



# **FIELD TRAINING & SALES GUIDE**

STEP BY STEP  
FIELD TRAINING GUIDE

# Table of Contents

- 03** GFI Vision
- 04** Product Providers
- 05** Compensation Contracts
- 06** Zoom Etiquette
- 07** Helping Clients
- 09** Placement & Persistency
- 12** Field Training
- 15** Client Appointment
- 20** Post Sales process
- 22** Field Training Mistakes
- 24** Asking For Referrals
- 28** Agency Rocket Script
- 33** Objection Handling
- 34** People Skills
- 39** Become Better At Selling
- 46** Compensation



## IMPORTANT:

**This manual is for internal use only and not to be shared with the public. Because of the value found in this manual, it is important that we keep all proprietary information and strategies confidential, and to only share it with our active and existing agents!**

**\*\*Copyright Notice\*\*** This handbook and its contents are the property of Global Financial Impact and are protected under applicable copyright laws. No part of this handbook may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of Global Financial Impact, except in the case of brief quotations used in reviews or critical evaluations. © [2024] Global Financial Impact. All rights reserved.

# **Global Financial Impact**

## **Our Vision**

**We Will Be The #1  
Financial Company In The World**

**We Will Create The Greatest  
Entrepreneurial Movement The World  
Has Ever Seen**

## **Our Mission Statement**

**"Inspiring Families To Dream Again"**

## **2030 Commitments**

We Will Help the financial Lives of 100 Million Families

We Will Help 10 Thousand Agents Earn A 7 Figure Annual Income or More

We Will Do 20 Billion Per Year In Revenue By 2030

We Will Have 1 Million Licensed Agents

# Our Great Product Providers

## Only The Best For Our Clients

**ETHOS**

**corebridge**  
financial

**NORTH AMERICAN**  
A Sammons Financial Company

 Prudential

Ameritas 

 Mutual of Omaha

 **Lincoln**  
Financial Group<sup>®</sup>

 **AMERICAN  
NATIONAL**

**Foresters**  
Financial 

 **Global Atlantic**  
FINANCIAL GROUP

**AuguStar**  
Financial

**SILAC**  
INSURANCE COMPANY

 **AMERICAN EQUITY**  
INVESTMENT LIFE INSURANCE COMPANY

*John Hancock*



**NASSAU**

**OneAmerica**  
Financial

**BMI**

 **securian**  
FINANCIAL

 **EquiTrust**  
Life Insurance Company

 **TruStage**<sup>TM</sup>

 **BannerLife**

# THE MOST COMPETITIVE COMPENSATION IN THE ENTIRE FINANCIAL INDUSTRY



## Personal Compensation

TITLE	CONTRACT %	BONUS ON POINTS	COMPANIES
Associate	30%		All Companies
Field Associate	45%		All Companies
Senior Associate	50%		All Companies
Marketing Director	60%		All Companies
Senior Marketing Director	70%		All Companies
Executive Marketing Director	80%	Up To 5%	All Companies

## Builders Compensation

GENERATIONS	OVERRIDE %	BONUS ON POINTS	COMPANIES
1st Generation	15%	3%	All Companies
2nd Generation	7%	2%	All Companies
3rd Generation	4%	2%	All Companies
4th Generation	1%	2%	All Companies
5th Generation	1%	2%	All Companies
6th Generation	1%	2%	All Companies
7th Generation	1%	2%	All Companies
Incentive & Performance Bonuses		3%	
<b>TOTAL FIELD PAYOUT</b>		<b>133%</b>	

## ADDITIONAL INCOME

Renewal Income

Residual Income

## COMPENSATION INFORMATION

All companies pay out commissions 100% on issue (Not As Earns)

All commissions are paid 12 months up front (Annualization)

---

# ZOOM ETIQUETTE

You only get one chance at making a first impression, so it is important that you uphold the standards found below.



**Professional Attire (Suit & Tie, or Equivalent)**



**Use The GFI Zoom Background (Professional)**



**Make Sure To Have Great Lighting**



**Clear & Quality Camera**



**Upright & Straight Camera Angle**

# FAMILY CARE PACKAGE

Make sure that every client gets fully protected with the  
"Family Care Package"

IUL  
**(Family Bank)**

**Term LB**

**Million  
Dollar Baby**

**Fixed Indexed  
Annuity**

**Final Expense**

**Will & Trust**

**Emergency  
Fund**

**30%**

*If a client has 1 policy with you, there is a 30% chance that they will stay your client for life.*

**60%**

*If a client has 2 policies with you, there is a 60% chance that they will stay your client for life.*

**90%**

*If a client has 3 policies with you, there is a 90% chance that they will stay your client for life.*

***Addressing your clients needs helps to deliver a deeper relationship!***



# Where Do Our Clients Come From

1

## **Internal Consumption**

As agents partner with GFI, they go through our Onboarding 1, which is designed to educate the new agent on the top 5 products we offer so that way, A) They want to go tell everyone they know about the products and services and, B) They want to get products for themselves.

So as long as it's suitable, we want to help every one of our agent become a client. We can't allow our own to go unprotected, and it's hard to offer a product you don't believe in enough to own. So let's help our own agents help themselves.

2

## **Warm Market (Self Acquisition)**

In GFI, we allow you to go help those you know and those you love. The majority of companies in the traditional industry won't allow you to help your own friends and family unless they have a certain amount in assets. But with GFI, because we want to go protect the next million families, we allow you to go help anyone and everyone as long as it's suitable for them.

3

## **Referrals From Clients**

After we help a client, we should expect to get from each family a minimum of 3 referrals of others that we can go help. We don't charge money for our services, but our efforts aren't free. So make sure to ask every client we help for referrals (See "How to Get Client Referrals").

4

## **Client Leads**

After completing the Field Training process, and getting signed off as a Certified Field Trainer, you will have the opportunity to purchase client leads.

# Very Important

90%

## Placement

Placement is the amount of policies that you submit to an insurance carrier that actually get approved, placed in force, and stay in force. Every policy you submit costs an insurance carrier money to underwrite. So, if your placement ratio falls below 90%, there is a strong chance that the carrier will terminate your ability to sell their products.

Example:

If you submit 10 policies and 8 of them get placed in force and stay on the books, then your placement ratio is 80%.

if there is any concern of a client getting approved, check with the insurance carrier prior to submitting.

95%

## Persistency (Net Point Ratio)

Net Point Ratio is the percentage of points that stay in-force compared to the amount of points submitted. 95% persistency is GFI's minimum standard. If your persistency falls below 85% for any reason, not only will you not be able to attend GFI events or qualify for company bonuses, but you will also run the risk of getting placed on "As Earns." This means your commission will be paid as the client pays their premium.

Net Points ÷ Gross Points = NPR %

Standard: 95% Or Higher

0%

## Clean Sheeting (Red Flag)

Clean sheeting is when you don't actually read through the application questions with a client and just click "yes" or "no." Insurance carriers' technology is designed to monitor how long it takes for you to fill out an application. If a carrier notices that you are not taking the time to properly field underwrite, you become a risk to the carrier and they can terminate your ability to sell their products.

# Keeping Your Persistency High

## 95% Persistency Is GFI's Minimum Standard

The reason GFI has the best products in the industry on our shelf, is because of our track record for having great persistency. The carriers that we do business with have priced their products at a 95% persistency, which means any agent that falls below 95% may cost the carrier(s) money. Falling below 95% persistency could lead to the carrier(s) terminating the carrier appointment for the agent.

### 1 0 to 100

With GFI, we do NOT take advances at the submission of a policy. We wait until the policy is fully approved, issued and premiums have been drafted.

### 2 GFI Rocket & Annuities Genius

By leveraging our technology, your persistency should stay high not only because of the upfront honesty about fees (or cost of insurance), but also because it allows the client to see product comparisons where it's a logical decision to move forward. The creator of GFI Rocket has had 100% Persistency for over 20 years, which is why every GFI agent should be using this technology in every client appointment.

### 3 Don't Over Sell

It's important to pay attention to the client's current savings habits and how much they currently have saved in a savings account. If there is not enough money in their current savings to fund the account annually (not because they have to, but as a rule of thumb) then most likely they will not be able to afford the monthly premium.

### 4 Truly Educate Your Clients

An educated client will keep their policy because they understand in depth why they got it to begin with. As a GFI agent, you should truly educate your client. This will give the client confidence knowing that what they have purchased from you is the best thing for them.

### 5 Multiple Policies Per Household

If a client only has 1 policy with you, then there is less than a 30% chance that they will stay with you long term. If a client has 2 policies with you, there is about a 60% chance that they will stay with you long term. If a client has 3 or more policies with you, then there is over a 90% chance that they will remain your client for life.

### 6 Follow Up Fridays

One of the best things you can do every Friday is follow up with all pending and active clientele. Block out an hour every Friday to help with all client retention (this is also a great way to get referrals).

Standard: 1) Call the client every month for the first 3 months of them being a client. 2) Call them once a quarter after that. 3) Do an annual review on the anniversary date. This is a total of 6 phone or zoom interactions within the first 12 months.

### 7 Mass Text Message APP

There are different phone apps out there that allow you to send mass text messages. We would recommend finding one that you like and then sending a monthly message to all of your clients to drip on them. The more they hear from you, the better. You can categorize each group by the products they have.

### 8 Thank You Cards & Gifts

It is important to make every client feel appreciated. Make sure to have your staff send hand written thank you cards to every client you help and include a gift. Suggested amounts range from \$5 to \$100 depending on the size of the account. (no more than \$100 per year, per client)

### 9 Do The Right Thing

If you do the right thing for a client and properly structure a policy, then no agent in the industry will be able to beat and or talk your client out of what you do for them.

### 10 Have The Client Explain Back You

Before filling out an application with a client, have them list back to you and explain the 5 reasons they are purchasing the policy. This shows that they truly understand what they are getting and it also solidifies their belief that what they are getting is good for them.



"You don't need more training, you  
need more field Training"

# Field Training

The moment someone attains a license we want to schedule a minimum of 10 qualified Field Training appointments with them immediately (You can leverage Week 3 Onboarding for this).

A Field Training appointment is where an agent sets up a zoom meeting with people in their own warm market in order to learn how to represent our firm properly, but also so they can learn our products and how to help clients all on their own. As we do these Field Training appointments our goal is that the friends and family of the new agent sees enough value in what we do that they not only become clients, but feel confident referring people to the new agent.

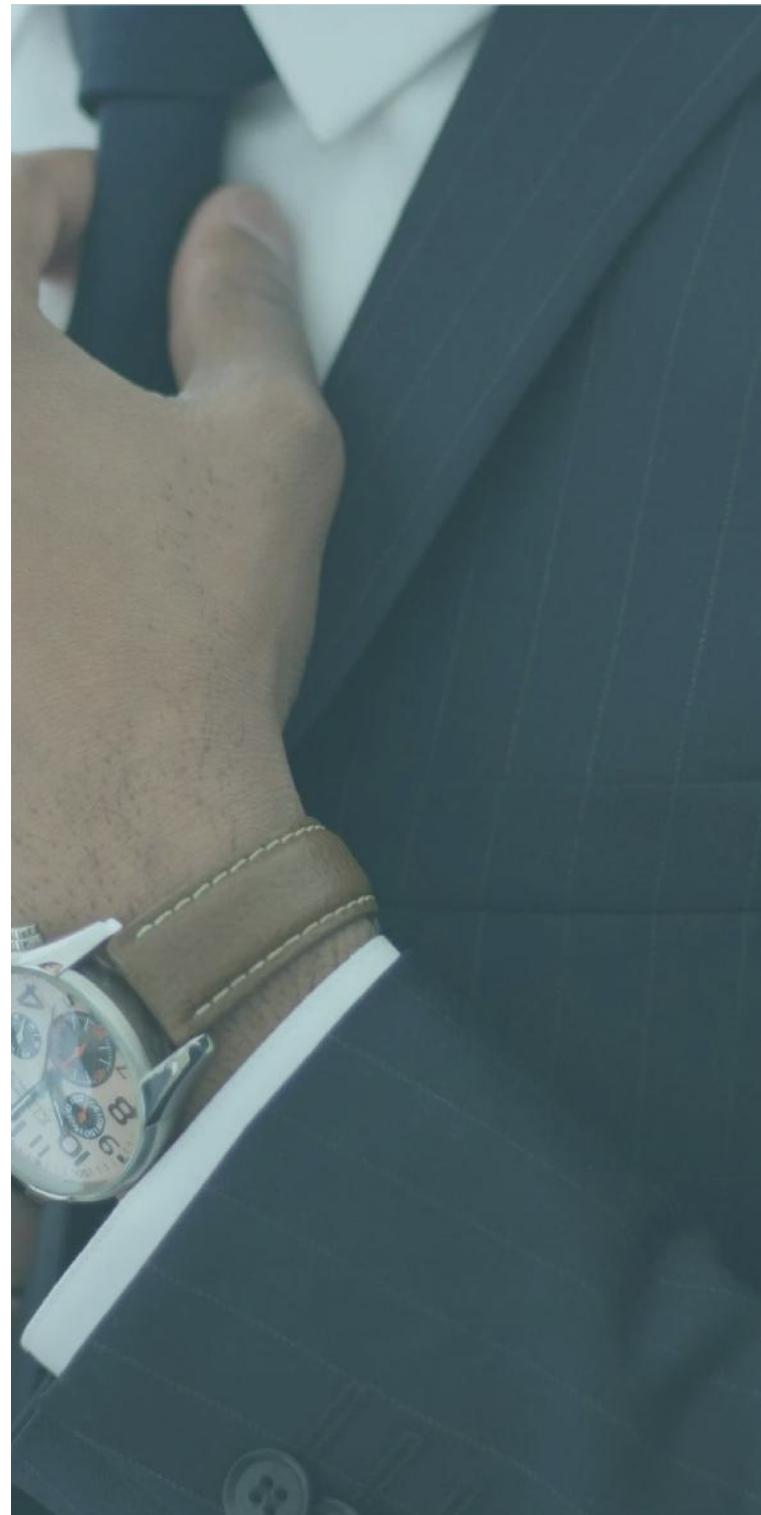
The reason we wait until the new agent is licensed in order to conduct these Field Trainings is so they get paid as these training appointments decide to become clients of ours.

---

Field Training is extremely important!

It's where the majority of our clients come from and it's where our agents learn to become independent. If at any moment Field Training stops about two thirds of your production will stop and the development of all future Certified Field Trainers will come to a halt.

People don't need more training, they need more field training.



# Why We Field Train

## So The New Agent Can:



### Learn To Help Families On Their Own

By shadowing a minimum of 10 qualified field training appointments the new agent will get to see what we do, how we do it, and how to structure and offer the different products we make available for our clients.



### Build A Strong Support System

In business support goes a long way. So by us meeting with the new agents' loved ones, and them getting to see what we do, this leads to a more positive & encouraging living environment for the agent.



### Gain Referrals

Just like any business, more referrals leads to more clients. So as the field training appointments see value in what we do, our goal is to generate a minimum of 3 to 5 referrals from every appointment for the new agent.



### Have Their Families Questions Answered

This is a new industry for the majority of agents that start with our firm, so friends and family of our agents tend to have a lot of questions that a new agent may not be qualified to answer. If we can answer these questions for them it takes pressure off the agent and leads to more support.



### Rebrand Themselves To Their Market

If you were a nurse, a contractor, or an engineer, the people around you would never send you financial referrals because you are not in that industry. So our goal is to get the word out to everyone in the new agent's life because the more people that know what we do the more referrals that will come in leading to greater success for the agent.

# Field Training Tips

## Transfer Skill

### Tip 1

#### **Don't Field Sell, Field Train**

In the eyes of a leader the reason you field train is to transfer your knowledge and abilities of helping client and generating profits to someone else. So the worst thing you can do is have the new agent shadow without intentionally transferring your knowledge and skillset.

### Tip 2

#### **Spend 15 to 20 Minutes Before & After Every Appointment**

The development of a trainer happens not in the appointment, but before and after where you take the time to teach and transfer skill. Spend 15 to 20 minutes before every appointment in order to teach the new agent what to look for and pay attention to. If it's a PFR spend 15 to 20 minutes teaching them how to run an illustration and how you came up with the financial solution.

After each appointment make sure to debrief and talk about what they learned and what could have gone better. This is also a great time to role play with the new agent so they can become confident in explaining things on their own. If you master 1 slide per training appointment by the time 10 are up the new agent should be able to explain almost everything all on their own.

### Tip 3

#### **Find Out Everything You Can About The Potential Client**

Your ability to establish trust, connect, and find something in common with the potential client is very important, but this can take time. So before every appointment do your due diligence to know your potential client to facilitate building a relationship. This will help the connecting process.

### Tip 4

#### **Compliment Them Right Away**

Before every appointment find out some great things about the potential client so when you meet them you can compliment them right away.

Example:

"Mr & Mrs client, I was looking forward to meeting you today. Trainee told me how great of parents you are, and that you are some of the kindest people they have ever met" or "I heard that you accomplished XYZ, is that true? Wow"

# TWO APPOINTMENTS PROCESS



**In the first appointment** you want to build a strong support system for the trainee while also peaking the interest of the potential client you are sitting down with. The goal will always be for them to see value in what we do so they want to schedule a second appointment to review a recommendation.

**On the second appointment** is where we recommend a designed financial plan with the prospect with the goal to make them a client.

It is very important that we recommend a solution that solves a client need, in most cases a protection need. But also, so that the trainee sees that this works and goes on to duplicate that success when they become a trainer.

**If on the first appointment the prospect is ready to become a client, there is nothing wrong with helping them right then and there!**



# Field Training Process

## FIRST APPOINTMENT

### **TEXT CONFIRMATION & EDIFICATION:**

Have the trainee send a text to the appointment in order to confirm them, but also edify the trainer.

"Hey **NAME & NAME**,

*Thank you so much again for being willing to support me with my training today at **TIME**. It really means the world to me.*

*Just so you know, I actually have one of the top trainers in the firm that's helping me with today's support zoom call. Everyone is trying to get on their schedule so the fact that we landed him/her is a huge deal. So just know we will be in great hands. He/She is a really good person, and I trust them.*

*Thank you so much again, and I'll see you at **TIME**.*

*ZOOM: 123-456-789"*

### **FIRST APPOINTMENT FLOW**

**Build Rapport:** Find out everything you can about the potential clients you are about to sit down with prior to the appointment, so you already have an idea of how you will connect and build rapport

### **(TRANSITION INTO PRESENTATION)**

Mr/Mrs. Client, so what has (trainee) told you about our firm, or are you completely in the dark?...In the dark? (haha) No problem at all, then let's turn the lights on for you (haha), how does that sound? ...fantastic.

So we typically do these trainings for 3 main reasons:

- 1) To gain support for (trainee) because this is a new career path, and the more support you have in anything you do, the better.
- 2) For (trainee) to learn how to properly represent our firm, so as we go over everything today, please feel free to ask questions because it will help with their learning curve.  
and then last but not least...
- 3) So that If you happen to come across anyone who would benefit from this information, you now know what (Trainee) does, and can have confidence sending referrals.

So out of respect for your time, may I ask you a couple of questions in order to tailor today's conversation?

- Are you actively contributing to any investments or retirement accounts? (**IUL**)
- Do you happen to have any retirement accounts from a previous employer? (**Rollover**)
- Are you actively contributing to any type of college fund for your kids? If not, is that something that would be important to you? (**Million Dollar Baby**)
- Do you happen to have an income replacement plan? (Illness or Passing Away) (**IUL / Term LB**)

**NOTE: These Questions Should Help You Tailor Your Presentation to be More Effective**

# Field Training Process

## FIRST APPOINTMENT

### Presentation Slides

**Non Captive & Credibility**

**3 Rules of Money**

**8 Wealth Building Categories**

**Agency Rocket Slides**

Age 25 - Age 50

**Or Both**

Cover Both

If Client Has A Need For Both

**GRIPP (Rollover)**

Age 50 & Older

### **Client Service Menu**

**5 Magic Questions**

Gather Basic Financial Information

Schedule 2nd Appointment

Send Agency Rocket Video & Have Them Complete The Financial Snap Shot

### **5 Magic Questions**

1. **What age would you like to retire?**
2. **How much money would you need to have saved in order to retire?**
3. **How much money would you need to earn on a monthly or annual basis in order to be able to retire?**
4. **If money was no longer an issue, what are some of the things that cost money that you would like to be able to do or accomplish not just in retirement, but also along the way to it?**
5. **If we could put a plan together that would allow you to accomplish all of these goals and dreams, is that something you would allow us to look into for you?**

# Field Training Process

## SECOND APPOINTMENT

### TEXT CONFIRMATION & EDIFICATION:

Have the trainee send a text to the appointment in order to confirm them, but also sell the dream of what to expect

"Hey **NAME & NAME**,

We are excited to spend time with you today at **TIME**, and are really excited to go over what our team of specialists put together for you. We really believe you will be so happy with the results.

See you soon!

ZOOM: 123-456-789"

### SECOND APPOINTMENT FLOW

**Rebuild Rapport:** Reconnect with some of the things that they mentioned to you the first time that you were all together to show that you were listening.

**Remind Them:** Remind them of what they said was important to them regarding their financial goals during the 5 Magic Questions, and then let them know that the plan you put together can help deliver on those goals (make sure to be enthusiastic).

#### Life Only Market

- 4 Buckets
- Agency Rocket
- Application

#### Rollover Market

- Redo GRIPP
- Annuities Genius

#### Income Annuity:

Show The Guaranteed Income

#### Growth Annuity:

Show The Most Recent 10 Years,  
Along With The Best & Worst 10  
Years of The Last 20 Year Illustrator

- Submit Application

#### Both

Compartmentalize the appointment into 2 sections:

one regarding new money (Life)

one regarding old money (Rollover)

Focus on whatever you think will be the larger case first.

#### Life On A Budget

- 4 Buckets
- DIME
- Term LB Illustration
- Application

**It's easier to add on Juvenile, Final Expense, & Term LB after the larger accounts are established. So confirm those first, and then add on the others if suitable.**

#### **Life Only Note:**

If you complete 4 Buckets and there is limited to no disposable income, then use the "Life On A Budget" Process.

# 4 Buckets BREAKDOWN



The goal of the 4 buckets is to help organize the client's money in order to identify the disposable income that the client has.

The two most important buckets are bucket 3 and bucket 4.

## **The Best Way To Explain It:**

The dollar amount found in bucket 4 will be the monthly premium that you start the client off at. After they reach 3 to 5 months worth of income saved in an emergency fund, we will then utilize the money that was going into bucket 3, and start contributing it to bucket 4, overfunding the IUL.

When running the IUL illustration, the minimum dollar amount that you would illustrate would be the dollar amount found in Bucket 3 + Bucket 4.

## **Bucket 3 + Bucket 4 = Monthly Premium Illustrated**

## **Smoking Out The Money**

Are you in love with your (account), or would you be open to a better option? Better option? Okay excellent. So if we could potentially redirect the money that you were contributing to your (account) into an account that grows indexed and tax advantage, you would be open to that? Amazing!

So then what we will do is calculate that money coming back into your disposable income, and add it directly into bucket 4, how does that sound? Fantastic!

# Post Life Insurance **SALES PROCESS**

- Submit Application
- Put In Policy Pipeline
- Check Outstanding Requirements 2x Daily
- Policy Gets Approved
- Update In Policy Pipeline
- Give Permission To Company To Draft Funds
- Company Receives Funds
- Zoom With Client
  - Congratulate Them
  - Resell Them On Why They Bought The Product
  - Sign Delivery Documents
  - Ask For Referrals
- Commissions Get Released To Agent
- Agent Gets Paid
- Update to Complete In Policy Pipeline
- Send Thank You Card & Gift To Client
  - Make Sure To Ask for Referrals In The Card
- Call & Add On Any Products They Don't Have & Need

# Post Rollover

## SALES PROCESS

- Submit Application
- Put In Policy Pipeline
- Check Outstanding Requirements 2x Daily
- Clears Suitability
- Update In Policy Pipeline
- Transfer Funds
  - Annuity To Annuity: Carrier Initiates Transfer
  - All Other: Client Initiated (Wire or Overnighted Check)
- Company Receives Funds
- Zoom With Client
  - Congratulate Them
  - Resell Them On Why They Bought The Product
  - Sign Delivery Documents & Submit To Carrier
  - Ask For Referrals
- Commissions Get Released To Agent
- Agent Gets Paid
- Update to Complete In Policy Pipeline
- Send Thank You Card & Gift To Client
  - Make Sure To Ask for Referrals In The Card
- Call & Add On Any Products They Don't Have & Need

# 7 DIFFERENT MISTAKES WHILE FIELD TRAINING

## 1. Trainee Doesn't Edify Trainer At All or Properly:

Before every appointment, the trainee should edify the trainer to the potential client. The better the trainee edifies the trainer, the smoother the appointment goes because now the trainer has credibility and authority. If the trainee doesn't edify the trainer, it is an uphill battle to establish expertise. An example of how to do this can be found on page 16.

## 2. Trainer Doesn't Disturb & Entice:

Going over the benefits of your product recommendation may not be enough. So make sure to highlight the needs the product is solving. This enticement will present moving forward is the next logical step.

## 3. Not Showing Illustrations / Numbers / Examples In The First Appointment:

If you were selling a car, the best way to sell it is by allowing them to test drive it. When it comes to selling our products, it is the exact same thing. You have to give them a taste of what it would look like, or feels like being in a product that you are offering. So show them some sort of illustration, GFI Rocket, or Annuities Genius in the first appointment so they can test drive the product.

## 4. Not Submitting The Application On The Spot:

A big mistake that agents make is waiting to fill out and submit the application. Either because they run out of time (poor planning) or they feel uncomfortable asking for the close. Regardless, it is not okay. Always always always fill out the application right away, the longer it takes for a client to fill out the application, the easier it becomes for them to back out or lose interest.

## 5. 1 Legged Appointment:

Never do an appointment without their significant other, husband, or wife there. This will lead to you either having to do an entire appointment over again wasting time, or even worse, it will lead to the potential client going home, talking it over with their spouse, only for them not to support it.

## 6. Not Asking For Referrals:

A well taken care of client will have no problem sending over referrals. So be sure to ask, because a client who sends over referrals is more likely to keep their product long term because their friends and family are now also believers in the services being offered. It also leads to more production and cashflow.

## 7. Not Securing A Follow Up Appointment:

Never leave an appointment without an appointment. This is important because without a follow up secured, the client will be more likely to not return your phone calls. There have been clients that wanted to cancel their appointment with us, but didn't because they were people of their word, and now their family is protected. This wouldn't have happened without a closing appointment pre confirmed.

# **Script 2:**

## **Field Training Script**

This script is used by the new agent to set up Field Training Appointments with potential clients. You will need this script during the Onboarding 3 because that is when we set 10 Qualified Field Training Appointments and begin the new agent's Field Training Process.



### **YOU:**

"Hey how are you? (Small Talk). Well the reason I am calling is because I just took a position with Global Financial Impact, and I'm super excited about it. I'm actually going through training right now and your support would mean the world to me. So I was wondering if you and (SPOUSE) would help me out?"

### **THEM:**

"Of course, what would you need from us?"

### **YOU:**

"All we would do is hop on a quick zoom in the next day or so where my trainer will share with you who we are and what I'll be doing in my new career path so I can learn, but also, that way if you ever come across anyone who would benefit from what we do, you can have confidence referring them to me.  
So what day works better for you both, tomorrow or the next day?

# How To Get CLIENT REFERRALS

It is important that we get referrals from every client that we help. We may not charge money for our services, but our efforts aren't free. We have all heard of taprooting agents, but have you mastered taprooting clients? If you master this, as long as you can help one client, you will never run out of clients for the rest of your career.

## Referral Script #1 - Ask for a Favor

**You:** \*Submitting App\* Alright you're all set!

**Client:** Thank you!

**You:** It's my pleasure and thank you for the opportunity to help your family today, but I did have a quick favor to ask you though. Is that OK?

**Client:** Yeah of course.

**You:** The fastest way for us to help TRAINEE's business grow is by the generosity of your referrals. Do you feel like the service we provided you could... help more families?

**Client:** Absolutely.

**You:** Amazing. I remember from our last meeting you said that very few people you know would know about indexing, tax advantages, and would find value in the information. Would you be willing to refer TRAINEE 5-10 of those people? We promise to give them the same level of respect and education we gave you. Would you be willing to do that?

**Client:** Of course.

**You:** Ok great! So who do you know that's married, has children, who could benefit from some of these programs? If it's okay, how about we start with your closest siblings or even best friends? Who are the first 3 names that come to mind?

## \*Write them down in your referral sheet, and get BOTH spouses names\*

Perfect, and what is your relationship to these people?

Excellent, and what do they do for work?

Perfect, lastly what is the best number to reach them at?

Perfect! Thank you so much for the referrals, this is going to help TRAINEE's business a TON! We'll keep you in the loop on the progress of your application. Have a great rest of your day!

# How To Get **CLIENT REFERRALS**

## **Referral Script #2 - Campaign Close**

**You:** \*Submitting App\* Alright you're all set!

**Client:** Thank you!

**You:** It's my pleasure and thank you for the opportunity to help your family today, but I did have a quick favor to ask you though. Is that OK?

**Client:** Yeah of course.

**You:** My team of advisors are on a "Helping Families Campaign" this year to help over 500 families like yourselves retire safely. Would you and your wife like to be a part of that?

**Client:** Sure, what do we do?

**You:** Great! All we need you to do is just think of 5 to 10 couples like yourself who would benefit from this information. I promise you we will treat them with the same level of respect so that you feel comfortable referring more people in the future.

So who would be the first two or three couples in your same age group that comes to your mind you would like to help as soon as possible with this information? (Write the name down)

**\*Write them down in your referral sheet, and get BOTH spouses names!\***

Perfect, and what is your relationship to these people?

Excellent, and what do they do for work?

Perfect, lastly what is the best number to reach them at?

Perfect! Thank you so much for the referrals, this is going to help TRAINEE's business a TON! We'll keep you in the loop on the progress of your application. Have a great rest of your day!

# How To Get **CLIENT REFERRALS**

## **Objection Handling**

"Let me give them a heads up first before I give out their number..."

\*If they are a little hesitant, you have to bring up the elephant in the room\*

You: Look, I understand why it's hard to give referrals... because we don't want to recommend somebody to a close friend or family member... and then that person does a bad job and then it makes you look bad, ya know?

So please keep this in mind - if I called and met with someone you cared about and was rude, salesy, or pushy...and made you look bad... you would never send us another referral ever again, and you wouldn't remain a client of mine would you? Of course not, so we promise we won't do that...

Our goal is to genuinely help as many families as possible. I promise to treat them with the same level of respect and care we gave you. I would never want to let you down - your trust means everything to us. Is that fair enough?

Awesome, thank you for trusting us. So who are the top 3 people that come to mind that you think would benefit from this? Let's start with siblings and close friends...

# How To Get **AGENT REFERRALS**

## **Recruiting Referrals Script**

**You:** I want to thank you so much for these referrals! Just so you know - if any of them do business with us we will be sending you a little thank you card in the mail. Is that okay with you?

**Client:** Yes of course!

**You:** That's great! You truly are an amazing couple, and so I'm curious. Our firm is expanding a ton right now because demand is through the roof. And I really think you could do very well with our firm. Are you in love with where you are currently working, or would you be open to other professions in addition to what you do now?

**Client:** I potentially would be open.

**You:** The reason I ask is because TRAINEE will probably make an extra \$30,000 to \$50,000 this year from these referrals and the families we continue to go help.

and so would you prefer getting a gift card, or would you prefer receiving 50% of the compensation from each referral?

**Client:** 50% for sure!

**You:** Haha, I figured you would say that! We have another meeting coming up, but I would love to set up another zoom call with you. Like I mentioned, we are expanding a ton right now and I really feel like a couple like you would be amazing in a business like ours - either as referral partners or even a part time career. Is that something you're open to explore?

**Client:** Yeah 100%!

# AGENCY ROCKET SCRIPT

So the last time we spoke, we went over the 3 ways for your money to grow, which is fixed, variable, and indexed growth, and you mentioned that you liked the indexed growth, is that correct? Excellent!

We also went over the three different ways for you to pay taxes on your money, which was tax now, later, & advantage. and you said that you liked the tax advantage solution is that correct as well? Amazing!

So what I'll be showing you today is a product called the IUL through (Company), and it will give you the ability to grow your money both indexed and tax free. Are you familiar with (Company)? No, let me show you them really quick.... (BRING UP WEBSITE)

and so today, I don't want to just show you how their products work, but show you the comparison between what they offer and the other products in the industry. That way you can feel confident in the decision that you make for you and your family. Does that sound good? Perfect

Let me bring it up....

So this is a comparison of the IUL Vs 401k (or whatever they have) which is what you and most people have been contributing to... Just know that the IUL numbers that you do see here are very conservative, because our software is programmed to under promise, so we can over deliver. Does that sound good?

# AGENCY ROCKET SCRIPT

## **Age 31:**

So as you can see in the 401k, you are contributing \$15,000 per year, while in your IUL you are contributing \$12,000 a year. The reason is because in a 401k you will pay taxes long term, while in an IUL, we are using after tax dollars in order to insure a tax free retirement solution.

I also want to point out that in your 401k you are only paying \$398 in fees the first year, while in an IUL you are paying a little over \$2,000 in fees. So based off this, the 401k is obviously looking better right? Of course.

But what if I told you that

A) over time, your 401k would actually cost you way more in fees, which I'll show you here in just a second

B) the only reason you are paying a little bit more in fees up front in your IUL, is because if you died today, your family would receive a tax free check for over \$510,000 to support them through the worst time of their life... while in a 401k, they would only get \$12,000. That's powerful, isn't it?

And C) because if you got diagnosed with a critical, chronic, or terminal illness, which over 76% of Americans will experience, you could access up to 90% of this \$510,000 to support your family through once again, one of the hardest times of their life.

So knowing all of this, can we both agree, that paying a little more in fees upfront would be worth the peace of mind long term? Of course.

And just curious, do you happen to know anyone that's ever been diagnosed with an illness and or passed away, and because of it their family struggled financially? Yes? And would you ever want that to happen to your family? Of course not... and this keeps that from happening. Isn't that incredible?

# AGENCY ROCKET SCRIPT

So now let's dive into other numbers that I know are very important to you, and if it's okay, I would like to make it fun and play would you rather, are you okay with that? Awesome.

**Age 45:** So at age 45 years old there is a total account balance of \$300k in your 401k, while in your IUL there is only \$256,000. but the difference is, in your IUL that money is 100% liquid and you can use it for anything, while in your 401k... if you touched it, you would get hit with a 10% early withdrawal penalty, along with state and federal taxes. So would you rather be in a position where you can't touch it, or have that money 100% liquid?

**Age 65:** So now we get to the age of 65 years old. And at 65 years old, you contributed a total of \$525,000 into your 401k, versus \$420k into your IUL.

In your 401k you owe \$213,000 in taxes, and in an IUL you owe \$0 in taxes.

In your 401k, you have paid about \$400,000 in management fees, while in an IUL you only paid \$55,000 in fees.

Your 401k account balance would be a little over \$1,000,000, while in an IUL, you would have over \$1,300,000 TAX FREE.

And if god forbid you passed away at age 65. In a 401k you would leave behind about \$850k, while in your IUL you leave behind over \$1.8m tax free.

So I am not finished explaining everything just yet, but based off what we have covered, what sounds better to you, the 401k or the IUL? Obviously the IUL.

# AGENCY ROCKET SCRIPT

## Age 66:

So now at age 66 we start taking income, and in your 401k you would have to take out \$148k a year, to have a net income of \$119k...

while in an IUL because it's tax free, all you have to do is take out \$119k to generate the same result.

But in a 401k because it's taxable income, you are now in a \$148k tax bracket which will affect your social security. While in an IUL it's 100% tax free, which means you are in a 0% tax bracket. So would you rather earn \$119k a year and be at the highest tax bracket, or make \$119k a year, be at a 0% tax bracket, and maximize your social security?

But it's not just about how much we make, but how long our income lasts. So as I drag the age dial I want you to pay attention to how long your income would last in a 401k versus in an IUL.

So as you can see at the age 75 years old, you officially ran out of money in your 401k... And at 75, would you rather be submitting resumes? Or planning your next vacation with family? Obviously your next vacation? But unfortunately most people will be submitting resumes because of a lack of education.

So as I drag the age dial, as you can see, your IUL income is set to last until age 90. But keep in mind I can structure this to last as long as you want.

So CLIENT, would you rather run out of money at age 75, or have a tax free income all the way until age 90? Age 90 right?

And what's crazy about this, is that even at age 90, you still have almost \$360,000 to pass on as tax free legacy money to your family...

So in an IUL you contributed a total of \$420,000, and took out over \$3.3M tax free. And so if you wrote us a check for \$420k, and we wrote you back a check for \$3.3m tax free, would that be a no brainer for you and your family? Of course.  
(HAHA)

So do you happen to have any questions, or does everything make sense to you?  
Amazing.

# AGENCY ROCKET SCRIPT

## **CloZing Questions:**

And so I know we've run this at \$1,000 a month, but earlier we talked about starting at \$400 and then working our way up over the next year. And so is that \$400 still the comfortable amount for you? Or now knowing how this works, would you prefer to save a little more and get to your financial goals quicker? Excellent!

So, I have some good news and I have a caveat. The good news is, structured and funded properly, nothing comes close to beating this program long term. The caveat is that about 30% of clients can't get approved for an account like this. So what we would need to do, is submit an application to the company, to see if you are the type of client that the company would want to accept.

After the company receives the application, depending on how easy they can access your records, you will either be approved immediately leveraging AI, or it will take a week or two. After the approval, they will then request that initial \$400, it will be deposited into your account, and your wealth accumulation journey will begin.

So do you happen to have any questions? No! So the next step would be to fill out an application to see if we can get you qualified. Does that sound good? Fantastic, let me pull up the application.

# Putting A GRIPP on Investments

Fixed Indexed Annuity



- G** GUARANTEES
- R** RATE OF RETURN
- I** INDEXED GROWTH
- P** PENSION-LIKE INCOME
- P** POTENTIAL BONUSES

**RULE OF 72:**  $72 \div 10 = 7.2$

**50 YEARS OLD - \$200,000**

**51 YEARS OLD - \$220,000**

**58 YEARS OLD - \$440,000**

**65 YEARS OLD - \$880,000**

**72 YEARS OLD - \$1,760,000**

[Return To Product Menu](#)

## ROLLOVER SCRIPT

So let's say someone currently has their money in a fixed account where it's losing money to inflation, or they have their money in a variable account where they can potentially lose it to a market decline.

What we will typically do, is help them roll that money over from their old account into a new and improved account that grows indexed, has guarantees, and we don't charge a single penny to do this....

We call this putting a **GRIPP** on a family's retirement account....

The **G** stands for **GUARANTEES**, because Mr & Mrs client, would you rather have no guarantees or guarantees on your money?

the **R** stands for **Rate of Return**, because would you rather have no guaranteed rate of return, or a guaranteed rate of return?

the **I** stands for **Indexed Growth**, because would you rather have your money at risk in the market, or in an account that only participates on the upside of the market and never the downside?

and then the **P** stands for **Pension Like Income**, because would you rather have no guaranteed income, or a guaranteed income for life?

So imagine having your life savings in your left pocket, but then finding out there was a hole in it? How fast would you move that money? As fast as possible right? Of course. So that's what we do...

We help families move their money from their left pocket, to their right pocket, where it's safe and secure. Does that make sense? Fantastic

So if you and your money qualified for something like this, is that something you would be open to?  
Amazing!

# COMMON OBJECTIONS

## I need to think about it... (Part 1)

Bob I appreciate you telling me that and I respect that completely...

but just curious, normally when someone tells us they need to think about it, it's typically because they have a worry about the premium amount, or they have some concerns about the overall program and need more information. Is it one of those two?

### Premium Amount...

Okay, no problem at all..

*(Isolate the concern)*

So if the premium amount was adjusted to fit your wants and needs, is there anything else you would need more clarity on? Or do you have confidence in everything else outside of that?

Okay excellent!

So just curious, is the premium amount too high? Or is it too low?

Too high? Okay, no problem at all

So what would be a comfortable amount for you?

\$500? Amazing.

Then how about we do this, how about we start you off a little lower at that \$500 per month amount, and then as time goes on we can always add more to it at any time. How does that sound?

Fantastic, let me pull up the application and see if we can get you qualified!

# COMMON OBJECTIONS

## I need to think about it... (Part 2)

Bob I appreciate you telling me that and I respect that completely...

but just curious, normally when someone tells us they need to think about it, it's typically because they have a worry about the premium amount, or they have some concerns about the overall program and need more information. Is it one of those two?

## I have some concerns...

Okay, no problem at all..

If you don't mind me asking, what are those concerns?

## THEY ANSWER

*(Isolate the concern)*

Thank you for telling me.. So outside of (Concern), is there anything else you would need more clarity on? Or do you have confidence in everything else outside of that?

Excellent, (overcome the concern)

Now that we have talked about (Concern), are you feeling a lot more confident and fully understanding how XYX works?

Amazing!

So as I mentioned earlier, there is an approval process that we would have to go through, so how about we fill out an application to see if we can get you approved. Does that sound good? Excellent, I'll bring it up.

A person is sitting at a desk, looking down at a computer screen. The screen displays a Coinbase interface showing a Bitcoin price of \$135.13. The person is wearing a light-colored shirt and has their hand near their face. A lamp is visible on the desk.

**"Winners do daily what everyone else  
does occasionally"**

# BECOMING MORE LIKABLE

**Smile Often:** People like being around those who smile and are happy.

**Listen Well:** People like to feel heard and know that what they said matters. So after they say something, pause, and then acknowledge that they said by either asking a follow up question, repeating back to them what they said to ensure that you heard it right or saying things like "that is a great question", and then answering it.

**Mirror Them:** Pay attention to people's body language, tone of voice, and energy. Then mirror them. People like people who are just like them so when you mirror them, it builds unconscious trust.

**Use Their Name Often:** People's favorite word is their own name. When you use someone's name it builds trust because it's an unconscious feeling that if you know my name then you know me.

**Do not Disagree:** People like people who agree with their beliefs, so disagreeing with someone only distances you from connection. This doesn't mean to be passive. It just means if there is something we disagree with, we need to adjust our approach.

**Compliment Them:** If you want to become more likable immediately, find something to compliment them about. It might be something you notice in the interaction with them, or even something you heard about them from someone else. This also shows self confidence because only secure people feel comfortable complimenting others.

**Show Interest:** If you show interest in what interests them, you now have something in common which builds trust.

**Learn From Them:** If you are willing to learn from someone, this will typically lead to them being willing to lower their guard and learn from you.

**Leave People Feeling Good:** People don't remember facts, figures, and what you say. They remember how they felt when you said it. So remember, people don't remember what you say, they only remember how you made them feel.

**Do Not "One Up":** What most people do after hearing someone tell a story is try and tell a more impressive story in order to "relate". But what this really does, is make people feel as if their story wasn't good enough for you. Sometimes the best way to build a relationship is not saying anything at all.

# COMMUNICATION

1

## **7% Spoken Word**

- **7%** of communication is what you say and the words you use.

2

## **38% Tone of Voice:**

- **38%** of communication is your tone of voice (It's not just what you say, but how you say it).

3

## **55% Body Language:**

- **55%** of communication is through nonverbal cues like posture, facial expressions, & gestures.

In order to be an effective communicator and closer, we have to understand how to communicate properly. With GFI, almost every presentation and or interaction with a prospect we have scripted. The problem is, what we say is only 7% of communication. What is equally and or even more important is how we say it.

Think like a movie scene:

Have you ever noticed while watching a movie, even though you know it's fake. In the sad scenes you cry, and in the action scenes you tense up, etc. Why is this? It's because movie producers understand human nature. However they want the audience to feel they make sure that the actors embody that emotion, and that the background music and coloring match the mood.

It's the same thing in sales. However you want the client to feel, you must embody that emotion. By mastering this, your effectiveness as a communicator will increase significantly

# Improve Your **SALES SKILLS**



## **Build Trust:**

- In You
- In The Company
- In The Product



## **Sell With Both:**

- Logic
- Emotion



## **Create The Hot Seat:**

- You Must Disturb Them
- You Must Entice Them

1. **Build Trust:** In order for a client to want to do business with you, they need to have trust in you, the company, and the product. If they have trust in only 2 out of the 3, they will not do business with you.
2. **Sell With Both:** If you sell just with logic, you will hear often "I need to think about it". If you sell just with emotion, you will get a bunch of clients who start the process but not continue with it. So when selling you need to use both logic and emotion. People buy and move forward on emotion, but they keep the product longterm because it logically makes sense.
3. **Create The Hot Seat:** People tend to avoid pain more than they move towards pleasure. So when it comes to selling it is important to not just entice them with a great product, but disturb them enough about where they are at so they want to move. (Make sure when disturbing it is tactful so you keep the relationship).

# BECOMING BETTER AT SELLING

## **Do The Right Thing:**

People can tell if your intentions are pure. So when you are truly focused on helping someone versus making money, people will trust you more, which will help lead to a sale.

## **Presenters Make Statements While Clozers Ask Questions:**

Our natural tendency when trying to sell something it to state all the benefits of the product or service. Even though this can work, it is not the most effective way to sell something. The best thing that you can do, is ask calculated questions that guide the client to the conclusion that what you are selling is what they need. The right questions should lead to them saying yes and agreeing with you. When you make a statement the client takes zero ownership in that statement, even though they might agree. But when you ask the right question that leads to a client making a statement of their own, they then take ownership in their agreement with you.

## **Feel, Felt, Found:**

When a client expresses a concern, one of the best ways to overcome that concern in a tactful manner is to "Feel, Felt, Found" them.

"Mr & Mrs Client, I know exactly you feel, because I actually felt the same way (Insert why), but what I found is that (insert solution)"

## **Sell The Dream:**

When trying to sell a product we have to remember that the majority of people don't care about the product itself, or the bells and whistles. What they care about is, "can it help me get what I want?". So the best thing you can do is find out what people want, what makes them happy, and what would bring them peace of mind. And then sell the product as the solution to how they will get what they want.

## **Two Minute Passion Story:**

People don't care how much you know until they know how much you care. So it is important that prior to discussing financial concepts and products with someone, that we tell a 2 minute passion story of why you want to help people with financial services. It's important to add comments like "this is why I love what I do" and "this is why I am so passionate about what I do" so that way people can feel that you aren't just another sales person, but someone who genuinely cares.

## ***Example:***

"One of the reason that I fell in love with what I do is because back in 2008, my mom lost over 25% of her 401k. and not only did this cause extreme level of stress and depression, but it delayed her being able to retire. So the reason I got into the industry is because I wanted to help make sure families never have to experience that. And so when I sit down with a family, I take care of them the same way I wish someone took care of my mom"

# BECOMING BETTER AT SELLING

## **Don't Answer Unasked Questions:**

As a professional, there are certain questions and objections that we want to overcome prior to them coming up. But a huge mistake that people make is they begin answering unasked questions out of nerves, and end up creating concerns that weren't there to begin with. Remember, less is more!

## **Act As If:**

In the beginning stages of sales, you may not have as many appointments as a veteran. But clients want their money with an industry expert. So it's important that we sound busy, experienced, like you have a lot of clients, and like you have done this before. We don't believe you should lie, but there is nothing wrong with leveraging company results in order to sound more credible. "My client" might be a lie, but saying "one of our clients" isn't. "I am very busy" might be a lie, but "we are very busy" isn't. So walk, talk, and act with confidence; like an industry expert and people will perceive you as one.

## **Conviction:**

Those who believe will be believed, and those who are convinced will be convincing. So when selling, the more convicted you are, the easier it becomes to influence someone to do what's in their best interest. To increase conviction, really learn in depth how our products work and the difference they make in the lives of families.



# DIFFERENT TYPES OF CLOSES

## **Comparison Close:**

Comparison selling is when you offer two options with the obvious option being what you want them to say. This makes the solution you are guiding them to a no brainer, but also allows them to feel like they made the decision all on their own.

"Would you rather have no guarantees or guarantees?"

"Would you rather have a taxable retirement, or a tax free retirement?"

## **Assumptive Close:**

An assumptive close is when you assume they want to move forward rather than asking them if they do. It's also a way to lead them to an answer that you want them to have.

Example:

"Can we both agree that taxes are probably going to go up?"

"So then what we will do is this, we will fill out an application to see if we can get you qualified, does that sound good?"

## **Take It Away:**

A mistake most people make when trying to present their service or product is that they come across desperate trying to convince the prospect of how great their product is. Even though we do want them to know the benefits, it's important we maintain a posture that doesn't come across desperate. Don't give it away, take it away.

Example:

"If I'm going to allow you to become my client, I would need to know that you would be willing to meet with me at least once a year."

"So what we would need to do, is submit an application to the company to see if you are the type of client that the company wants to accept."

"About 30% of clients are unable to get approved for an account like this, so we would need to see if we can get you approved."

## **Evidence Close:**

Instead of just making statements, show evidence that validates what you are saying is true. This gives you credibility in your competence, but also tends to land with the client in a less aggressive way since you are the messenger of a third party source.

Example:

"Creator of 401k says he created a monster". Forbes talking good about the IUL. Money Wealth Life Insurance. Forbes Annuity articles. Company website credibility page. etc.

# DIFFERENT TYPES OF CLOSES

## **Worst Case Scenario Close:**

The worst case scenario close is when you explain to them what the worst case scenario is, in a positive way. That way they see that there is nothing to lose.

"The best case scenario is, we get together and because of it, you are able to retire early, with more money, and pay less in taxes. The worst case scenario is, we get together, and you learn valuable information that can help you the rest of your life. Sounds like a win win doesn't it?"

## **Keeping Up With The Jones Close:**

Most people are willing to spend money in order to maintain the same social status, lifestyle, or wealth as their peers. So when closing, we want to always make it seem as if "this is what everyone is doing". and you can feel good about this because the products we offer are commonly used in the affluent markets.

"This is one of the reasons the wealthy love accounts like this..."

"Can you see why the wealthy love accounts like this?"

"Can you see why so many people are moving their money from "their account" to programs like this?"

## **Now or Never Close:**

This is when you let the client know that the product, bonus, or current price, etc. might not be around for much longer. This helps create urgency in the clients decision making. Because products are constantly changing and this is the truth, you can feel good about using this strategy.

"Right now, because of where the market is, I have never seen a bonus like this before. So I am not sure how much longer it will stay available before they remove it off our shelf, If I were you I would take advantage of it before we can no longer offer it"

"The market is volatile "

# DIFFERENT TYPES OF CLOSES

## Tie Downs:

A tie down is a sales technique that involves asking a question at the end, beginning, or middle of a statement to get a potential customer to agree. This is a way to get micro commitments prior to asking for the sale, so when you do ask, they are ready to move forward.

Example:

"Can we both agree that taxes are probably going to go up?"

"That sounds great, doesn't it"

"That's amazing, isn't it?"

"Wouldn't that be incredible?"

"Does this make sense?"

"That would be a no brainer wouldn't it?"

"Agreed?"

## Zero Difference In Lifestyle Close:

If the client decides to redirect what they are currently contributing to another account to an account with you, then there is zero change in their lifestyle just a change of account.

If a client decides to rollover their account into an account with you, then there is zero change in lifestyle, just a change of account.

## Family Care Package Close:

This is when you call an existing client and add on an additional product that they don't have.

Example:

"Mr & Mrs Client, I was looking at our data base of clients and I wanted to call because I realized that you are the only client that we have that doesn't have the full Family Care Package."

This means that there are most likely some holes in your financial situation which isn't good. So what day this week can we hop on a zoom and do a quick review?"

*In that zoom we add on any products or services they don't have.*

# DIFFERENT TYPES OF CLOSES

## **Road To Pain Close:**

This is where you walk the client down the road of pain of what happens if they don't move forward.

### **Example 1:**

In the last 30 seconds of your life, which would be the worst day of your family's life, do you think you would be wishing that you did or didn't have life insurance?

Client: Did

And as someone who loves their family, if you had to write a check right now for what your family's safety and security is worth to you, you probably couldn't write the check could you?

Client: I couldn't.

But if you could write a check for \$119 a month that made sure that your family was safe and secure, not only could you do it, but it would be a no brainer and worth it, wouldn't it?

Client: It would.

Well in under 10 minutes, we can bring that peace of mind to you and your family. So let's go ahead and see if we can get you qualified, sound good?

Client: Sounds good.

### **Example 2:**

"Mr. client, I wouldn't wish this upon anyone, but I wouldn't be doing my job if I didn't ask you this..."

Let's say you were driving home tomorrow and BAM! Your life is taken. How many weeks or months can your wife and kids afford to live the way they are before entering financial ruin, having to move out of your home, and struggling financially?

Client: 3 Months

And as a person who loves their family, would you be okay with that happening if you could fix it?

Client: Of course not.

And can you guarantee me that won't happen tomorrow?

Client: No, I can't.

So wouldn't it make sense to get you protected today?"

Client: Yes.

# UNDERSTANDING PERSONAL COMPENSATION

## Personal Compensation Example: Life Insurance

### Personal Compensation Formula

**Monthly Premium x 12 Months = Points**  
**Points x Agent Level = Personal Compensation**

**Example:**  
**\$500 x 12 x 45% (Agent Level) = \$2,700**

### Example: \$500/Month

\$500 x 12 = \$6,000 x **30%** = \$1,800  
\$500 x 12 = \$6,000 x **45%** = \$2,700  
\$500 x 12 = \$6,000 x **50%** = \$3,000  
\$500 x 12 = \$6,000 x **60%** = \$3,600  
\$500 x 12 = \$6,000 x **85%** = \$5,100

### Field Associate Personal Income

\$100 Month = \$540  
\$200 Month = \$1,080  
\$300 Month = \$1,620  
\$400 Month = \$2,160  
\$500 Month = \$2,700  
\$600 Month = \$3,240  
\$700 Month = \$3,780  
\$800 Month = \$4,320  
\$900 Month = \$4,860  
\$1,000 Month = \$5,400  
\$2,000 Month = \$10,800

### Marketing Director Personal Income

\$100 Month = \$720  
\$200 Month = \$1,440  
\$300 Month = \$2,160  
\$400 Month = \$2,880  
\$500 Month = \$3,600  
\$600 Month = \$4,320  
\$700 Month = \$5,040  
\$800 Month = \$5,760  
\$900 Month = \$6,480  
\$1,000 Month = \$7,200  
\$2,000 Month = \$14,400

### Executive Marketing Director Personal Income

\$100 Month = \$1,020  
\$200 Month = \$2,040  
\$300 Month = \$3,060  
\$400 Month = \$4,080  
\$500 Month = \$5,100  
\$600 Month = \$6,120  
\$700 Month = \$7,140  
\$800 Month = \$8,160  
\$900 Month = \$9,180  
\$1,000 Month = \$10,200  
\$2,000 Month = \$20,400

# UNDERSTANDING PERSONAL COMPENSATION

## Personal Compensation Example: FIA

### Personal Compensation Formula

Rollover Amount x 8% = Points

Points x Agent Level = Personal Compensation

#### Example:

\$250k x 8% x 45% (Agent Level) = \$9,000

### Example: \$250,000 Rollover

\$250k x 8% = 20k pts x 30% = \$6,000

\$250k x 8% = 20k pts x 45% = \$9,000

\$250k x 8% = 20k pts x 50% = \$10,000

\$250k x 8% = 20k pts x 60% = \$12,000

\$250k x 8% = 20k pts x 85% = \$17,000

### Field Associate Personal Income

\$100,000 = \$3,600  
\$250,000 = \$9,000  
\$500,000 = \$18,000  
\$750,000 = \$27,000  
\$1,000,000 = \$36,000  
\$2,000,000 = \$72,000

### Marketing Director Personal Income

\$100,000 = \$4,800  
\$250,000 = \$12,000  
\$500,000 = \$24,000  
\$750,000 = \$36,000  
\$1,000,000 = \$48,000  
\$2,000,000 = \$96,000

### Executive Marketing Director Personal Income

\$100,000 = \$6,800  
\$250,000 = \$17,000  
\$500,000 = \$34,000  
\$750,000 = \$51,000  
\$1,000,000 = \$68,000  
\$2,000,000 = \$136,000

# Simple Path To \$100,000

MD PERSONAL INCOME:

**\$275 Per Week In Premium**

$\$275 \times 12 = 3,300$  Points

x 60%

**= \$1,980 Per Week**

TOTAL PERSONAL INCOME:

\$1,980 Per Week x 52 = \$102,960 Per Year

MD PERSONAL INCOME:

**\$160,000 Per Month In Rollovers**

$\$175,000 \times 8\% = 14,000$  Points

x 60%

**= \$8,400 Per Month**

TOTAL PERSONAL INCOME:

\$8,400 Per Month x 12 = \$100,800 Per Year

# Personal Compensation Example

## MD PERSONAL INCOME:

**\$2,500 Per Month IUL**

$$\begin{aligned} & \$2,500 \times 12 \\ & = \underline{\underline{30,000 \text{ Points}}} \\ & \quad \times 60\% \end{aligned}$$

**= \$18,000 Month**

**\$250,000 Rollover**

$$\begin{aligned} & \$250,000 \times 8\% \\ & = \underline{\underline{20,000 \text{ Points}}} \\ & \quad \times 60\% \end{aligned}$$

**= \$12,000 Month**

## TOTAL PERSONAL INCOME:

**\$30,000 Per Month x 12 = \$360,000 Per Year**

## EMD PERSONAL INCOME:

**\$2,500 Per Month IUL**

$$\begin{aligned} & \$2,500 \times 12 \\ & = \underline{\underline{30,000 \text{ Points}}} \\ & \quad \times 85\% \end{aligned}$$

**= \$25,500 Month**

**\$250,000 Rollover**

$$\begin{aligned} & \$250,000 \times 8\% \\ & = \underline{\underline{20,000 \text{ Points}}} \\ & \quad \times 85\% \end{aligned}$$

**= \$17,000 Month**

## TOTAL PERSONAL INCOME:

**\$42,500 Per Month x 12 = \$510,000 Per Year**

This income example includes the Base Shop bonus of 5%