 p.m.							

Weekly Goal:	Hours:	Calls:	Demos:	Apps:	Units:	2 out of 3 days

Team Member Schedules:

“Schedule is Our Lifeline.”

This should be the core philosophy for you and your entire sales organization.

Having a weekly and quarterly detailed daily schedule for yourself is very important to the consistent growth of your business.

Likewise, leading the people you work with to develop and follow a weekly and quarterly detailed daily schedule will develop a self coaching, consistently growing business. Not doing so will lead to frustration, slow to no growth and a less than enjoyable business building experience.

With that in mind, here are a few things to remember regarding the schedules of your team members:



Most people need help with mapping out an effective schedule. Just like with goals, mapping out a detailed schedule, that one follows, is not an ordinary activity.



Each quarter you should hold a schedule developing workshop for your team, (put this workshop in your schedule today). Each person should have a detailed quarterly schedule (days on the field, vacation, etc.) and then a detailed weekly schedule. (These meetings can be done in conjunction with your goal setting workshop.)



Remember, successful people in our business WORK HARD, and put in LOTS of demos. Do not make the mistake of letting the people you work with develop ineffective, part time schedules. Help them set effective FULL TIME schedules



This is NOT a part time business (at least not during the first 5 to 10 years).



When you bring a new person on board, one of the most beneficial coaching meetings you can have with them will be about the **importance of schedule** and how to set an effective schedule.



Require that everyone bring their completed Weekly Gameplan to your Monday meetings and take the time to review their weekly plans.



Your people **MUST** get their stats to you each evening, (have them leave on voice mail), for you to post on web site each morning.

The Weekly Gameplan

Success in any endeavor is a result of hard work, attention to detail, schedule, working through the distractions and staying on course. Our business is no different. The most successful people in our business run their business like a business, with established “opening hours”, “closing hours”, breaks, goals and objectives.

For some people setting and sticking to a schedule is a very simple task and something that comes to them naturally. This group of people is the minority of the people that you will be working with. Most people in the world need someone to help them set a schedule, need someone to hold them accountable to that schedule, and need someone to call them out when they get off track.

The **Weekly Gameplan** was specifically created to address this need. Consistently growing organizations in our business use the weekly gameplan as a centerpiece of their organization.

The following are a few ways to best utilize the weekly gameplan:

- ➞ When a new person comes on board, show them how to fill out and use the weekly gameplan before they begin their first week on the field
- ➞ Require that ALL weekly gameplans be turned in Monday morning, (either at your meeting, or via email for people in remote locations), making sure team member keeps a copy
- ➞ At meetings have one person, (randomly selected), get up at each meeting to share their weekly gameplan for the week. Allow Q&A at end of their presentation.
- ➞ Take a few minutes at the end of the Monday meeting, on your own, to review everyone’s weekly gameplan. Contact them if you have any questions about the weekly gameplan (time off, hours, etc.)
- ➞ Use the weekly gameplan as an accountability tool during the week, (call and congratulate people for doing what they set out to do and supportively confront people if they are not following their weekly gameplan.)
- ➞ Look closely at weekly gameplans to make sure the schedule is consistent with the goal for the week

Other ideas regarding effective use of the weekly gameplan:

WEEKLY SALES SCHEDULE

	SUN	MON	TUES	WEDS	THURS	FRI	SAT
7 a.m.							
8 a.m.		Team Meeting			Sales Conference Call		
9 a.m.		Daily Prep Time	Daily Prep Time	Daily Prep Time	Daily Prep Time	Daily Prep Time	
10 a.m.		Establish a starting time between 10 a.m. and 12 p.m.	Establish a starting time between 10 a.m. and 12 p.m.	Establish a starting time between 10 a.m. and 12 p.m.	Establish a starting time between 10 a.m. and 12 p.m.	Establish a starting time between 10 a.m. and 12 p.m.	
11 a.m.							
12 p.m.							
1 p.m.							
2 p.m.							
3 p.m.							
4 p.m.		Selling	Selling	Selling	Selling	Selling	
5 p.m.							
6 p.m.							
7 p.m.							
8 p.m.							
		Leave your stats on managers voice mail	Leave your stats on managers voice mail	Leave your stats on managers voice mail	Leave your stats on managers voice mail	Leave your stats on managers voice mail	

Weekly Goal:	Hours:	Calls:	Demos:	Apps:	Units:	2 out of 3 days

LEGACY WEEKLY SCHEDULE AND RESULTS

	SUN	MON	TUES	WEDS	THURS	FRI	SAT
6	<div>EXAMPLE</div>	run	shower	run	run	shower	
7		shower	brkfst/read drive/pray	shower brkfst/read	shower brkfst read	brkfst/read drive	
8		brkfst/read drive/pray	network meeting	start - busn in bell/papio	conf call drive to cb	Jack at Panera callbacks	
9		Brenda's Barber			jamie and steve rhodes		
10		~see yvonne at cl accnts	monty in bellevue		callbacks res or b2b		start res callbacks
11			res in bellevue				
12			residential in bellevue				
1		lunch	drive to oma/lunch mj at acupuncture	lunch res in bell	lunch		
2			connie at blades				stop
3							
4		kim and rick					
5	snack	drive to benn					
6	jackie brown	nancy and herald	snack		stop		
7	call backs	drive back to bell res	tj at identity hair	stop dinner			
8	stop		juan more	vball at qwest			
9	pick up ntwk folder	stop/ drive home	dinner				
10	dinner	dinner					
11	stat call	stat call	stat call	stat call			
	sleep	sleep	sleep	sleep			
Daily Goal	Hours Calls Business Demos Closing Demos	10 20 0 6	10 20 0 6	11 20 0 6	9 20 0 6	10 20 0 6	
Weekly Goal:	Hours: 54.5	Calls: 110	Demos: 33	Apps: 12	Units: 600	2 out of 3 days 5	

Sean Rivas

LEGACY WEEKLY SCHEDULE AND RESULTS

	SUN	MON	TUES	WEDS	THURS	FRI	SAT
6		stretch/abs/shower	3 m run	2 m run	3 m run	sleep in	
7		pillar call	brkfst/read	brkfst/read	shower	shower	
8		pack lunch/brkfst/read	drive/pray	ph call	brkfst/read	harbin call	
9		drive	~eric at AA colision	drive/pray	conf call	brkfst/read	
10		bw and curtis		drive/pray	drive/pray	drive/pray	
11		cubbies		start/pipeliining	start/pipelining	start/pipelinnng	
12			v at v salon				30 min x-train
1		drive - phone calls	~ larry at bellevue tire	fabiola			
2		comp repair/ office work	jenni krenzer	tyler at ed jones		drive home	
3			interview Ryne	lunch	mj at take 5	prep for life training	
4		lunch	at Grandmother's	sandy kay		life training	12:20 vet appt
5			pipelining	georgia			
6				~toni and ben			
7		pick up projector		pipelining			
8			connie at blades			drive	
9		planet hair				pipelining	3:45 leave for lincoln
10			niobi at classi hair				
11							bowling in lincoln
12			pipelining			stop/drive home/stats	
1		call referrals		drive home/stats	drive home/stats	shower/ dress	
2			snack/drive	buy chocolates for kristi			
3		tricia and ryan	janine and marvin	dinner		dinner	
4				dinner			
5		drive home/stats	drive home/ stats	pack lunch		phantom of opera	
6		dinner	dinner				
7		pack lunch	pack lunch		pack lunch		
8		in bed/ read tech	in bed/ read tech	in bed/ read tech			
9							
10							
11							
Daily Goal	Hours	4.5	12	9	9	8	
	Calls	10	20	20	20	10	
	Business Demos	0	0	0	0	0	
	Closing Demos	4	8	6	6	3	
Weekly Goal:		Hours:	Calls:	Demos:	Apps:	Units:	2 out of 3 days
		42.5	80	27	6	300	5

EXAMPLE

GOALS

“What you get by achieving your goals is not as important as what you become by achieving your goals.”

Goal Setting

Well thought, personal and meaningful goals that have value and purpose are critical to the consistent success of each of your individual team members. Goal setting is an unnatural activity, and something most people are not naturally inclined to do. To build a consistently growing team you will need to learn how to help others set goals that have meaning and purpose to them. The best leaders in the world have also become the best goal setters, and experts at teaching, coaching and holding others accountable to setting goals as well.

Here are a few ideas to help you in your role as a Goal Setting Coach and Teacher:

There are 4 times per year that you want to help your organization set goals:

1. Two weeks before the end of the 4th Quarter. At this time you want to evaluate what needs to be done during the next two weeks and also help each person in your group set annual goals for the upcoming year, and quarterly Goals for the 1st quarter.
2. Two weeks before the end of the 1st Quarter. At this time you want to evaluate what needs to be done during the next two weeks and also help each person in your group set quarterly goals for the 2nd quarter.
3. Two weeks before the end of the 2nd Quarter. At this time you want to evaluate what needs to be done during the next two weeks and also help each person in your group set quarterly goals for the 3rd quarter
4. Two weeks before the end of the 3rd Quarter. At this time you want to evaluate what needs to be done during the next two weeks and also help each person in your group set quarterly goals for the 4th quarter

To facilitate effective goal setting each quarter you should hold a 3 hour Team meeting. For remote people you should hold a quarterly goal setting meeting with them via telephone. This meeting should include, but not be limited to the following:

- Part on why goals are important
- Part on vision, helping team members THINK BIG and OUTSIDE THE BOX
- Part on how the numbers work, and how much money they make at certain sales levels
- Part on how to set effective, personal goals that have purpose
- Actual time to fill out actual goal forms, factoring trainmores, vacations, meetings, incentives etc.

You should provide all goal setting forms to include, but not be limited to the following:

- Weekly and monthly calendars for the quarter and year
- Copies of their canvassing charts including demo to sale ratio, package size etc...
- The Legacy and Family Heritage calendar showing all important dates for the year, trainmores, meetings, incentives, etc.
- Annual and quarterly business goal setting tools provided by Family Heritage
- Personal goal setting tools provided by Legacy, or developed on your own
- Any other goal setting tools you have found to be helpful

You should collect each person's goals at the end of this meeting, making sure you have a copy and they have a copy. Do NOT send people home to finish them, help them complete the goals now.

Setting Your Own Goals as the Leader of a Consistently Growing Sales Organization:

Following are the key business goals that you need to set for yourself as the leader of your business:

- ➡ Annual personal sales goal
- ➡ Quarterly personal sales goal broken down by week
- ➡ Annual team sales goal, including Pif's
- ➡ Quarterly team sales goal, including Pif's, broken down by week
- ➡ Annual recruiting goal, (number of people through Sales School)
- ➡ Quarterly recruiting goal, (number of people through Sales School)
- ➡ Quarterly recruiting station calendar for ALL recruiters in your organization

Other ideas on goal setting: _____

Effectively Using Goals as a Leadership Tool

The goals your team sets can merely be words and numbers on a piece of paper, or they can be powerful, world changing and dream accomplishing tools to help the people you work with accomplish their dreams and enjoy all life has to offer.

As leaders, it is our responsibility to make the goals our people set, such a tool. Here are a couple of ideas to help with doing so:

- ★ Each quarter, after goals have been set, hold a one on one Personal Conference with each of your people asking about their goals, why they are important, the pain of regret if they do not hit them, the joy of achievement when they do, what it will take to hit them, are they willing to do what it will take, are they realistic and specific enough in what it will take etc. TAKE NOTES AND USE THEM AS A RESOURCE LATER IN THE QUARTER FOR COACHING.
- ★ Keep a copy of each team member’s goals in your team notebook. Reference these goals as you talk to them each week. (Praise them when they hit their goal, and ask what they are going to do different next week if they do not hit their goals this week.)
- ★ Check the Weekly Gameplans turned in each week against the goals set at the beginning of the quarter. Talk to team members if there are any discrepancies.
- ★ Make a copy of their goal sheet, with the actual results written in, and send it in the mail, or scan and email it, to your team members, with a hand written note on it.
- ★ When having conferences with team members reference their goals, what accomplishing them will mean and what they need to do.
- ★ Keep track of how each person who works with you sets goals. Is there someone who always sets goals too high and gets frustrated? (If so, help them set more realistic goals). Is there someone who just sets one number for each week of the quarter? (If so, consider helping them factor in the difference between trainmore week, meeting weeks and normal weeks.)

Other ideas on using goals as an effective Leadership Tool:

The following is a fantastic outline/tool to lead a goal setting workshop with. This document can be accessed on the Legacy Web Site.

ADVANCED GOAL SETTING 101 – by Sean Rivas

So you may be thinking, “Goal setting?! I am so sick of hearing about setting goals. I’ve already got goals. I’m covered. I’m ‘goal setting poor’!!!”

I know how you **feel**, in fact your fellow Legacy agent Brian Wilson **felt** the same way, but what he **found** was that just writing a yearly goal on paper and then dividing it by 52 weeks is not the most effective way to set goals. Goals need to be CRYSTALLIZED!!! (not to be confused with the Minnesotan term “Strobalized”)

Crystallize – to thoughtfully break down a goal based on what you need to hit for each goal period in accordance with what is going on in your life.

Crystallizing isn’t taking your goal and dividing it by the number of goal periods. It involves carefully and thoroughly thinking through what you are going to hit for each individual goal period. For example: Let’s say your quarterly goal is \$50k GAP. You wouldn’t have a goal of \$3850 GAP per week. You would have some big weeks (trainmores) and some small weeks (Indy meeting week, holidays, etc.). Crystallization is more effective when you plan out the major events in your personal life well in advance.

What type of goal setter are you?

2 types of goal setters: **Moon goal setters** vs. **Stars goal setters**. Neither type is better than the other. It just depends on the person.

Stars goal setters shoot for the stars. They prefer to set huge goals that are going to really stretch them and excite them. They see a huge number on their paper and it scares them but gets them fired up. An enormous goal inspires them. Stars goal setters would rather set a big goal and fall short in the effort to hit that goal than to set a goal that they exceed. Example: I’d venture to say that Jim Calhoun is a stars goal setter.

Moon goal setters shoot for the moon. They set realistic goals that when broken down seem very feasible. They still set goals that will stretch and challenge them but they would rather hit their goal and run up the score than fall short of their goal. If a moon goal setter sets a huge goal and realizes that he/she won’t hit that goal they get discouraged. They become less inspired and may not work as hard. A moon goal setter gains confidence and becomes more inspired when they hit their goals. Examples: Brian Harbin, Brian Wilson.

I am a moon goal setter. Keep this in mind as I give examples of my own goal setting experiences.

The Goal Setting Steps:

- 1.) **Set a goal for the year.** Centurion, top first year, top 50, top 25, top 10, #1 in FHL? Where do you need to be financially? Why are those numbers important to you? Write down how much GAP you need.

- 2.) **Crystallize your yearly goal into four quarterly goals.** What quarters do you have the least distractions? What quarters will you have the most distractions? Be aware of the PMA levels when setting these quarterly goals. For example: I know that the 4th Quarter is going to be distracting (\$40k GAP). I'm getting married, moving, going home for thanksgiving, college football season, etc. So I won't have an enormous goal for the quarter. I also know that the 3rd quarter is a great quarter for me to really bust my tail (\$65k GAP). I want to have a huge 3rd quarter so I don't feel the overwhelming pressure while I'm getting ready to get married in the 4th quarter. I don't have any big trips planned, no college football, more daylight = longer hours, MEXICO. I'm treating the 3rd quarter like retail stores treat Christmas time. Its harvest time. Brian Wilson was able to spend a month with his wife Amanda in Europe and still be a Centurion because he crystallized his goals. He knew that he had to work really hard during certain parts of the year so he could afford to take a month off. People that do really well in our business don't have the mindset that our job is flexible. They have the mindset that our job allows us to *create* flexibility.
- 3.) **Crystallize your quarterly goals into 13 weekly goals.** *Before* the beginning of each quarter I thoroughly think through what I need to hit each week to hit the goal I've already set for that quarter. Here are the steps you can use to crystallize your quarterly goals into weekly goals:
- First, figure out when your **big weeks** are going to be (trainmores and push/blitz weeks). I usually have a goal of \$10k GAP for trainmores.
 - Next, write in your **slower weeks**. If I only have 2 days to sell because of a quarterly meeting, my goal may only be \$2k GAP. During the first week of September, labor day falls on Monday and my birthday is Friday so my goal is only \$1k GAP. Remember, it helps to have the major events in your life planned out ahead of time.
 - Now figure out what you need to hit the **rest of the weeks** in order to reach your quarterly goal. Be mindful of perks payouts, regional and mid-year meeting incentives, I Dare You, and other incentives as you fill in these weeks. You may need to play with these numbers quite a bit until they work out the way you want. Rich Strobel's goal setting excel spreadsheet is a great tool to use when plugging in these numbers. It will add it up for you and show you where you are in relation to all of the incentives.
 - Finally, and most importantly, develop a way to constantly **remind** yourself of your goals and **review** your goals. If you write your goals on a sheet of paper and stuff it in your dresser drawer it won't do you any good. I put my quarterly goals on a big dry erase board that sits on top of my dresser. I see it every single day. In the top right corner I put a box that says "GAP left for this week". This forces me to evaluate my goals every single day.
 - Effectively crystallizing your quarterly goal may take a while but the more well thought out it is the more confident you'll feel about achieving your goal.

GOAL SETTING TOOLS: There are many terrific goal setting tools available to you, and your business. Attached are a few tools that many people have found useful in the past. Use these, or develop others, but make sure you have a consistent, effective goal setting system for yourself, and your team members.

Personal Goals/Objectives

Year: _____

Financial Goals:

Income: \$ _____

Savings: \$ _____

Business Goals:

Personal sales needed
To hit income goal: _____

Organization sales
To hit income goal: _____

Size of Sales
Organization: _____

Knowledge/Training Goals:

Relationship Goals:

Health/Physical Fitness Goals:

Spiritual Goals:

Other Goals:

Commitment Statement:

Lifetime Goals Exercise

Date: _____

Three Rules:

1. Assume that money is no object.
2. Assume you will live to be 122 years old.
3. Pay no attention to feasibility, practicality, or reasonableness

Write down all the things you want to do the rest of your life:

MEETINGS

Weekly Meetings

To build a consistently growing sales organization you must ALWAYS be teaching and developing the people you work with. People will want to work with you for a VERY LONG time if you are helping them be successful, and they feel that they are consistently learning and being challenged.

There are a variety of meetings that you can hold over the course of the quarter, and the year, that can be tremendously valuable to the consistent growth and development of your business. The following is a sample of these meetings

Weekly Meetings: The most successful organizations hold weekly coaching and accountability meetings on each Monday, Wednesday and Friday. These meetings should last no longer than 1 hour and should use the following format:

Basic Weekly Meeting Outline

- I. Welcome & good news, (recognize everyone at the meeting. Make recognition as specific as possible. Recognize incentives)
- II. Collect all Weekly gameplans and have gameplan review session (only do this on Mondays)
- III. Cover something technical (teach one topic, and make the teaching specific, and something that can be implemented today, stay focused on sales fundamentals)
- IV. Cover something emotional, (read Eagle, read testimonial, something to get the emotional batteries charging)
- V. Promote incentives
- VI. Close with having everyone share what their goals are for the week, why those goals are important to them, and what they are specifically going to do to hit those goals.

*Get people involved with meetings by assigning parts, having different people teach, etc.

13 Week Meeting Schedule

The best run businesses and organizations develop systems that are duplicatable. Below is a collection of meetings that we recommend you use for your weekly meetings each quarter. *(You can repeat these topics each quarter using different tools.)*



<u>Week</u>	<u>Topic(s)</u>
Week 1	Confirming your goals and schedule
Week 2	Getting your string started (why and how)
Week 3	Beginning of Habits/Skills/Attitude Workshop Habits Workshop
Week 4	Developing need & personalizing the demo
Week 5	Developing need & personalizing the demo
Week 6	Habits Workshop
Week 7	Skills Workshop
Week 8	Skills Workshop
Week 9	Attitude Workshop
Week 10	Attitude Workshop
Week 11	Goal setting for next quarter
Week 12	Having an explosive finish to the quarter (why & how)
Week 13	Having an explosive finish to the quarter (why & how)

Personal Conferences

Team meetings can be used to teach technical ideas. To help a person with motivational and/or personal issues requires well thought through and well run personal conferences.

A personal conference is a one on one meeting, in a safe, quiet, open environment, where you allow your team member to “open up” and be honest with you, without fear of being judged or reprimanded. Enough time needs to be set aside to give the person a chance to open up, without feeling the clock is ticking.

Personal conferences are where relationships are made, trust is developed, and where you can really have an impact on the lives of the people you work with.

At a minimum you want to hold personal conferences with each of your team members once per week during a persons first 8 weeks, and then no less than once per quarter thereafter, (ideally it would be once per month, and should be whenever possible). In addition, you want to hold a personal conference whenever something meaningful takes place (family issues, financial issues, personal issue, unusually slow week or quarter etc.).

Personal conferences are about asking questions, and then LISTENING. Here are a few, of the many, questions that can be used in a personal conference:

- ▶ How are things going?
- ▶ How did you feel about last week, last quarter, last year?
- ▶ How are you doing in relationship to your goals? How does that make you feel?
- ▶ How is the family?
- ▶ How are things at home?
- ▶ Do you know how much money you made last week, quarter, year? (*show them their new and renewal income*)
- ▶ How are your finances?
- ▶ What books have you read recently?

Listen and take notes, (ask if they are ok with you taking notes), as your notes may be helpful as you continue to work with them.

Social Gatherings

People want to work with people that they know and are friends with. We want to develop deeper connections between our team members then is possible at weekly sales meetings. The following are some great ideas to deepen and expand the relationships between your team:

- ☐ Monthly potlucks that rotate between people’s homes
- ☐ Quarterly or monthly bowling
- ☐ Summer barbecues
- ☐ Attend a sporting event as a group
- ☐ Do a team charity project (Habitat for Humanity, clothing or food drive)
- ☐ Optional book club that is held monthly for people who are interested
- ☐ Set up a bowling, softball or other sports team with your team members
- ☐ Events to get spouses involved are important

Family Heritage Meetings: You want to make sure that YOU and YOUR TEAM members attend ALL Family Heritage State Meetings and National Sales Meetings. These events are always helpful for everyone involved.

Legacy Meetings: You want to make sure that YOU and YOUR TEAM attend ALL Legacy training meetings.

Other meeting ideas and suggestions:

STATS

The Difference Statistics Make in the Consistent Growth of Your Business

Unsuccessful organizations start each day, each week, each month, each quarter and each year hoping things will go well, crossing their fingers that things will work. But, are never very sure about what might actually happen.

Successful organizations start each day, each week, each month, each quarter and each year with the confidence that comes from knowing exactly what will happen, as they track and understand the “numbers”, metrics, of their business. Also knowing exactly what their growth plan requires, and how to make it happen.

Collecting, and regularly reviewing and evaluating the statistics of your business is one of the leadership activities that will generate a very high rate of return on the time you spend doing it.

As a leader, there are some key statistics you want to collect, track, review and use in your business planning.

Key Statistics:

- **Daily & weekly individual statistics for each member of your sales organization.** Start time, stop time, total hours, calls, door demos, inside demos, total closing demos, apps, GAP, field recruits.
- **Average package size for your organization.** This tells you how many apps your group needs to write to sell a certain amount of GAP.
- **Demo to sale ratio for your entire organization.** This tells you how many demos your group needs to do to write a certain number of applications.
- **Average GAP per Pif for your organization. (*calculate for Trainmore weeks and non Trainmore weeks*)** This will show you how many Pif's you need to have to achieve a certain sales level.
- **Week to date Pifs.** Pifs is your most important number, and at all times you want to know who has made sales, who has not, and how you are doing relative to your weekly target
- **Prior year Numbers.** Our businesses are successful when they are growing. You want to know your weekly Pif and unit numbers from the prior year, to insure your business is growing compared to the prior year.

Collecting Daily Statistics from Your Team

Team member statistics - *Your team members will leave you their stats EVERYDAY, if they understand why it is important, and they see the value of doing so to themselves, and to you as their manager.*

Instruct new and experienced team members to call you each evening on their way home, and leave you a message with their statistics for the day. You want them to CALL you so you can hear their voice, although I encourage you to just let them leave a message with their stats. HAND OUT to each person in your group a small card that has your number, and the stats that you want them to leave. (see example below)

Stats Card

On your way home each evening leave
your stats on the following phone
number: (insert phone number)

The stats to leave are: Start Time, Stop Time
Calls, Total Demos, Door Demos, Sit Down
Demos, Apps, GAP, Field Recruits

Each morning your **FIRST** activity of the day should be to listen to your voicemail, and **transfer all the stats to the attached statistics page for your own records**, and then enter them on the Legacy website for your manager, and for future evaluation.

If someone did not leave you their stats the night before call them first thing in the morning, explain to them why calling their stats in is helpful for them, and you, and then collect their stats at that time.

There are three different stats recorders attached.

- The first allows you to record each weeks stats, for the entire quarter, for each person in your group, allowing you to see their sales trends, and week to week results.
- The second allows you to put all your people on one page, (or two when you have a bigger group), for the same week.
- The third allows you to track daily stats, as well as receipt of weekly goals, weekly gampelans and other key information.

Use whichever recorder you feel most comfortable with and feel free to edit any of these forms to better fit your organization. All these forms are available on the documents section of www.legacyservices.com.

Daily Production

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	TOTALS
Week of 9/20								
hrs dem. units								
BW								
Week of 9/27								
hrs dem. units								
BW								
Week of 10/4								
hrs dem. units								
BW								
Week of 10/11								
hrs dem. units								
BW								
Week of 10/18								
hrs dem. units								
BW								
Week of 10/25								
hrs dem. units								
BW								
Week of 11/1								
hrs dem. units								
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Week of 11/8								
hrs dem. units								
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Week of 11/15								
hrs dem. units								
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Week of 11/22								
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Week of 11/29								
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Week of 12/6								
hrs dem. units								
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Week of 12/13								
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Start:Calls:Presentations:Stop:Apps:Units:

LEGACY DAILY PRODUCTION

	Start	Calls	Dem.	Set-ups	Start	Calls	Dem.	Set-ups	Start	Calls	Dem.	Set-ups	Start	Calls	Dem.	Set-ups	Start	Calls	Dem.	Set-ups	Start	Calls	Dem.	Set-ups
	Stop	Apps	Units		Stop	Apps	Units		Stop	Apps	Units		Stop	Apps	Units		Stop	Apps	Units		Stop	Apps	Units	
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Actual
2007

A full-page sheet of white graph paper featuring a uniform grid of thin black horizontal and vertical lines. The grid consists of 20 columns and 20 rows, creating a series of small squares across the entire page. There are no margins, text, or other markings present.

Benefits of Having These Statistics

- Helps you see what is *really* going on in the field with your team.
 - Daily demos less than 5 means person needs help with why and how to put in demos
 - 3 sales but \$1000 in GAP shows person needs help with their package size and/or territory
 - High demos but low sales shows person needs help with introduction, close and rebuttals
 - Residential person stopping at 5pm each day shows they need help with working later
 - 2 zero days in a row means person needs to follow immediately, (2 day blank rule)
- Helps you know the key numbers of your business.
- Writing them down yourself, on the stats recorder, versus reading them off the web site, helps you connect much more closely with what is going on in your group.
- Hearing a persons voice, (because they leave their stats on your voicemail), helps you get a better feel for their state of mind
- In the morning, make calls to congratulate big days, and make adjustments to help people who had slower days

“The more connected we are with the numbers of our business, the more influence we can have on the success of our business.”

The Power of the Demo Goal Card and Teaching People How to Use it

The demo goal card is an incredibly powerful tool and one that any consistently growing organization uses as a centerpiece to their sales development and sales management plan.

Here are a few "Best Use" practices for Demo Goal Cards:

- Always have a supply of them at your weekly meetings to hand out, (get from Nichole)
- When speaking with team members ask them what the stats are that are on their Demo Goal Card
- Teach your people to break their day down into 6-8 goal periods, and set an objective to get in 1 demo or AT LEAST 5 calls every goal period
- When people follow you make sure THEY SEE YOU using the demo goal card
- Create code system to differentiate between door demos and sit down demos
- **Just Use Them!!**

GOAL CARD		
2 out of 3 = 8+ hrs 6+ demos 1+app		
NEVER FINISH A DAY WITHOUT DOING AT LEAST 2 OF THESE 3 THINGS!!!		
GOALS FOR THIS WEEK:		
Calls: <u>120</u>	Demos: <u>30</u>	Units: <u>275</u>
1 = call D = Demo		
(D) = Sale		
MONDAY		
Time Periods	CALLS	DEMOS
10:00-11:30		D
11:30-1:00		D
1:00-2:30		
2:30-4:00		(D)
4:00-5:30		DD
5:30-7:00		(D)
TOTALS:	<u>24</u>	<u>60/2 apps</u>
Start Time: <u>10 am</u>	Stop Time: <u>7pm</u>	Hours: <u>9 hrs</u>
TUESDAY		
Time Periods	CALLS	DEMOS
9:45-11:30		(D)
11:30-1:00		
1:00-2:30		DD
2:30-4:00		D
4:00-5:30		D
5:30-7:30		DD
TOTALS:	<u>25</u>	<u>70/1 app</u>
Start Time: <u>9:45</u>	Stop Time: <u>7:30</u>	Hours: <u>9.5 hrs</u>
WEDNESDAY		
Time Periods	CALLS	DEMOS
10:00-11:30		D
11:30-1:00		DD
1:00-2:30		D
2:30-4:00		(D)
4:00-5:30		(D)
5:30-7:15		(D)
TOTALS:	<u>18</u>	<u>70/4 apps</u>
Start Time: <u>10:00</u>	Stop Time: <u>7:15</u>	Hours: <u>9.25 hr</u>

COACHING & MOTIVATING YOUR SALES ORGANIZATION

"Outstanding leaders go out of their way to boost the self-esteem of their team. If people believe in themselves, it's amazing what they can accomplish."

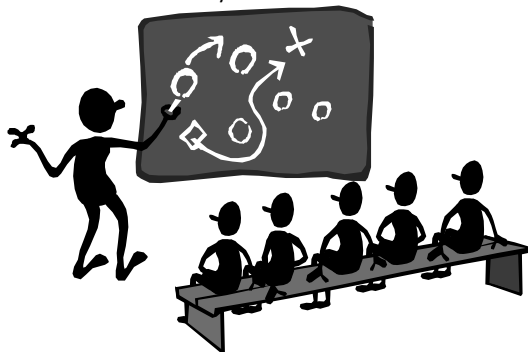
Coaching Your Sales Organization

As the leader of your organization one of your jobs is to catch people doing things right, and praise and recognize them for doing so. Also, help people when they are doing things wrong, through coaching, training and support. *Remember the golden rule, PRAISE in public and CRITICIZE in private.*

When coaching your sales organization there are a few key situations that will come up, (although you will have many more unique situations than just these), and also a few key things you can do to help you be as effective of a coach as is possible.

Things you can do:

- Know how each person has done each day so you can recognize and/or coach them immediately. The more time that passes, the less valuable your recognition call or coaching call becomes.
- Clearly understand the key variables of this business that help people achieve, or not achieve success. They are:
 - Habits** (40 – 50 hours per week, 30+ demos per week, daily review of sales tools, writing down pre approach, reviewing goals, reading testimonial letters, getting on conference calls, etc...)
 - Skills** (are they delivering the approach, intro, close and rebuttals that were taught in SS)
 - Attitude** (do they go to work with a smile on their face, do they have goals that they believe in and that truly motivate them, are they expectant, do they expect the best, and are they confident in the words they deliver)
- Keep your coaching simple, and fundamental based, (the only reason someone does not make sales in this business is because they are not working hard enough, and/or they are not delivering the words they were taught in Sales School). Focus on these variables.
- When coaching someone on the field take notes all day, (use attached presentation analysis and training day log), and during the day praise ANY and ALL positives. At end of day give person 1 or 2 areas for improvement, (from presentation analysis/daily log), and save other points for later. Remember, Rome was not built in a day.



Specific Coaching Situations

The following are a few of the coaching situations you will run into. Suggestions for how to handle these situations will follow. In the meantime, just ask for help if you do not know what or how to coach someone in a specific situation.

SW alumni straight out of Book Business:

Top SW Producer

Middle level SW producer

Lower level SW producer

Someone with NO sales experience:

Challenges people experience their first 6 months and how to handle:

Balancing Family & work as an independent contractor:

Person who is not on schedule:

Person who is problematic at team meetings:

Someone who does not seem to have goals/purpose:

Motivating Your Sales Organization

The most effective motivation is that which comes from inside ourselves.

As a leader, the most effective way to help your team develop internal motivation is to help them set goals that have personal meaning and purpose, and then help them connect what they have to do each day in their job, with achieving that goal. Internal motivation thrives when there is a linear connection between a persons goals, (what they want), and their daily activities, (they can see how their activities are getting them to their goal).

Even the most internally motivated individuals can use some external motivation. With that in mind, the following is just a few ideas that can provide additional “external” motivation to your already “internally” motivated team.

- ★ Personally provide the right example by getting on and staying on a \$5k GAP String.
- ★ Send them a typed, or handwritten letter congratulating them on achieving a certain sales level
- ★ Write them a personal note on their Eagles
- ★ Write personal notes on incentive flyers that come from FHL
- ★ Use the phone, email, mail, text messages, call blasts and personal visits to communicate with your people. Mix these things up.
- ★ Run personal incentives (dinner out, gas card, tickets to ball game)
- ★ Meet with them for coffee and ask them about their dreams, the things they would really like to do with their life, (keep track of these things, and acknowledge them when they are doing something that brings them closer to that dream).
- ★ Keep track of their actual performance relative to their goal, and recognize and hold them accountable
- ★ Have other key people, (Howard Lewis, Ken Matson, Sales Directors, Leadership Team Members), call them when they have achieved something of real merit.
- ★ Help them with some financial planning, (perhaps you hold a financial planning workshop with your team, where you invite in a Financial Planner to do some training with the team)
- ★ Get them a picture of the car they would like to own, or the house they would like to own, and help them figure out exactly what they need to do to make that happen.
- ★ Be a GREAT role model in your stewardship of money, the schedule you work, your family relationships etc...

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

People tend to stay motivated when they see the value to them of the things they are asked to do.

RECRUITING

Recruiting is the lifeblood of a consistently growing sales organization!

The most telling measure of any businesses success, is its ability to achieve meaningful, and sustainable growth. No one is impressed with short term success, but long term, consistent and meaningful growth is the standard by which success is measured.

If you desire to build a long term, consistently growing business in this industry, you will need to become a phenomenal recruiter, and will need to make RECRUITING an core part of what you do each and every day.

Attempting to grow your business, without a core focus on recruiting, will result in short term success, and long term frustration and under achievement.

Interviewing Sequence

Recruiting and building a sales organization is an ongoing process. **Time needs to be invested into recruiting on a weekly, if not daily basis.** The saying, “always be recruiting” very much applies to our business. You are going to talk to a bunch of people to find a few people that will excel and work with you for many years. Just like in selling, we must focus on controlling the controllables (number of field recruiting prospects we speak with each day, number of interviews held and the number of people interviewed) to grow and achieve.

Following is a summary of the sequence you should follow with EACH candidate:

1. Prospecting (field recruiting, internet, newspaper, friends, family, other etc....)
2. Interview
3. Interview wrap up
4. Next day follow up or 2nd interview over phone
5. Offer extended
6. Log in as new agent and get paperwork. Complete & fax personal profile immediately, (fax to 615-391-2839)
7. Licensing – order materials and schedule licensing class
8. Pre SS preparation/training
9. Post SS training/support

Summary of the Selection Process and Training Schedule:

1. Attend interview (group interview or one on one Field Recruiting interview)
2. Offer is extended (all offers are contingent on passing the state licensing Exam). This is where you go through the attached Position Outline in detail with candidate.
- ~~1-3.~~ New recruit calls Legacy team members and asks them questions
- ~~2-4.~~ New agent to get on FHL Friday conf call at 8 am CST (916-233-0500, ext 1132), Legacy conf call and attend all local training meetings.
5. New agent paperwork is completed
6. Schedule licensing class, exams and Sales School dates
7. Take and pass licensing class and exam, (cancel SS hotel/flight if exam not passed)
8. Schedule ride along with direct manager (optional but recommended)
9. Pre Sales School preparation/training is completed
10. Attend Sales School, (call new agent 2 times while in SS)
11. Post Sales School Training begins

How often should you interview?

Selling Recruiter: Hold 1 group interview every other week, while making Field Recruiting a daily priority. If you hold 1 group interview at 10am, (right after your Monday morning meeting is over), you can still put in a full day of selling and of course you can Field Recruit and personally sell at the same time.

Full Time Recruiter: Hold at least 2 interviewing days per week, while also making Field Recruiting, wherever you go, a daily priority.

Finding candidates / Prospecting

Prospects can come from internet mass mailings, newspaper ads, internet searches you do on your own, friends, family, people you worked with in the past and the very BEST prospecting tool you can use is DAILY FIELD RECRUITING. You should be using multiple recruiting methods at ALL times.

Interview Set up and Outline

For group interviews use [business class hotels \(Hampton Inn, Holiday Inn, Hilton, etc...\)](#). Do not use [lower grade hotels](#), be conscious of the first impression a person will have attending an interview at the hotel you are using.

1. Business attire is suggested.
2. Room rental for interview should not exceed \$125 if being reimbursed by Legacy. *(You can typically negotiate this cost.)*
3. Contact hotel and reserve a meeting room with the following set up:
 - a. Meeting room should be set up classroom style for 10 people (with extra chairs available).
 - b. Head table for you and your supplies.
 - c. TV with DVD/VCR
4. Notify Family Heritage of date, time and location so invitations can be sent via email.

SUPPLIES YOU NEED TO RUN AN EFFECTIVE INTERVIEW

1. [Your presentation book](#)
- ~~4-2.~~ [Plenty of Eagles, \(Eagles with a cross section of men, women, older, younger etc..\)](#)
3. [Testimonial letters](#)
- ~~2-4.~~ [FHL incentive flyers](#)
- ~~3-5.~~ Good to have 1-2 active agents sit through the interview.
6. [FHL Recruiting DVD or VHS tape](#)
- ~~4-7.~~ [Personal Information Forms, \(available in documents section of Legacy web site\)](#)
- ~~5-8.~~ [Applicant Profiles \(available in documents section of Legacy web site\)](#)
- ~~6-9.~~ [FHL Folders with 10 Ways You Get Paid, \(order FHL folders from FHL and 10 Ways You Get Paid information packs are available in the documents section of Legacy web site\).](#)
10. [Business cards](#)
11. [Pictures of trips, other team members, company events etc...](#)

Presentation Tips:

- Keep it short and to the point.
- Get to know the people you are talking to.

INTERVIEW OBJECTIVES

- [Identify quality candidates and generate excitement in what we do. Remember, you have the job, and they are looking for a job.](#)
- Find out [what they are looking for and what they are dissatisfied with](#) in [their current working situation](#).
- Give them confidence they can be [successful with us \(just 5 sales per week generates \\$51,000 in new commissions and \\$35,000 in renewal commissions at a 30/2 commission rate\)](#).
- Easily explain an overview of [how the money/incentives work, and get them fired up to have the opportunity to work with us.](#)
- **Determine if you would like to work with that person, and is it a person you feel can be successful in our business.**

Interview Outline

- ➡ If there is a whiteboard or flip chart in the room, write your name and “Family Heritage” on there.
- ➡ Greet each person as they enter.
- ➡ Have them fill out Personal Profile, leaving job history blank if they have a resume.
- ➡ Direct them to sit towards the front of the room.
- ➡ Latecomers arriving after you have started the interview should come to next available interview.

Thank you for coming and being on time. (briefly introduce yourself and the company)

We are growing and looking for a few quality people in this market...sales and sales management positions.

Why Group interviews:

- Overwhelming response to our ads/emails
- This gives you a chance to learn about FHL, and us a chance to meet you.

The interview process: (let me quickly explain our interviewing process)

- Today I will give you a brief overview of who we are, what we offer and what we are looking for, (should take about 60 minutes, does everyone have that much time, (if not, schedule for them to come back))
- At the end you will have a good feeling about whether this is something you would like to look at more closely or not
- For those that are interested in us, and we are interested in them, we will schedule a follow up one on one interview.

Career path may appeal to you....it may not

1. You'll get excited....and if selected we'll discuss the next step
2. This isn't for you....if not, that is ok, it is not for everyone

What was it about the ad/email that appealed to you most, (ask each person)?

Let me start with a 15 minute video about FHL. It explains....

- Who we are
- What we do
- How we make a difference

As you watch the video, make a note of the things that appeal to you.

What did you see in the video that jumped out at you?

(ask individuals, and make comments as necessary)

If you are going to be in a sales driven company, how important is the product to your success? Our products help with cancer, heart disease, accidents and other catastrophic illnesses.

As I show you the product ask yourself the following three questions:

- Is this a good product?
- If trained, could I learn to present it?
- If you showed it to 30 people, (people like ourselves), how many would purchase it from you?

(show product, getting the group involved, taking no more than 15 minutes)

- Introduction
- Explain low profile selling, (policy sells itself as long as you show it to people)
- Show benefits
- Show claim
- Review return of premium
- Give price range

(review the questions, getting answers from “hottest” people first)

- Is this a good product?
- If trained, could you learn to present it?
- How many out of 30 would purchase it from you?

(have them write it down on their Personal Profile)

(their response to question 3 leads to how you get paid)

Here is how you get paid:

(give handouts and review, explaining that they only need to sell 1 or 2 per day to be successful)

- First year income and cash flow
- Also, what we call Lifetime earnings

Unique to our business...create a stream of income for a lifetime.

Beginning in the second year and beyond, you will be paid renewal commissions for every active policy you sold.

You are 100% vested after only 5 years; this locks in a permanent income, regardless of your future affiliation with FHL. It wouldn't be unreasonable to have lifetime earnings after 5 years of \$3,000 - \$8,000.

Once you have shown the desire and skills to become a sales manager, we will move you into a sales management role. There you will earn a first year and renewal income on both your personal sales and your team sales.

Promote Incentives

- Trips (Legacy and FHL)
- Awards
- Bonuses & Incentives
- Contests
- Group health insurance

Show **“Eagles”** pointing out how many sales can be made. This leads into the training section.

How we market our products

- our sales system has been tested over 150 years
- We teach a referral based selling system that gives you complete control over your business
- The best presentation is person to person, we focus on 4 markets
 1. Small Business
 2. Ranchers/Farmers
 3. Individuals and families
 - 1.4. Referral

Our system teach how to approach prospects, make a presentation, close the sale, answer objections, and obtain 5, 10, 15 referrals.

To become a part of Family Heritage:

- Qualify and be selected
- Licensed (overview process and explain investment. Promote license reimbursement incentive)
- A comprehensive training program that includes...
 - classroom training
 - Field training
 - Weekly meetings
 - Quarterly meetings

What it takes To Do Well

- Work hard- we are looking for self-disciplined, full time people
- Study hard – the quicker you learn the material we teach, the quicker your income will grow
- Be Teachable – if you follow our system you will be successful.

Before you go, on the back of the Personal Profile, answer these 3 questions.

1. [Am I a candidate? \(rate 1-10 on interest level\)](#), we are interested in people that put an 8 or higher.
2. [If yes, why? This is **your** opportunity to sell me on why you should be selected. Sell yourself.](#)
3. [Give me a 2 hour window this evening, \(or tomorrow\), when I can call you if you are selected. If you have a change of time or number, please call me.](#)

[If this is something you find interesting, let me ask you a favor. Family or friends, in an attempt to help you may be a little skeptical, or may ask you some questions you cannot answer. I wouldn't expect you to fully explain a business after an hour, which I have done for quite awhile. Jot those questions down, and we can review them when we speak.](#)

[Also, if you want additional information about the company visit our website at \[www.familyheritagelife.com\]\(http://www.familyheritagelife.com\).](#)

Field Code Changed

[At the end of the first interview send them home with the following](#)

- [Applicant Profile](#) (an assignment to complete and bring to your next meeting). Available in the documents section of www.legacyservices.com
- [Information packet](#)
- A follow up plan (next meeting or next contact)

Interviewing a Field Recruit

You can schedule a private meeting with the candidate or invite them to an upcoming group interview in the area.

If you choose to interview them privately use the Group Interview outline and personalize it to the individual you are speaking with. Again, the interview should last no more than 60 minutes.

Supplies You Need



Field Recruiting Supplies

- Career Opportunity tri-fold (get from FHL)
- 2 Eagles that would inspire someone to look at our business, (to leave with prospect)
- 2 Testimonial letters that would convict someone about the products we sell, (to leave with prospect)

Interview Supplies

- Your presentation book
- Plenty of Eagles, (Eagles with a cross section of men, women, older, younger etc..)
- Testimonial letters
- FHL incentive flyers
- Personal Information Forms, (available in documents section of Legacy web site)
- Applicant Profiles, (available in documents section of Legacy web site)
- FHL Folders with 10 Ways You Get Paid information packs enclosed, (order FHL folders from FHL and information packs are available in the documents section of Legacy web site)
- Business cards
- Pictures of trips, meetings, other team members, company events etc...
- FHL DVD or Video
- **YOU SHOULD HAVE A RECRUITING NOTEBOOK THAT HAS ALL THIS INFORMATION IN IT**

To Make an Offer

1. Position outline
2. Success Manual
3. Copy of first assignments to work on
4. Licensing details
5. Schedule starting now, and including first 3 weeks on the field (should be given, reviewed and agreed to when the offer is made). First 3 weeks on the field sample schedule is attached.

Interview Follow Up

There are two calls you may make following the initial interview. The first call is to set up a next day, face to face, follow up meeting, (if this is the follow up format you are using and you did not set up that follow up meeting at the end of the interview). The other call would be the call to conduct the follow up interview over the telephone.

Outline For Phone Call to Set Up Next Day Follow Up Meeting:

Hello Jim, great. Jim this is Peter Ferre' calling from Family Heritage, we met this afternoon/evening. How are you doing? As I mentioned when we met this afternoon we are only looking for 1 or 2 people to come on board with our company at this time. From meeting you, and reviewing your answers to the questions, I would like to schedule a time for the two of us to get back together.

How does that sound?

Great, the best time to get together for me would be tomorrow. Right now I have openings at _____ and _____, what time works best for you, (you want to have 60 minutes for each follow up)? Why don't you grab a pen to jot down what time and where we will meet.

Review the time and location with them, ask again if that is a good time for them.

To properly prepare for tomorrow make sure you look through the material I gave you and jot down any questions. I also encourage you to go to our web sites, (give Legacy's and Family Heritage's). Let me give you my cell phone in case something comes up.

Great, look forward to seeing you tomorrow.

FOLLOW UP PHONE INTERVIEW:

2nd day follow-up call: (This is a general outline and you will want to elaborate and edit as you feel fit) I encourage you to meet back with candidates FACE TO FACE whenever possible)

First of all, most of them do not take your call. If they answer the phone almost all of them are pretty close to being with you. Most of them will take your call.

“Ring Ring Ring Ring”....HELLO...

Legacy Recruiter: Could I speak to Susie?

Susie Prospect: This is Susie.

Legacy Recruiter: Hey Susie this is Peter Ferre’ with Family Heritage and Legacy, how are you doing?

Susie Prospect: Good

Legacy Recruiter: Good! Well Susie I’m calling you back just like you asked me to. Did you get a chance to look through al l the material we talked about yesterday?

Susie Prospect: Yeah I did.

Legacy Recruiter: Well before we get into anything, what kind of questions do you have for me right now? (answer questions but keep control of the conversation)

Susie Prospect: You know, I just want to know how long it takes me to make money.

Legacy Recruiter: Ok, that’s a good question. First you have to get licensed, because before you get licensed we can’t pay anything until then. And then after you got your license we send you off to Houston for the training school we talked about. Then you’d come back and you’d meet Sunday night for that week of Field training in Alamosa? And that week would be the very first week you’d start making money. You’d spend that week, like we talked about, like 70% of the time with the trainer and you’d be paid based on that advance system we talked about yesterday. So you’d actually start making money that first week back in the field once you got back to Colorado.

Susie Prospect: So about 3 to 4 weeks, ok.

Legacy Recruiter: OK. What other questions do you have right now?

Susie Prospect: No that’s it for now.

Legacy Recruiter: Any other questions, any thing I can answer for you before we get into anything else?

Susie Prospect: No that’s good.

Legacy Recruiter: Well Susie, from what you’ve seen, what’s got you so excited about the whole idea?

Susie Prospect: I like the fact that I can get paid for what I'm worth.

Legacy Recruiter: Ok, so why do you like the idea that you can get paid for what you are worth?

Susie Prospect: Because I can make more money than I made at my last job.

Legacy Recruiter: That's good. That's a good quality because most people are afraid to get paid what they're worth. So that's good, that it's something you're interested in, to get paid what you're worth actually. Besides the product, what else gives you a lot of confidence that you will do well with this?

Susie Prospect: Because I'm a hard worker. I'm a good sales person. I think I can sell.

Legacy Recruiter: Why do you say that?

Susie Prospect: I'm pretty personable. Think I can sell anything. Rejection doesn't bother me in my life. Rejection wouldn't bother me at all.

Legacy Recruiter: One thing I can tell just by meeting with you yesterday is that you have really good eye contact, and I can really tell you showed a lot of interest in what we were talking about and a lot of excitement and you mentioned how your father had dealt with cancer. That's a good thing. Well let me ask you this; if we were to offer you this opportunity would you definitely take it?

Susie Prospect: Yes. I think I would.

Legacy Recruiter: Ok, well you know Susie from meeting with you and talking with you; I think you're a sharp person. If you're willing to work hard and study hard and be teachable I have no doubt that you would be successful in our business and if you're willing to do that I'll give you a shot. How does that sound?

Susie Prospect: Sounds good.

Legacy Recruiter: Great! You're officially on board.

Susie Prospect: What do I need to do?

Legacy Recruiter: ok well great, you got a piece of paper and a pen? We need to get you going on some information. The very first thing you need to do is get you go to a website to order your books and set up your pre-licensing training. Are you in front of a computer right now?

Susie Prospect: No

Legacy Recruiter: ok. Here's the website: dearborn.com. Click over to insurance licensing, click on Colorado, next screen, first one there; you have to do it for next day delivery – if you don't do it for next day delivery it will take a week. You won't get to sales school on time. Once you get those books, you have my business card, right?

Susie Prospect: Right.

Legacy Recruiter: Ok – once you get those books in your hand today is Thursday morning, can you get those ordered today?

Susie Prospect: [I can do that.](#)

Legacy Recruiter: [Get them ordered today and when they come in tomorrow I need you to call me back. And what I'll do is walk you through the next step and help you get going on the next step in the licensing process and getting the paperwork filled out. How does that sound?](#)

Susie Prospect: [Ok](#)

Legacy Recruiter: [Alright. Well Susie is there anything else you want to mention or ask me before I let you go here?](#)

Susie Prospect: [no](#)

Legacy Recruiter: [Well Susie, here's the thing; like I said I think you're a sharp guy and I was impressed with you during the interview. As long as you take that system and do what we teach you, you'll be successful and we'll do what ever we can to help you succeed. I'm just real excited to be in a partnership with you. And I am looking forward to helping you build your career. OK?](#)

Susie Prospect: [OK!](#)

Legacy Recruiter: [Congratulations, I look forward to talking to you tomorrow as soon as you get your books.](#)

Next Day Face to Face Follow Up Interview

The ideal situation is to meet with a person face to face for the next day follow up.

The purposes of this meeting are the following:

1. Determine if person is a good candidate
2. Offer candidate a position in the correct manner, (review position outline with candidate, etc.)
3. Begin building a relationship with the candidate and help establish the correct expectations
4. Begin the training process

Following is a simple outline for this face to face meeting, (you would set this meeting up at the end of the interview the day before, or over the phone. To best manage your schedule you should call to confirm these meetings first thing in the morning):

- I. Ask if they have any questions, (keep this short and make sure you maintain control)
- II. Ask them what excites them about an opportunity with in our business, (Dig in on their answer and ask lots of why questions. Remember, you are not just trying to “sign them up”, **you are trying to determine if they are serious about doing what it will take to be successful working with you**).
- III. Review their applicant profile with them, and ask direct, probing questions
- IV. If you do not feel they are a candidate thank them for their time

If you do feel they are a candidate then offer

2nd Day Interview Questions

1. What appealed to you the most about our company or opportunity?
2. What do you think makes a great salesperson?
3. What do you do for your spare time?
4. What questions do you have?
5. Did you understand how the compensation worked? re-explain advance
6. What kind of money do you need to make?
7. Did you understand the licensing process?
8. We're going to need you anytime between 9-9 M-F, do you have any other commitments during the week? (e.g. church choir, picking up kids from school, etc.)
9. We go out of town to work and learn 7 times a year. Are you able to travel?
10. What's your time frame for starting a new career?
11. Do you have the money to get started for licensing?
12. Can you see yourself doing this? (make sure they know that they will be cold calling on businesses or homes)
13. Is this something you definitely want to do?

I look for 3 things: are you willing to work hard? study hard? and be coachable?

Based on your resume and talking with you, I think you would do well at this because of *(pick out something from their past success or their personality)*.

1. If I were to offer you this opportunity, is this something you would want to move forward with?
2. What kind of hours would you be willing to work? (many of our agents will work some nights and Saturdays)
3. Success in our business is based on how hard you work—thinking through your situation, is that a good thing or a bad thing?
4. In being honest with yourself—how do you work when no one is watching?
5. Do you do better with someone watching over you directing you in exactly what to do, or do you do better in a situation where you know the objective and are taught what you need to do to be successful and then given the

Making An Offer

1. Reviewing Position Outline & Expectations -- Review with them, again asking probing questions. Attached are two sample Position Outlines, (use the one you are most comfortable with). Both available in the documents section of www.legacyservices.com
2. Establish when they will get licensed and go to sales training
3. Give them the password and log in instructions for the website so they can get their paperwork and the follow up emails. All new agent paperwork must be completed through E-onboard before a candidate can go to sales training. (www.fhlonboard.com) [Call](#) or email [Nichole](#) to [schedule](#) sales training. (**Sales School agreement, Soliciting Agents Agreement and any base pay documents, if applicable, must be completed separately.*)
4. Review the calendar on page 71 that shows their schedule starting now, through the end of their 3rd week on the field. Make appropriate changes to accommodate local business schedule. Calendar available in the documents section of www.legacyservices.com.
5. Give them an assignment -- you should always give an assignment, and then follow up with that assignment. Here are a few examples:
 - a. Call 3 people and ask them: What they like most, biggest challenges, advice they would give a new person to help get off to good start.
 - b. Read an Eagle and outline what they took from it in an email to you
 - c. Read 3 testimonial letters and outline what they took from them in an email to you

(Remember, if a person does not follow through on these simple assignments correctly, they are not going to follow through on building their business correctly)

After you offer a position, there are a few key follow up things to remember:

- Have some members of the team give them a welcome call
- Be sure to follow up on all assignments and paperwork you give them.
- Get them plugged into the group immediately (attending conference calls etc..)
- Start training them immediately, (learning sales talks, reading Eagles, reading testimonial letters, calling other team members, etc.)

POSITION OUTLINE
Sales Manager
Legacy Financial Services

Purpose: To assist with the strategic growth of **Tennessee, (or appropriate state)** and surrounding markets in the sale of products that are part of the Legacy Financial Services portfolio.

Works With: Regional Director of Impact organization (**put titles of people the recruit would work directly with**)

Principal Accountabilities:

1. To generate sales of Legacy designated products by calling on residential and/or small business clients, (**you may want to put one or the other**) (we expect you to achieve an average of \$4k GAP per week in personal production)
2. To assist with building a sales force in (**put appropriate state name**), with the opportunity to build your own brokerage. You will be eligible to individually recruit and manage others upon achieving \$50k GAP. Prior to achieving \$50k GAP you will be expected to begin recruiting and will be eligible to earn management overrides on said recruits. We expect everyone to begin building their own sales organization.
3. At a minimum, you will be expected to adhere to the following standards until you achieve \$50k GAP in personal production, (upon achieving \$50k in GAP you will meet with your immediate manager to review the appropriate standards moving forward):
 - Work the following schedule, (this is what we expect each week)
 - work a minimum of 5 days per week
 - work a minimum of 8 hours per day, (10 hours per day is recommended), minimum of 40 hours per week
 - give a minimum of 30 closing sales presentations per week, (6 per day)
 - Attend All sales training meetings, (you are expected to attend all sales training meetings. Habitual missing of meetings is grounds for termination)
 - Participate in ALL trainmores, (no trainmores are to be missed in your first quarter with Legacy Financial Services)
 - Participate in all company recommended conference calls, (you are expected to take part in all conference calls, habitual missing of conference calls is grounds for termination)
 - Report your stats each evening to your immediate manager.
 - Use the sales tools and systems as taught in sales school
 - Complete and turn in a Weekly Gameplan by 8am each Monday morning
 - Complete and turn in quarterly goals as requested
 - Communicate regularly with your immediate manager

I understand and agree to abide by these standards:

New Agent Signature

Date

COMPENSATION PACKAGE

Sales Manager

(Independent Contractor)

Presented to: _____

- 1. Advanced Commissions:** You will receive advanced commissions on a weekly basis. 60% of the gross first year commissions are advanced when the sale is made, (this is roughly 7 months worth of commissions). The additional 40% of the first year commissions are credited to your account as the client continues to pay their monthly premium. Cancellations will be subtracted from this additional 40%. Commissions and advances are posted to your account with Family Heritage on a monthly basis. Once your account achieves a net debit balance that debit balance will be paid to you on a monthly basis.

The advanced commissions are posted to your account with Family Heritage. If sufficient sales are not made to cover these advanced commissions you will be responsible for any shortfall. Family Heritage charges 10% interest on any outstanding account balances.

- 2. Personal Sales Commissions: 30% (put in correct commission level)** of first-year Net Annualized Premium will be paid out as a commission on all personal sales made.

The attached commission hierarchy shows production standards to increase commission level. **(give them copy of commission hierarchy)**

- 3. Leadership Overrides:** See attachment for structure of Leadership Overrides. **(give them copy of mgmt. override schedule)**

- 4. Renewal Commissions** Sales Manager will receive commissions on renewal premiums from personal sales and sales made by members of your sales organization.

Starting renewals on personal business will be **2 %** of collected premium.

Starting management renewals will be based on the Sales Manager level outlined in the attached Management Override Hierarchy and Leadership Override Structure. These renewals will increase as you move up the management hierarchy.

The vesting schedule is as follows:

Renewal Vesting Schedule	
2 years	50%
3 years	60%
4 years	70%
5 years	100%

5. Incentives

You will take part in all incentives offered by Legacy Financial Services and its product providers, (Family Heritage etc...). These incentives include trips, bonuses, cash awards etc.. The current incentive plans are attached.

6. Benefits

You will be eligible to take part in the Legacy Financial Services group health plan after 3 months and achieving sales health plan sales parameters. Legacy will pay half of the individual premium for all sales people, (who have been with Legacy for 3+ months), that average 5 or more sales per week.

Summary Of Compensation

- **Advanced commissions**
- **New Commissions (on personal and organizational sales)**
- **Renewal Commissions (on personal and organizational sales)**
- **Licensing Reimbursement**
- **5 year full vesting on renewals**
- **Group Health Insurance**
- **Bonuses and Incentives**

I understand and accept the terms of this compensation package. I also understand that a Marketing Agreement, Personal Profile, Exhibit A, Fast Cash Authorization, and other documents will need to be completed prior to coming to Sales Training.

New Agent (put in their name)	Date
-------------------------------	------

Recruiting Manager	Date
--------------------	------

|

|

Name: _____
Weekly Schedule - Residential Selling

Week of: _____

Week 1	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	
8:00 a.m.		Team Meeting		Team Conference Call	Sales Coaching Conference Call (8 a.m. CST)		Work Day if Goals for Week Not Achieved
11:00 a.m.		Hit the Field!	Hit the Field!	Hit the Field!	Hit the Field!	Hit the Field!	
1:00 p.m.							
3:00 p.m.							
8:00 p.m.	Watch Sales Training DVD	Go Home!	Go Home!	Go Home!	Go Home!	Go Home!	
		Watch Sales Training DVD	Watch Sales Training DVD	Watch Sales Training DVD	Watch Sales Training DVD	Watch Sales Training DVD	
10 p.m.		Call in stats	Call in stats	Call in stats	Call in stats	Call in stats	

Week of: _____

Week 2	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	
8:00 a.m.		Team Meeting		Team Conference Call	Sales Coaching Conference Call (8 a.m. CST)		Work Day if Goals for Week Not Achieved
11:00 a.m.		Hit the Field!	Hit the Field!	Hit the Field!	Hit the Field!	Hit the Field!	
1:00 p.m.							
3:00 p.m.							
8:00 p.m.	Watch Sales Training DVD	Go Home!	Go Home!	Go Home!	Go Home!	Go Home!	
		Watch Sales Training DVD	Watch Sales Training DVD	Watch Sales Training DVD	Watch Sales Training DVD	Watch Sales Training DVD	
10 p.m.		Call in stats	Call in stats	Call in stats	Call in stats	Call in stats	

Week of: _____

Week 3	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	<i>Review Goals for the Day</i>	
8:00 a.m.		Team Meeting		Team Conference Call	Sales Coaching Conference Call (8 a.m. CST)		Work Day if Goals for Week Not Achieved
11:00 a.m.		Hit the Field!	Hit the Field!	Hit the Field!	Hit the Field!	Hit the Field!	
1:00 p.m.							
3:00 p.m.							
8:00 p.m.	Watch Sales Training DVD	Go Home!	Go Home!	Go Home!	Go Home!	Go Home!	
		Watch Sales Training DVD	Watch Sales Training DVD	Watch Sales Training DVD	Watch Sales Training DVD	Watch Sales Training DVD	
10 p.m.		Call in stats	Call in stats	Call in stats	Call in stats	Call in stats	

TRAINING NEW RECRUITS FOR SUCCESS

“People create their own success by learning what they need to learn and then by practicing it until they become proficient at it.”

Pre Sales School Training:

Recruiting a new person and training them properly in the beginning will have a big influence on the success they enjoy.

Do they understand this is hard work? Do they know they will have to knock on doors/cold call? Do they respect you as their leader? Do they have good examples to watch to see how to be successful? Do they know the schedule they will need to work to get off to strong start? Do they know the tremendous opportunity they have (renewals and bonuses)? Have they spoken with other Legacy team members about what it takes to get off to a good start?

Following is a list of things that should always be done prior to Sales School:

- ☒ Make sure the Position Outline is reviewed with candidate and both of you have a signed copy for your files.
- ☒ Make sure all paperwork is completed and originals returned to Nashville.
- ☒ Make sure first 3 weeks schedule is completed and agreed on. Have them ready to work 10+ hours per day and Saturday as well.
- ☒ Pre Sales School Preparation Checklist. *(You can download copies from documents section of Legacy web site).*
- ☒ Whenever possible the candidate should follow for a full day, in the market they will be calling in, (residential or b2b).
- ☒ Make sure their spouse understands their schedule, how they get paid, and the challenges of the business. (Spouse information pack available on website)
- ☒ New recruit should know all 3 approaches.
- ☒ New recruit should clearly understand how product works.
- ☒ New recruit should understand how we/they prospect for clients.
- ☒ New recruit should know how they get paid, and that interest is charged on account balances.
- ☒ New recruit should know what is expected of them (daily stats, keeping contact regardless of how things are going, attending Mon, Wed, Fri) meetings, working hard, being teachable, etc..)
- ☒ New recruit should have spoken with 3 or 4 other Legacy team members about what it takes to get off to a strong start
- ☒ New recruit should have a well developed WHAT IF session before going to Sales School. They should be very aware of the challenges and rewards of this business.

Whenever possible these things should be covered one on one, but if necessary, you can cover many of these topics in a group meeting with multiple new recruits.

Pre Sales School Preparation Checklist

Completed with: _____

Proper Preparation Prevents Poor Performance.

The following checklist is a guideline for making sure team members are properly prepared to get off to strong start in their new career with Legacy/Family Heritage.

- _____ Study the lead product, (Cancer Plan), and understand the policy.
- _____ Know the approach word for word
- _____ Know the sales presentation word for word
- _____ Know the Close word for word
- _____ Get comfortable with the rebuttals, (they are going to want to know them word for word by the time you leave Sales School)
- _____ Talk to at least 3 other Legacy team members, and ask them the following questions:
 - _____ What did you do right during your first 3 weeks?
 - _____ What would you have done different during your first 3 weeks?
 - _____ What suggestions would you make to help me get off to a strong start?
- _____ Study the Testimonials, and make a written list of all the reasons why people need this plan (carry this list around and continue to add to it).
- _____ Read at least 10 Eagles, and pick out key points from each Eagle that you can implement. (get additional copies of Eagles from your Mgr.).
- _____ Follow someone as often as possible before going to Sales School.
- _____ Get on every conference call the organization is holding.
- _____ Make sure they know how they get paid.
- _____ Before going to Sales School they should know exactly where they are starting work their first day. (you should know this as well)
- _____ Mentally prepare them for how it will feel to have a big first week
- _____ Mentally prepare them for how it will feel to have a slow first day/week/month (Listen to the online recordings of Curtis Rogers & Adrien Chabot found in the tools section of the Legacy website.)
- _____ Commit to putting in a minimum of 6 demonstrations everyday (more demonstrations each day is better).
- _____ Commit to working a minimum of 40 hours each week (more hours is better).
- _____ Mentally prepare them for the fact that people will say NO. Making just 1 sale per day, (having 5 of your 6 demos say NO), will generate lots of income for you. They have to get lots of NO's to have lots of YESES.
- _____ Help them eliminate distractions during the first 4+ weeks
- _____ Help them visualize the life they and their family can lead as the renewals start rolling in.

Bringing a person on board the “right” way

How a person is brought into your business, and the training and expectations that are created on the front end, greatly determine that individuals success and longevity with your business.

The outline on the following page was created to help bring people on board the “right way” and to create the correct expectations. This outline should be personalized to fit your organizational standards (a copy is on the Legacy web site) and should then be reviewed with team members prior to them leaving for sales school, or at the latest, as soon as they return from Sales School.

(insert name of your Organization)

How to Have a Fast Start: Outline for (insert prospects name)

Overview:

- I. Months 1-3
- II. Months 3-6
- III. Months 7-12

In each section we discuss what the standards are in terms of schedule, accountability, recruiting, and working your territory.

Introduction

I have compiled this outline for you for a number of reasons. First, to help you get off to a quick start by helping you avoid the mistakes I made when I first started. For example, I wanted to figure things out on my own versus asking others for help. You definitely can figure it out on your own, but there is a much easier way to go about it. Second, it helps you understand what you are working towards and is a reminder that the way the job is the first few months is not the way it will be a year from now. This job will be tough and frustrating at times, but will always be outweighed by the flexibility, freedom, and fulfillment we take from it. Third, this outline is merely a suggestion on how to have a fast start. It is simply a model that can help you do extremely well in this business regardless of how old you are, how long you have or have not been in sales, or how good looking or unattractive you may be.

I. Months 1-3

- A. By signing on with our organization, you have made the decision to be CEO and President of your own company. Fortunately, you didn't have to take out a small business loan from Wachovia, don't have to pay any overhead, or even hire any employees. Most new business owners start off in the red for the first few years and actually spend more than they make; they are probably working 70+ hours per week for the first 2 years until they find good help. Part of your decision to work with us probably hinged on not working a 9 to 5 cubicle job. With that being said, this is a recommended schedule for your first 3 months and how to have a fast start:

- 1) 30 minutes of reading/studying positive material or sales material
- 2) 2 out of 3 each day: 10 hours per day of selling (count ½ your drive Time), 6 demos, or 1 client, AND 6 referrals
- 3) 2 days per week of face to face meeting with a partner or manager
- 4) Being on the weekly Pillar Monday morning conference call as well as the Legacy Thursday morning call for new people
- 5) Attending travel Trainmores every 6th week (Mon-Sat)
- 6) Calling in or texting in stats nightly to your direct manager
- 7) Weekly personal conference with your direct manager
- 8) Calling on the residential market (with a heavy concentration on collecting referrals)
- 9) Collecting 6 referrals per day
- 10) Sample Monday:

7:00 am—Workout
 8:00 am—Shower/Breakfast/Write Thank you cards to clients
 9:00 am—Drive to Territory/ Listen in on conference call
 9:45 am—First appointment/call of the day
 1:00 pm—Lunch/Read positive material
 1:30 pm—Start your second goal period
 4:30 pm—Grab a snack, organize call backs
 4:45 pm—Start gravy time
 8:00 pm—Leave for home

- B. As a rising star in our business, it is smart to compile a list of prospective business partners for your company. This list may include:
- 1) Fraternity brothers or Sorority sisters
 - 2) College roommates
 - 3) Friends from college
 - 4) Cousins, brothers, sisters, aunts, uncles, parents, step brothers, kids
 - 5) People in your community, from church, your local barber, banker, etc
 - 6) Clients or people you meet on the field each and every day
- C. As a mentor in helping you grow your business, I will be there to help escort your prospects through our recruiting process and really help find strong candidates to help grow your business. In addition to your own recruits, certain prospects in your area may be added to your team assuming you are setting a proper example for them to follow
- D. If you have the desire to work into the business market, once you have been with us for at least 3 months or have made 50 sales, then your B to B training will begin. Until then, it is important that you work through referrals and the residential market to further tone your demo, increase your confidence in the product and your own ability, learn more about competitors, and tailor your demo to your selling style.
- E. For territory, it is recommended you work a small town (i.e. 3K to 10K people) that is between 15 and 45 minutes away. A small town allows you to get plugged in quicker with the people and connect better with names and easier to get to referrals. The drive is simply to create a separation between your home and your territory in order to help you stay on a rigid schedule and eliminate unnecessary distractions at such a critical time in your career. Also, if you do transition into businesses, this is a perfect size town to help you learn the process of calling on small businesses. This town can probably last you at least 6 months to a year in the business and will always be a great place to return to every few years to catch new people, sell old clients new products, put new people you bring on your team, or just a place to go if you need to sell a lot of insurance in a small amount of time.
- F. Working Saturdays should only be necessary if you are short on a goal or didn't put in a full week work stat wise. Working weekends should be the exception and not the rule. Carve out an hour on Sunday to complete any paperwork or any Thank you cards you didn't write during the week as well as write out your Weekly Game Plan for the following week.
- G. The key to remember about this crucial time in your career is that if nothing else, focus on working 10 hours, 6 demos, 1 sale, and 6 referrals per day. These will be the toughest 3 months of your career but once you have mastered these skills you are well on your way to a very fulfilling and lucrative career.

H. Another crucial point this soon in your career: Turn your cell phone off during the day and only check messages during your breaks. Unless absolutely necessary save the out going calls to give you something to do on your drive home.

II. Months 4-6

- A. At this point in your career, assuming you are up to 50 sales, your routine becomes a bit more flexible. Now is the time to join a softball league, get more involved in your home town community, and do more of the things you enjoy. Not to say you can't do them before now, but just that the 1st three months should be more focused on having a great start to your new career.

Your schedule might look a little different now than it did during your first 3 months. For example, if you have started calling on the business market, for me I designate 2 nights a week that look like the sample schedule I gave you earlier. You can pack in these nights with appointments and have plenty of good prospects lined up for this time period. The other 3 days might look more like this:

6:30 am—Workout
7:30 am—Breakfast/shower
8:30 am—Drive to territory/ conference call
9:00 am—First call of the day
5:00 pm—Head home

The days I work till 8 pm at this point are Tuesday and Thursday. Monday, Wednesday, and Friday I work 8 hours (still focusing on 6 demos and a sale), and these nights are when I plan my extracurricular (i.e. church, poker nights, dates, etc.) Instead of having to work 50 hours per week to get 30 demos, your skill level and efficiency allows you to achieve the same results in a 45 hour work week.

- B. If you have started calling on businesses, you are still working in the town you started in. You have plenty of solid names and have clients that work at a lot of the local businesses and the business owners have turned into “warm” calls. You have become a master referral getter and some days you are bouncing between businesses and residences because you have appointments set up all over the town. When you are cold calling, I would set my day up like this:

9 am to noon—call on business owners
Noon to 1 pm—map out a new street and catch folks on their lunch breaks
1 pm to 4 pm—call on business owners
4 to 5/8 pm—catch folks you missed during the day/appointments

****Note:** Even if you have started calling on the business market, it is smart to Continue calling some residentially to stay sharp on this market not only for Trainmores but also to be easily able to train new people as they join your team

- C. Remember: Our products are very referral friendly and the sooner you get Better at getting referrals, the sooner you will do less “cold” calling. As a result, you may desire to continue working the same schedule you worked the first 3 months calling strictly on referrals

and the residential market. Many top producers continue this method as a career, love their schedule, and sell a ridiculous amount of insurance (i.e. Rob McLean, Ester Cunningham). In this scenario you would want to have 3 or 4 nights a week instead of only 2 nights that you work till 7 or 8 pm. Instead of starting at 9 am, you may decide to start at 11 am instead.

D. Recruiting: At this point, you have worked diligently to get at least one team member or have proved yourself enough to have someone put on your team. You may meet with them in the morning 3 days a week to help get them started if they are local, or do training/managing on the phone on your drive or on your lunch break. Again, you should have your phone off during the day and only check messages during your breaks. Call your people on your way home or to work each day. This is an important principle to teach your team. Also, **DON'T TAKE WORK CALLS ON THE WEEKENDS!!!** If you don't start now, it will be extremely difficult to curb later in your career and your spouse will adore you for it!!

F. At this point, you should be meeting once a week (or twice a week if possible) with your manager/partner. Not just for accountability and additional training, but to talk through your vision for your company. You should be entering your daily work stats each night on the website and collecting stats from your personal team members.

III. Months 7-12

- A. You have survived through the toughest part of our business!! You have not only established yourself as a competent and successful salesperson but have proved yourself as a future leader in our business. You have allowed yourself the freedom to customize what this business is going to do for your life. You may really enjoy working referrals and find another small town to delve into (assuming you are done with your first town); you may enjoy the recruiting and training aspect of our business and find it necessary to work closer to your home and hold interviews each week and work around a recruiting schedule (still focusing on 30 demos/ 5 clients per week). You might want to start working in a bigger city and work niches and join the chamber of commerce or a BNI group. Whatever is the right fit for you, this will be the time to sit down with me and go through what will be the best fit for you.
- B. From this point forward, your options are unlimited and the business and your life are looking more and more like you originally envisioned. However, as you can see, it took a lot of hard work to get to this point and will require many more years of hard work, but as your life looks at this stage, you have developed a well-balanced life with a thriving business with a consistent and growing income stream.

My mission as President of _____ is to help you develop a successful business model that can help you achieve financial success, a balanced lifestyle for you and your family, a crystal clear vision of your lifelong purpose, a network of lifelong friends and accountability partners, and a sales organization of independent salespeople and leaders that carries out for generations to come.

All I ask in return is for you to ask me for help when or before you need it, honesty and integrity in how you handle your people and your business, and your very best effort on and off the field.

With that being said, I hope this outline gives you a clearer vision on what we are working towards.

Post Sales School Training (First 8 Weeks)

Week 1

Meeting Schedule: Monday, Wednesday and Friday morning meetings ([see attached meeting outlines for what to cover](#))

Follow Schedule: [Follow and be followed Monday-Wed](#), [work on own on Thursday](#), and [Friday depends on Thursday results](#), (minimum of 3 days).

Reading Schedule: [They should be reading their close and rebuttals every night](#) and watching DVD [and 5-10 testimonials every morning](#).

Week 2

Meeting Schedule: Monday, Wednesday and Friday morning meetings ([see attached meeting outlines for what to cover](#)).

Follow Schedule: [Follow and be followed on Monday & Wed](#) (at least 2 days). [If struggling with schedule agent should follow more](#).

Reading Schedule: [Should continue to read their close and rebuttals every night](#) & watching DVD [and 5-10 testimonials every morning](#). Also have them begin reading [Eagles from top producers each morning](#).

Week 3 and 4:

Meeting Schedule: Monday, Wednesday and Friday morning meetings ([see attached meeting outlines for what to cover](#))

Follow Schedule: [Follow at least 1 day this week](#). They [should always be worked with if they have 2 zero days in a row](#).

Reading Schedule: [Evening reading should be technical material they need help, \(close, rebuttals, intro\)](#). [Morning reading should include Eagles \(give them some new ones\), testimonials \(give them new ones\), and read Greatest Salesman in the World](#).

Week 5 and 6:

Meeting Schedule: They should see someone Mon, Wed & Fri ([see attached meeting outlines for what to cover](#))

Follow Schedule: They [should always be worked with if they have 2 zero days in a row](#) or production has dropped.

Reading Schedule: [Evening reading should be technical material they need help, \(close, rebuttals, intro\)](#). [Morning reading should include Eagles \(give them some new ones\), testimonials \(give them new ones\), and continue Reading Greatest Salesman in the World](#).

Week 7 and 8:

Meeting Schedule: Mon, Wed & Fri [Morning Meeting, \(see attached outlines\)](#)

Follow Schedule: They [should always be worked with if they have 2 zero days in a row](#) or production has dropped.

Reading Schedule: [Evening reading should be technical material they need help, \(close, rebuttals, intro\)](#). [Morning reading should include Eagles \(give them some new ones\), testimonials \(give them new ones\), and introduce other book\(s\) you have found helpful](#).

Suggested Technical Meeting Topics To Cover During First 8 Weeks:

Week 1 Approaching & Introduction/Why people need the product, (break eye contact at door by placing your notebook down next to the door and reaching for it when asking for a place to sit down)

Week 2 Approaching & Introduction/Why people need the product

Week 3 Review approaching & intro. Teach personalizing demo & closing

Week 4 Review approaching & intro. Teach personalizing demo & closing

Week 5 Review approaching & intro. Teach personalizing demo & closing

Week 6 Review personalizing & closing. Teach rebuttals

Week 7 Review personalizing & closing. Teach rebuttals

Week 8 Review personalizing & closing. Teach rebuttals

* The topics listed above our general teaching topics. As always, you want to determine the specific coaching your team needs based on their results and sales statistics.

Other Thoughts Regarding Training and Meeting Topics:

[illegible]

What Someone Really Needs to Know/Do to be Successful in This Business

All the training you deliver to your team should revolve around the variables listed below



- ★ They need to work 40 – 50 hours per week
- ★ They need to put in 30 closing demonstrations per week
- ★ They need to use the approach as it is written, bending over and asking for a place to sit down
- ★ They need to help the prospect see the need for the product
- ★ They need to help the prospect see how this product fulfills THEIR need
- ★ They need to deliver the Close WORD for WORD
- ★ They need to know, and be able to use all REBUTTALS
- ★ They need to WANT IT
- ★ They need to have specific, meaningful goals that they see themselves achieving through this business

Working with a Team Member on the Field

Let's discuss a few key variables regarding working with your team members on the field:

- ➡ You want to work on the field with each team member at least once per quarter, (when your group is smaller, it should be once per month).
- ➡ Spending time on the field with your people builds the trust and bond in your relationship, and also helps you see what is really going on, and gives you a first hand chance to coach and teach.
- ➡ It is not what you say, but what YOU DO that really teaches your people. They need to see YOU do the job the right way, and THE WAY THEY WERE TAUGHT TO DO IT IN SALES SCHOOL.
- ➡ Use the attached presentation analysis and/or training day log when working with people on the field.

There are two different scenarios for working with someone on the field:

Scenario 1 - *"They need sales coaching"*

Scenario A: This is a new person who is getting their first coaching". In this scenario they should be watching you for the day. The critical things they NEED to see are:

- ➡ Working in their area
- ➡ Starting on time and stopping on time
- ➡ Seeing you make a BIG priority about schedule
- ➡ How to logically work their territory
- ➡ How to effectively schedule and take breaks
- ➡ How to use the demo goal card
- ➡ Working in the same market they are working in, (if they are residential, you need to work residential, if they are B2B, you need to work B2B)
- ➡ Approaching word for word, bending over and breaking eye contact
- ➡ How to get in 6+ closing demos, (less is unacceptable)
- ➡ Using the demo, close and rebuttals word for word
- ➡ Not finishing day until the 3 out of 4 principle is met, (although you ideally want them to see sales being made)
- ➡ How to ask for, record and use pre approach
- ➡ How to ask for and record referrals

Scenario B: This is a person who has followed already, but still needs some help. In this case, you want to watch them for an hour or so, (to see what is going on), and then have them follow you for the rest of the day, watching you do the things they are struggling with. Later in the day, after they have watched you, you follow them again to see how they have improved.

When working with someone on the field, during the day catch them doing things right, and at the end of the day point out 1 or 2 things they can work on, (use presentation analysis on page ____ to keep track). Only coach on 1 or 2 things at a time.

Scenario 2 – “They are doing fine, you just want to spend some time with them.”

The best place to spend time with your team members is on the field (you kill a couple birds with one stone in this manner). If your objective is less sales coaching and more spending time with them, then let them work most of the day, with you following. It is always good for you to carry the presentation book for an hour or so with them watching you as well. During these days your focus should be on schedule, and having a big day. If you need to meet with the team member, save that for the end of the day, after you have put in 6+ demos (no meetings during lunch, or middle of afternoon).

When working with someone on the field, during the day catch them doing things right, and at the end of the day point out 1 or 2 things they can work on, (use presentation analysis on page ____ to keep track). Only coach on 1 or 2 things at a time.

Other things to remember about effectively working with people on the field:



"A good objective of leadership is to help those who are doing poorly to do well and to help those who are doing well to do even better."

PRESENTATION ANALYSIS

Time:		Great	Good	Average	Needs Work	Comments
General						
	Intensity					
	Attitude					
	Organization					
	Humor					
	Rapport					
	Conviction					
	Listening					
	Asking ?'s					
	Word for word					
	Names					
Approach						
	Body Language					
	Relaxed					
	Smile					
	Names					
	Word for word					
	Assumptive					
	2 nd approach					
	3 rd approach					
Preapproach						
	Asking for it					
	Humble					
	Indirect ?'s					
	Eye Contact					
	Detailed info					
	Professional					
Cancer Story						
	Detailed story					
	Empathetic					
Demo Trans.						
Introduction						
	Pg. 1					
	Pg. 2					

	Pie Chart					
	Indirect Costs					
	Ways to Meet					
	Transitions					
Cancer Care						
	Testimonial					
	Buying Atmos.					
	Qualifying					
Presentation						
	Eye Contact					
	Pace					
	Elite vs. Pref.					
	Personalizing					
	Testimonials					
	Transitions					
	Asking ?'s					
	Exclusions					
ICU Trans.						
ICU						
ROP						
Price Buildup						
Close Trans.						
Application						
Collect Cash						
Solidify						
Referrals						

COMMENTS:

Training Day Log

Excellent 1
Good 2
Avg. 3
Needs Work 4

	Score	Comments
General	Intensity	
	Attitude	
	Organization	
	Humor	
	Rapport	
	Conviction	
	Listening	
	Asking ?'s	
	Word for word	
	Names	

Approach	Body Language	
	Relaxed	
	Smile	
	Names	
	Word for word	
	Assumptive	
	2nd approach	
	3rd approach	

Pre-App	Asking for it	
	Indirect ?'s	
	Eye Contact	
	Detailed info	

	Score	Comments
Intro	Cancer Story	
	Stats Pages	
	Pie Chart	
	Indirect Costs	
	Ways to Meet	
	Transitions	
	Testimonial	
	Buying Atmos.	
	Qualifying ?s	

Demo	Eye Contact	
	Pace	
	Personalizing	
	Testimonials	
	Transitions	
	Asking ?'s	
	Exclusions	
	ICU Trans.	
	ICU	
	Price Buildup	
	ROP	

Close	Close Trans.	
	Application	
	Collect Cash	
	Solidify	
	Referrals	

TRAINMORES

Trainmores

Why make Trainmores a priority in the growth/development of your sales organization?

- ◆ 2-3 times as much insurance is sold during Trainmore weeks as during normal weeks, making trainmores a critical part of your annual sales plan.
- ◆ Trainmores RECONNECT your people, and foster relationships and camaraderie that is necessary for a successful team.
- ◆ Trainmores pull people out of the “woodwork” helping you get people restarted.
- ◆ Trainmores are great opportunities to train, teach, coach and develop.
- ◆ Consistently growing sales organizations in this business make trainmores an important priority in their schedule and sales plan.
- ◆ Trainmores help people raise and break their belief barriers (this helps people expand what they believe they are capable of).
- ◆ Trainmores create healthy competition and help people see how well others are doing.

Trainmore Schedule:

Consistently growing sales organizations will take part in ALL travel trainmores, and coach their entire groups to do so. Consistently growing sales organizations typically run additional Blitz weeks and/or Travel Trainmore weeks.

On Travel Trainmores have everyone arrive Sunday evening, (and run a kick off meeting around 8pm), and stay until the end of the day on Saturday. Hold morning kick off meetings, and evening wrap up meetings

Suggested Schedule for a High Performance Trainmore

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
People drive in during the day.	8am – meeting starts	8am – meeting starts	8am – meeting starts	8am – meeting starts	8am – meeting starts	8am – meeting starts
8pm - Kick off meeting starts.	9:30am – people are heading out to the field	9:30am – people are heading out to the field	9:30am – people are heading out to the field	9:30am – people are heading out to the field	9:30am – people are heading out to the field	9:30am – people are heading out to the field
	9pm – end of day wrap up, (people stop by as they get back to record their stats)	9pm – end of day wrap up, (people stop by as they get back to record their stats)	9pm – Meet for dinner (people stop by as they finish their day)	9pm – end of day wrap up, (people stop by as they get back to record their stats)	9pm – end of day wrap up, (people stop by as they get back to record their stats)	4pm – people start heading home.

How to Run a Great Trainmore

Here are a few suggestions to keep in mind in running a **BIG** trainmore:

- ➡ Keep morning meetings to 1 hour or less
- ➡ Mix up who holds parts in morning meetings, (get as many people involved as you can)
- ➡ Have a group goal that everyone is aware of and shooting for
- ➡ Have daily incentives that recognize effort and activity, (gas card for most demos, dinner for most hours, book for latest day etc....)
- ➡ Have a mid week dinner out, (have everyone meet for Dinner Wednesday night)
- ➡ Make sure you are receiving the daily stats from Family Heritage
- ➡ Make sure you are calling/emailing your stats to Family Heritage each evening
- ➡ Have different people from the group run all or part of morning meetings
- ➡ Have FUN!!!!
- ➡ **Follow the Trainmore checklist (attached)**



TEAM LEADER TRAINMORE CHECK LIST

Trainmores are an integral part of our high performance culture at Family Heritage.

Eight weeks each year we have the incredible opportunity to:

LEARN GROW BUILD
* Ourselves * Our Teams * Our Company

Use this training checklist to have your best Trainmore ever!

BEFORE the Trainmore:

1. Establish the hotel location and publish all information (address, phone number, directions, fax number, website).
 - A. Negotiate hard for the best rate available! Remind the hotel of repeat business opportunities. Review the volume of quality profitable business you bring.
2. Get your ENTIRE team excited about this tremendous training opportunity!
 - A. Review the Trainmore dates and location well in advance.
 - B. Discuss the Trainmore with every person on your team, including new recruits.
 - C. Don't settle for anything less than 100% participation – Trainmores launch careers, build people, and take all of us to the next level.
3. Thoughtfully, plan territory assignments:
 - A. ALL territory is great!
 - B. Be cognizant of distance and travel times.
 - C. Create geographic centers where your team can meet for lunch and reinforcement.
 - D. "Bookend" new people with existing team members (put new recruits in a territory with experienced team members all around them).
4. Get all available information about the territory – names list, claim, IRA's, pre-approach from prior Trainmores.
5. Sunday night/Monday A.M. incorporate goal setting for the week with emotional purpose. Refer back to these goals/purpose as needed during the week.

DURING the Trainmore:

6. Daily communication.
 - A. Review the "Inspiration Line" (888-516-2900) and ensure that your team calls this toll-free line daily for the address of the special guest.
 - B. Encourage your team to qualify for the daily conference call (916-233-0500; code 1132) and showcase your team/organization.

C. Promote the morning fax and highlight performances of your team/organization and national recognition.

D. Call/fax results at the end of the each day. Don't let your team be left off the national report.

7. Morning meetings (each day):

A. Role play exercises each morning for newer reps/or reps that want specific help in the sales process.

B. Review the morning fax and highlight local/national results.

C. Call the toll-free "Inspiration Line" and listen to the daily message on speaker phone.
1. Discuss the day's message and how to use it today.

D. Have participants of the conference call review the highlights of the daily conference call.
1. Discuss how the information can be used today.

E. Review the prior day's results and get key ideas from all those who produced results.

F. Read and discuss the "Daily Study Guide" (provided by the Home Office) and how to use the article to maximize today's results.

G. Focus your team on local cancer stories, existing policyholder names, claims/IRA's and share news of your new policyholders enrolled during the Trainmore week.

H. Customize training daily on a relevant topic that will be of most benefit to the majority of your team. Rotate training among your entire team.

I. Highlight some element of inspiration (claim, news article, cancer story, personal story from a team member, etc.) that will emotionally touch the team in a way to understand purpose and the importance of what we do every day.

J. Record and report detailed goals (daily, weekly) for each team member – hours, calls, demos, apps, NAP \$, daily focus, daily purpose, etc.

K. Housekeeping and announcements – daily schedules, dinner plans.

L. Formulate daily follow schedule for new recruits/training needs.

M. Promote Trainmore incentives – local and national.

N. Lead your team to a personal understanding of the impact of the outreach program that is being showcased during this Trainmore.

O. Where possible, have leaders utilize the 2-day blank rule with new reps.

AFTER the Trainmore:

1. What went right.
2. Areas for improvement.
3. Pay local incentives and highlight national incentives.
4. Review plans for the next Trainmore.