

PRIMERICA

Business Plan

Referrals by Primerica Client Services, Inc. to



Primerica DebtWatchers™ 1,2

Offered by Primerica Client Services, Inc. through contractual agreement with



Auto & Home Insurance Referral Program



Quotes from such companies as: Safeco and Progressive

Long Term Care



Primerica Life Insurance Company
Primerica Life Insurance Company of Canada
NBL NATIONAL BENEFIT LIFE INSURANCE COMPANY

LOCKWOOD
ADVISORS
AN AFFILIATE OF PERSHING

Annuities^{1,3}



401(k) Plans^{1,3}



Mutual Funds^{3,5}



Name: _____

Trainer: _____ Cell # _____

Solution # _____ (Serves as Login) IBA Start Date ___/___/___

Primerica Email _____

Lamination
v

The Master Copy Program

Name: _____

Start Date: _____

STEP 1: Build a Team

Guest #1 Name _____

Guest #2 Name _____

Guest #3 Name _____

Guest #4 Name _____

STEP 2: Start Your \$ WEALTH BUILDER \$ Plan

Foundation in place* _____

Your FIN # _____

*Congratulations!! You're a Master Copy! You've earned your
Primerica logo Pin!* 

Excellent 2 Days

Outstanding
7 Days

Strong 9
Days

STEP 3: Senior Rep Promotion 1 x 1

STEP 4: District Leader Promotion 3 x 6 & BONUS!

Your GOAL: 10 People Showing Up

*If you cannot qualify, or don't have a need, foundation must be with parents/5pointer.
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PRIMERICA

Business Plan Checklist

Step 1: Interview ___/___/___

(Trainer S.T.E.A.M. and send out text)

(If scheduling a business orientation/IBA for a later date at the office, remove the last page from this packet and have the new associate watch the 2 videos before he/she comes back and gets started). **Otherwise jump to Step 2**

Step 2: Business Orientation: IBA date ___/___/___

“Give us 90 days of dedication and we’ll build you a business” – Jon Lavin

#1 Register your www.primericaonline.com (Download Primerica APP, set up direct deposit & cell discount)

#2 Sign up for class www.ucanpass.com (Your RVP: Jon Lavin, lives in Pennsylvania, solution # ASM58)
Complete all 7 Chapters in **14** days and pass class ___/___/___ **Test Date** (30 days from today ___/___/___)

#3 What days are you not available to build your business? Is there anything in your schedule that you wouldn't be able to rearrange in order to attend Tuesday & Saturday trainings?

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
AM							10 AM Training
PM			7 PM Overview & Training				

#4 ENGAGE for 90 (Explain the competition, Points & Company iPad bonus)

Upload contacts, **Qualify** contacts, and **Set** a minimum of 2 KT Training Appointments and send out the S.T.E.A.M. text.

Earn points by watching the **Welcome To Primerica** videos & **Make \$ Now** videos on the new rep page. (35 day window)

#5 Go for the **Fast Start Bonus** (\$300 cash & Office iPad Mini Bonus)

#6 Complete your personal **FNA** or schedule it into the future ___/___/___

#7 Have the new rep complete the last page of this packet before starting on licensing.

[New Rep Download Center www.bit.ly/pridownloads](http://www.bit.ly/pridownloads)

Office 4175 S Pipkin Road Suite 202, Lakeland 33811

RESOURCES

www.mypfstraining.com password is pricafe

for the business overview video on the front page, the password is bizopp

www.lavination.weebly.com **9 FUNDAMENTALS** training

Jon Lavin Morning Call – Monday - Friday @ 9:00am (Monday @ 10:00am)
Google Docs (bit.ly/PRIaccountability) (209) 647-1600 pin 129141#

Larry Weidel’s Big Hitter Call – Monday @ 9:00am (605) 562-3140 and pin 856403#

Hector Leadership Cal– On a loop all week starting Tuesday @ 11:00am (951) 262-3702

Next Leadership School – _____ www.tampabayleadershipschool.com



Training List

“People you want to help!”

	Name	Number	Job Title	Married/Couple	Actual age (25-55)	Children (Living @ Home)	Home Owner	Occupation (25k+ in income)
1								
2								
3								
4								
5								
6								
7								
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9								
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12								
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22								
23								
24								
25								



Training List

“People you want to help!”

	Name	Number	Job Title	Married/Couple	Actual age (25-55)	Children (Living @ Home)	Home Owner	Occupation (25k+ in income)
26								
27								
28								
29								
30								
31								
32								
33								
34								
35								
36								
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STEAM: Quick Team Building

Send out this text message to your STEAM List!

Hey I just got started with a new company expanding in the Lakeland area. They're looking for a few more people and I thought of you. Not sure if you're open but look for a call from my manager, Tomas.

If they respond, let this be your response until the trainer calls them:

It's a large financial firm. I'm tied up right now but Tomas can answer your questions.

S.alesperson non-pushy ⁽⁵⁾	Telephone <small>(cell pref)</small>	Status	Relationship
1.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
2.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
3.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
T.eacher ⁽⁴⁾	Telephone <small>(cell pref)</small>	Status	Relationship
1.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
2.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
3.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
E.nthusiastic ⁽¹⁾	Telephone <small>(cell pref)</small>	Status	Relationship
1.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
2.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
3.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
A.mbitious ⁽²⁾	Telephone <small>(cell pref)</small>	Status	Relationship
1.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
2.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
3.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
M.oney Motivated ⁽³⁾	Telephone <small>(cell pref)</small>	Status	Relationship
1.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
2.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	
3.		<input type="checkbox"/> M <input type="checkbox"/> K <input type="checkbox"/> H	

Setting Appointments



Hey _____, (small talk). I'm calling because I need a **FAVOR**. I just started working with a new company and I'm really **EXCITED** about it. I'm in **TRAINING** to get my financial licenses with the state of Florida and part of my training is to see some practice appointments with my trainer before I can go out on my own. Would you **HELP** me and be one of those training appointments?

IF YES: Great! (If married): It's really important for my training that I meet with both spouses. I'm training on _____ and _____ evenings, which night is better for you and (spouse)? What time is better, 6:00 or 8:00? Great, I'll see you and (spouse) on (day) at (time). I really appreciate you helping me out.

IF HESITANT: (“What is it?” “What do I have to do?”)

It's just a requirement for my training. All you have to do is sit, listen, and ask a lot of questions. The more questions you ask the better training I get. I also value your **OPINION**. If you felt really good about what I'm doing, you might be able to **REFER** me to people who could benefit from what we do. You'd help me with that, right?

CLOSING: Please do me a favor and write our appointment down on your calendar. If something comes up and you need to reschedule, please let me know a few days in advance because my trainer is really busy and if you cancelled at the last minute it would be very embarrassing for me and I don't want to look bad. Is that fair? Thanks, I'll see you on (day) at _____.

Script #2 Builder's Script

Omar Script Audio: bit.ly/omarscript

Hey _____, this is _____. How are you doing?

Hey listen, I need your help, I'm working with this new job and in the next 12 months I'm going to move up and own my own office. I need to meet with you and your wife for about 20 minutes, I need to explain to you who we are and what we do because I know that you know other good quality individuals who I don't know and I'm looking for reps. Anybody that 1, hates their job and needs a career change, or anybody that loves their job and needs to make more money and you might know a few of those. So I need your help, I need to drop in and I need your help this week. Will you help me?
(I don't need your money, I just need your time..)

Remember, the people you are contacting are helping YOU in YOUR business, don't worry if they are not interested for themselves (YET), the purpose of training appointments is to #1 train you, #2 build your referrals, while providing tremendous value and education for people. You are the one getting help from them, so ask for their help and be serious about it. You'd help them if they called you for help, right?

Common Objections

What is it OR What's it about?	It's about making money, saving money, and getting out of debt. And everyone needs that kind of help, don't they? But really, it's just for my training and you learning what we do. Will you help me out?
What's the name of the Company?	Primerica! Will you help me out with my training?
I don't want to buy anything!	That's fine. I just want your help. Put your checkbook away. It's for my training. By learning what we do, I'm sure you can refer me to people who want to make extra money or could use our products and services. Will you help me?
I don't have time!	All I need is 30-45 minutes of your time. I'd really appreciate your help. This is very important to me and I need to get this training done in the next 2 weeks. Will you help me?
Can you tell me more about it?	Listen, I'm new at this and I want to learn more before I give you the wrong information; so please ask all the questions you want to my trainer, that way I learn how to answer them. Will you help me?
I'm not interested!	Well look, whether you're interested or not, that's fine. I just want you to see the presentation so you can recommend me to people who might want to make extra money or could use our products and services. I'd really appreciate your help. By the way, aren't you always looking to make extra money? So which day is better?
I want to check with my husband/wife and check his/ her schedule.	Ok! Well let's just pencil it in for <u>(day)</u> at <u>(time)</u> and if you need to reschedule, just let me know. We will definitely give you a call ahead of time to confirm. So which day is better?



Promotion Guidelines

Attendance to meetings/trainings is REQUIRED for all Promotions

Senior Rep 35%

- 1 Personal Recruit
- \$1,000 personal premium in one month

District Leader 50%

- Life Licensed
- 3 DIRECT Recruits
- \$2500 Team Premium in 1 month

Division Leader 60% (Producers)

- \$5000 team or personal premium in 1 month
- 1 X \$1,000 must be personal in qualifying month
- 5 DIRECT Recruits
- 3 team life licenses (your license counts as 1)
- Submitted U4
- Acceptable QBI (70% Min)

Regional Leader 70% (Reproducers)

- \$7500+ in a qualifying month
- 1 X \$1,000+ personal production in qualifying month
- 3 Licensed Direct producing Districts
- 5 team life licenses (your license counts as 1)
- Series 6 & 63 Licensed
- Acceptable QBI (70% Min)

RVP 110% + potential Bonuses

- \$10,000+ for 2 consecutive months
- 3 X \$5,000 Personal production in qualifying months (for personal momentum)
- 6 Direct Producing District Leaders or 2 Division leaders or 1 Regional Leader
- Total team Codes 30 (7 minimum after Promotion exchange)
- Series 26 licensed (registered Principle)
- Acceptable QBI (70% Min)
- \$30,000 in income in the previous 12 months
- Replacement/Promotion Exchange – 15 codes, RVP's choice (\$7,500 - \$10,000 per month/last 90 days)

FTOs - Field Training Observations

\$1500 bonusable premium max per life insurance transaction

Flanked agents get credit for promotion

A Level 1 "Field Trainer" is someone who can get a new recruit and help them build a list and set appointments.

A Level 2 "Field Trainer" is a proven producer and recruiter who splits sales w/Level 1 Trainers if set by Level 1 Trainer.

All personal life sales are bought from your Recruiter!

All new associates must witness 3 life sales written by trainer before they can go solo!

SPRINT DISTRICT AWARD

1ST 30 days of submitting IBA

3 direct recruits & 6 FTOs
(personal sale counts)

Reward

Prequalify for District Leader
(promoted when life licensed)
iPad Mini or similar (\$320 value!)

COMPANY FAST START AWARD

3 recruits and 3 FTOs in your 1st 30 days
earns you a \$300 bonus once licensed!

Financial independence comes by producing Producers and Reproducers!

3x3=300
IN 30 DAYS FAST START BONUS



FIRST 30 DAYS: Would You Rather?

Example of a Income Protection Plan $\$83 \times 12 = \$1,000$

25%	50%				
\$250	\$500				
Top 25 List	Top 25 List				
	Recruit	Sale	Bonus	Referrals	Promotion
<p>Your 1st appointment once licensed at 25%..</p> <p>If you take a licensed field trainer, then you'll split sale and make 12.5% or \$125 because you were never trained, then you can start being at 25% and flying solo.</p> <p>Revert to Promotion Guidelines</p>	1	1	\$100	5-10	Senior Rep @35%
	1	1	\$100	5-10	
	1	1	\$100	5-10	
		1		5-10	
		1		5-10	
		1		5-10	District @50% + iPad!
?	<p>3 New Team Members <small>(Going for their bonuses)</small></p>	<p>6 families protected. Personal plan can count as 1</p>	<p>\$300 + iPad Mini</p>	<p>30+ new referrals</p>	<p>You are now trained and ready to train others!</p>

Which plan looks better to you? How fast do you want to get paid?

Orientation: Building a Business

STEP #1 Watch the orientation video with Regional Vice President Jeff Seagrave and take notes below.

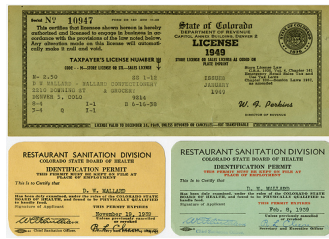
bit.ly/priorientation

If you were opening a restaurant, what would you need?

1. Location



2. Licenses



3. Team



4. Clients



The Kitchen Table Presentation

STEP #2 See the value and education we deliver for families at the kitchen table. Our Senior National Sales Director Jon Lavin created a presentation for the entire company. Take notes and notice how many questions he asks.

bit.ly/lavinKT

