

THE SECRETS TO
BUILDING A



SUPER

HIERARCHY

PREFACE

“The Secrets to Building a Super Hierarchy” is intended to focus attention on the core, fundamental activity necessary to build your Primerica business — recruiting. By way of examples drawn from past success stories, it illustrates the essential difference between a hierarchy and a super hierarchy — size! Size is the direct result of understanding and employing simple, proven approaches to recruiting and motivating new and existing associates. This book will help you set the right plan in motion and show you how to stick with it!

Recruiting is the lifeblood of your Primerica business. These messages will not only help direct your efforts to grow your business. They will help you help others see the vision of our unique opportunity, and to see that they too are capable of achieving the same success. However, there IS more to managing a successful business, especially when that business is as highly regulated as the financial services business. The Primerica system is designed to provide you with the material and guidance you need to build a solid foundation and structure, as you grow your business.

Remember, recruiting a person is only the beginning of your responsibilities. You must also see that each new recruit is trained, becomes properly licensed and is adequately supervised. Information about training, licensing and supervision is provided to you through our head office support systems. Primerica works with you to ensure that your business activity is in keeping with regulatory requirements and essential management controls. Ongoing supervisory and training requirements for recruits, licensees and registrants and office openings are monitored by both Primerica head office support and by you as a field manager and your upline field leaders. Our Primerica infrastructure also provides other business monitoring tools such as online information libraries and business activity reports. Our customer service and compliance units will assist you in meeting the high standard of client service and care set by Primerica companies and regulatory agencies.

To expand, you must take into account the differences in requirements that can exist among different state, provincial and/or federal jurisdictions. Not all jurisdictions permit part-time licensing. You’ll receive help to adjust your business plan accordingly.

These support functions are the activities that make for a solid foundation and structure. They are not distractions to your business. On the contrary, they too are essential conditions for growth.

Primerica is also about people. You will meet many, many, many new people on your road to success. Take care that those that you bring to your business will embrace and reflect our Primerica standard of conduct and business practices. Not everyone will be eligible to be licensed. The wrong people will erode the solid foundation and framework that you have worked hard to build. Most importantly, you will want to instill in your downline team a profound respect for all who take the step of coming to an Opportunity Meeting or completing an Independent Business Application.

Even though “The Secrets to Building a Super Hierarchy” is intended to illustrate that growth is about CHOICE, we don’t get to choose which regulatory requirements we will meet. The choice RVPs may make is between having a hierarchy and having a SUPER hierarchy. Make the choice today to put a plan in motion to achieve total financial independence. **YOU CAN BUILD A SUPER HIERARCHY!**

WHAT'S YOUR DREAM?

Most people have a dream of becoming "somebody." They want to be respected and admired by their families, their friends and their communities. Some people long to build their dream home or buy a luxury car. Others dream of sending their children to the college or university of their choice or traveling the world. No matter what your dreams are, Primerica can help you make them come true.

Our free enterprise system allows people who come from humble backgrounds to work hard and live the life of their dreams. Everyone in North America has the opportunity to make a better life for themselves. There are many business legends in other industries who overcame obstacles and pursued their dreams, eventually enjoying success beyond measure:

The founder of Stokely canned foods started out as the widow of a farmer with nine children. After only six years, Anna Stokely and her family were selling 50,000 cases of canned produce annually. Today, Stokely USA Inc. (owned by Chiquita) is a leading processor of private label canned vegetables in the United States.

Despite several years of verbal harassment, physical assault, hatred from teammates and death threats from fans, Jackie Robinson broke the color barrier in baseball and became the first African-American to be inducted into the Hall of Fame. In fulfilling his own dream, Robinson also helped to bridge the gap from racial inequality to equality.

A boy who grew up impoverished — both economically and emotionally — fled his abusive father at age 16, vowing to make something of his life. Though he struggled with depression and endured several professional setbacks along the way, Walt Disney achieved magnificent success and the endearment of millions worldwide.

The world is on a first-name basis with this media mogul. Oprah Winfrey escaped a lonely, and at times traumatic, childhood to become one of Forbes magazine's top ten most powerful celebrities and Newsweek's Woman of the Century. Oprah's influence is felt beyond the world of television in areas such as publishing, film, philanthropy and social awareness.

But if everyone has the power change their lives and make their dreams come true, why don't they do it? Because most people are afraid! They are scared to try. They are afraid of failing and they fear the thought of what people will say if they do fail. So they never take the risk to go into business for themselves. Unfortunately for most ordinary people, the only way to achieve real wealth is through entrepreneurship — to go into business for themselves! Rarely do people fulfill their goals and dreams by working for someone else.

As a result, most people give up on their dreams. It's easier to make excuses. Here are some common excuses people give for why they never tried to start their own business:

- I don't have the money.
- I don't have a college/university degree.
- I don't have any knowledge of a special area.
- I don't have any experience.
- I don't know what kind of business I should go into.
- I can't give up my steady income.
- I have too many years invested in my current job.
- I'm scared.
- I don't like selling things.
- I'm not outgoing and I have trouble talking to people.

This book will show that EVERYONE has the opportunity to go into business for themselves and the opportunity to become financially independent.

The Four Ways to Earn Income

Take a look at the Cash Flow Quadrant. It shows that there are four ways to earn income: by being an employee, someone who's self-employed, a business owner or an investor.

An employee is the classification most people would fall into. When you're an employee, you have a job and your income is based on your position — the level you are on the corporate pay scale.

Most people think that being self-employed is the ticket out of corporate drudgery. But self-employment brings with it a whole new set of problems! The biggest concern is what

The Cash Flow Quadrant*

Employee

Has a job. Income based on position, not the person.

Business

Owens a system. Has others working for him/her. Unlimited income potential via manufacturing, marketing, etc.

Self-Employed

Owens a job: Dentist, doctor, lawyer, hair stylist, real estate agent, salesperson.

Investor

Has money working for him/her. Enjoys complete freedom and lives the dream.

*The Cash Flow Quadrant, CASH FLOW Technologies Inc.; used with permission. The Cash Flow Quadrant and ESBI are trademarks of CASH FLOW Technologies Inc. For information purposes only. Not for any product solicitation.

will happen if you need to take time off. This usually creates a hardship for people because when they stop working, their income will stop, too. Being a doctor or a lawyer may sound prestigious, but if you don't work, you don't get paid.

Being a business owner is quite different from being self-employed. Instead of owning a job — like a doctor does — the business owner owns a system. Business owners have people working for them — so their income isn't dependent solely on their own efforts. Plus, business owners have the potential for unlimited income via manufacturing, marketing, etc.

Most people dream of moving into the final square of the Cash Flow Quadrant. That's because an investor is a person who puts their money to work for them. Investors enjoy complete financial freedom.

Clearly, being a business owner — and someday an investor — has the most potential rewards. That's what makes the Primerica Opportunity so amazing! Primerica allows you to build and eventually own your own business and you can build a team, so that your business still gener-

ates an income even if you can't work. Many Primerica legends are now living the dream thanks to their efforts to move from being business owners to investors. A significant amount of their income is generated by their team. If they become ill or need to take time off, their income continues, thanks to the Primerica system.

If this idea appeals to you, you will be even more excited after you read this book. The following chapters will:

- Give you the information that will help you turn your business life around FOREVER.
- Challenge you to stretch your VISION.
- Show you the possibilities of building a tremendous business that can secure your family's future for generations to come.

It CAN happen. It's already happened to thousands of people. Just take a look at our track record of success:

A History of Financial Independence

<u>Personal Income</u>	<u>Cumulative Number of Earners</u>	
	<u>Since 1977</u>	<u>New Since 2000</u>
Over \$50,000	5,176	2,627
Over \$100,000	2,492	1,352
Over \$1 million	62	31
Over \$2 million	17	6
Over \$5 million	1	1

In 2008, Primerica paid \$622 million to its sales force!

These figures represent 12-month rolling cash flow levels, including advances, which have been achieved by Primerica representatives, past and present, at some point during their affiliation with a Primerica Company, beginning in 1977. The representatives are not necessarily achieving these levels at this time. Further, the numbers reflected in the "Cumulative Number of Earners" column are cumulative from level to level and, therefore, include all representatives who have ever achieved the stated cash flow figures. The cash flow categories are not intended to demonstrate earnings of typical representatives. In the 12-month period ending in December 2008, Primerica's sales force consisted of approximately 100,000 life-licensed representatives, to whom the Company paid a total of \$622,000,000 in compensation, an average of \$6,220 per licensed representative. Most representatives do not reach the levels illustrated. Average RVP earnings are typically higher. Actual gross cash flow is, among other factors, dependent upon the size and scale of a representative's organization, the number of sales and the override spread on each sale, and the ability and efforts of you and your downlines. Having said this, Primerica provides a tremendous opportunity for individuals who work hard and desire to develop a business with strong income potential.

THE POWER OF MARKETING

What does marketing have to do with financial services? More than you think! Marketing fuels the bottom line of every company — whether you run a dry cleaning business or a law firm. That's because you need to market your services to get people to buy them.

Look around you. Nearly every business puts marketing to work regardless of the product or service sold. There are millions of businesses that we don't typically think of as "marketing" businesses, but in actuality, marketing is often the most important part of the business. Without marketing, there would be no profits!

Take IBM for example. Ask yourself what IBM does. If you answered that IBM manufactures computers you're only partially correct. IBM manufactures computer equipment AND it DISTRIBUTES that equipment. When IBM was the only game in town, it could count on its product to sell itself. Today, there are many computer companies competing in the same field. Because of this, IBM had to recruit a sales force of people to market its products.

What about Coca-Cola? Distribution is probably the most important aspect of Coke's success. The impression of Coke, invented through the marketing effort, combined with the availability of the Coke product via its distribution system determines whether Coke will earn \$1 million or \$500 million in revenue. The more stores, restaurants and soda machines that offer Coke, the greater the chance that people will buy Coke when they're thirsty.

Think about it: If you had a product to market, which way would be the most profitable method of marketing? Have one person or place to distribute your product or have

multiple distribution points? Obviously, the second choice is better. Now what if you could provide incentives that would encourage your distributors to find ways to get more customers to buy your products? You might offer your sales person an override commission on the income generated by his sales group.

Many businesses are set up this way. They have compensation programs that are structured to reward their producers with commissions and overrides (or salary increases and bonuses). Take real estate agents, for example. If you're a homeowner, you may be familiar with how your real estate agent was compensated for selling you your home. Your realtor was paid a commission on the sale. But personal sales are only one way in which a realtor can generate income. If a realtor is the president of an agency, he or she can also receive overrides on sales made by the people who work on their team.

Similarly, some security brokerage firms pay override commissions or bonuses to regional or zone sales managers. The bigger the production in their territories, the bigger the overrides the sales managers make. There is also management at other levels that profits when a territory produces well. In fact, rewarding upper levels of management for work produced by lower levels is not a new concept. Overrides are frequently used to compensate sales managers.

A Hybrid Plan

The Primerica marketing plan is very similar to the marketing structure explained above. It's especially similar to the General Agency concept in insurance where commissions are earned at several levels.

However, there are some ways in which Primerica is different. The two main differences are:

Primerica does HIGH volume.

High volume sales of term life insurance is the most effective way to make term life insurance profitable for a company to market.

Primerica encourages people to aspire to leadership positions* as soon as possible.

The potential for income and long term security is greatest when you build a team of your own. Not only are you capable of earning income by sales YOU make, but you can earn income on sales made by the people you override. This is your reward for leading, training, motivating and supervising your team.

At Primerica, we believe that EVERYONE should have the same opportunity to become a leader and build a business. At the same time, there are qualifications to be a part of Primerica. You have to have someone who is willing to get a license and work within the regulations of the financial services industry, including life insurance, securities and lending regulatory bodies. You can't just come on board and try to recruit a bunch of people and hope that somehow products get distributed. To make money, you have to build a business just as you would build any type of business. It takes a lot of hard work and perseverance to become a success in this business. But everyone has the opportunity to try.

There is a big difference between Primerica and most businesses. Primerica is low risk from a monetary standpoint. There's no big capital investment to make and no inventory to buy. Your biggest "investment" is your time! Plus you learn about the rules of money and various types of financial products — information that most people never receive. That alone is invaluable!

With Primerica, you're never "alone." You are not just left to figure things out on your own. The system provides an

Building Principle

Most people crave responsibility and the freedom to work independently. They should be allowed to own their work, and be judged on the basis of their individual performance. Primerica offers an opportunity that allows you this freedom. Keep reading!

opportunity for training for everyone, and everyone has access to the company's wide range of marketing and educational resources, plus your upline's knowledge of the business. But the best part of this marketing concept is the Opportunity. Whether you're currently a victim of the corporate nightmare, or a person from a humble background who might normally never have a chance at corporate success, you can be your own boss at Primerica and build your own company** within a company. You also have the opportunity for unlimited income because you can recruit as many people as you are capable of supervising and training, and you can make as many sales as you like. The Primerica Opportunity is available to any good honest person who is willing to make the commitment it takes to be successful.

Best of all, you have the option to do this business part-time.*** You can keep the security of your salaried job while you begin building your business during your free time. You can transition to full-time if and when you like.

*Meaning having a team.

**Ownership is available only upon meeting all qualification and eligibility requirements, and remaining in compliance with all terms and conditions, as set forth in the Ownership Program Document and various operating policies and procedures issued by Primerica from time to time.

***In Canada, part-time is not available in all jurisdictions. Where available, it is subject to certain restrictions.

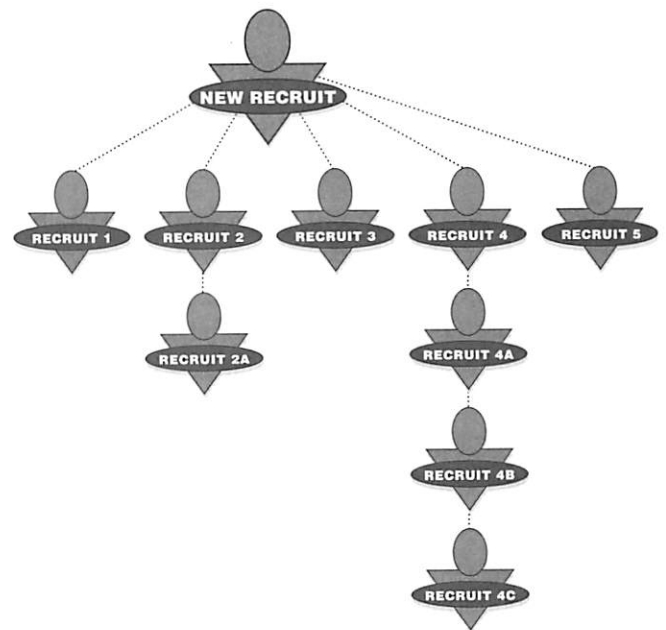
A BUILDER'S MINDSET

The Power of Vision

Vision is a characteristic of great leaders in any business. Take Ray Kroc, for example. In his book *Grinding It Out*, he recounts his experience as a 52 year-old man with diabetes and arthritis with a vision. When Kroc first saw the McDonald brothers' hamburger restaurant in San Bernardino, California, he watched the restaurant employees make burgers and fries for long lines of lunch customers. He immediately saw the potential of duplicating this successful business in towns all across the county. He didn't just think, "I think I'll open one of these 30 miles from this one." He began formulating his vision right away — a plan to open dozens of them in many different places.

Willard Marriott also had a vision. When Marriott was going to school in Washington, D.C., he sold hot dogs on the street. At that time, he envisioned restaurants all over the country. His restaurant interests eventually led to a massive hotel chain.

There is a quote by Victor Hugo: "Make no small plans, for they have no power to stir the souls of men." Look into the future of your Primerica business. If you think in small terms, you'll have small success. But if you fully understand the power of building, if you can see an image of yourself building a giant organization, it CAN happen!



As you begin to look into the future, imagine two things:

- A large network of outlets.
- A large base of clients using a variety of products.

All entrepreneurs envision these two things as the **ULTIMATE GOALS**. Each outlet represents the potential for the sale of products. The more outlets you have, the more products you can sell. Once you establish a client base, cross-selling to your existing clients becomes a way to maximize profits.

So You Have Vision. Now What?

The first thing you need to do is get your first personal direct leg.

A "leg" is a person or group of people downline from you. Your goal is to always increase the number of people you personally recruit and train (and therefore directly override). A direct leg is one of your personal recruits who has recruited and trained people himself and you get to override his organization. Once you get one leg, start working on your next leg. The goal is to have 10 direct legs or more in your organization. That's the fastest way to earn \$1 million a year!

Remember, each person you recruit needs to be trained. They can't make a sale — and won't earn any money — until they are trained and licensed. People need the right tools to be successful. Every person who has ever built a successful marketing organization has trained — or found someone to train — every single new person. Since many of your people will start out part-time* and only work a small number of hours each week, recruiting large numbers should not affect your ability to get each person trained.

Your primary concern should be finding people who WANT your opportunity as opposed to people who DESPERATELY NEED it. People who are looking for an easy way to make quick cash aren't the sort of people you want on your team. Building a business takes hard work. The rewards are well worth it, but they don't come without a price.

This is not to say that you shouldn't look at everyone you meet as a potential recruit for your organization — you should. And it's important that you don't pre-judge people by the way they look or the kind of job they have. Until someone has tried this opportunity, you have no way of knowing whether or not they will work out. There will be people you're convinced will be superstars who will turn out to be a disappointment. But there are also people who are diamonds in the rough. You won't predict their success — in fact it may shock you. The point is there's almost no way

Building Principle:

Twenty percent of the people in your organization will make 80 percent of the sales. Carefully choose the people you devote any extra time to. Once everyone is properly trained, know who the hungry, go-getters are and pour your energy into them!

of measuring who will succeed and who won't until you recruit and train them.

The second thing you need to do is get more and more people (both "old" and "new") to your Opportunity Meetings.

Conducting Opportunity Meetings** is critical to the success of your business. But unless you understand their purpose, you'll never use them effectively. For example, most people concentrate on getting "new" people to their meetings and then showing the new people how they can set up their own Primerica business. This will not build a Super Hierarchy.

Here are what your objectives should be when you hold an Opportunity Meeting:

1. Resell the Dream of business ownership and financial independence to the "old" (or existing) members of your team.
2. Teach your team how to offer the Dream to others.
3. Sell the Dream to new people.

*In Canada, part-time not available in all jurisdictions, and where available, subject to certain restrictions.

**Opportunity Meetings are conducted under the supervision of the RVP.

What many people think is the primary objective is actually the third objective. People make this mistake all the time. They focus on getting a high number of new faces at their meeting every week and they think they're building something big if they do. This may work for a while, but it will never build a Super Hierarchy.

Getting your existing team members to come to the meeting is equally as important as having new people attend. Why? Because they are your "natural resources." They know about the Opportunity. They've been trained, and they know the Primerica success system. They already know how to sell the products and the business opportunity to someone else; they just need motivation and encouragement.

Never give up on anyone. Call every member of your team EVERY week to see if they're coming to the meeting. (See Chapter 10 — A System Where Building Never Stops for details on how to run a flawless Opportunity Meeting.) This philosophy truly works! Rejuvenating an existing team member is a lot easier than going out and trying to find someone new! It's better for you — and for your team member!

You'll find that if you call your "veterans," and they come to a meeting and get excited and motivated again, you'll get good sales results. They've been regenerated.

Remember: It's the compounding efforts of lots of people doing a little bit that earn you a greater income. If you limit yourself to focusing only on new people, you'll never get the numbers working for you. And since you're running a meeting any way, why not get double your effort by appealing to veterans and new prospects?

The number of people at your Opportunity Meeting is just as important as who they are. Look at this equation:

Average Number of People Per Week at Opportunity Meeting = Average Number of Base Shop Sales Per Month

By the way, approximately 60-70 percent of those sales will come from business produced by your existing team members!

Build to Maximize Earnings Potential

You've just learned about building people "direct" to you. In order to maximize the benefits of building directs, focus on a specific building "configuration" — a configuration called building "wide."

There are three basic ways to build a marketing organization:

1. "Wide"
2. "Deep"
3. "Wide AND Deep"

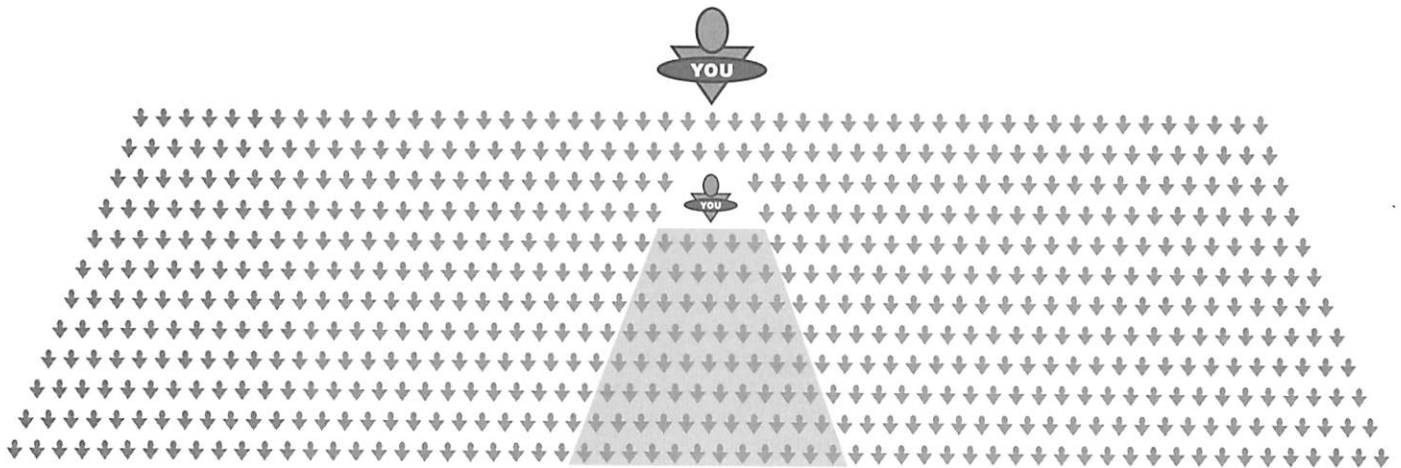
You build "wide" by personally recruiting and training people who report directly to you. These people are your directs.

When you help one of your directs recruit and train someone, you are building "deep."

It is critical that you understand the importance of these two terms. Building one way, as opposed to the other, will have a tremendous effect on your long-range income.



If you want to truly maximize your earnings, you should build "wide AND deep", because there are rewards for doing both. But if you were going to emphasize one over the other, it is far more profitable to concentrate on building wide.



As you're building, don't worry about building deep. If you recruit an ambitious person, your organization will go deep. (Do keep in mind that as you build, you'll also need to build your controls for training and supervision.)

Make a mental picture of the following equations:

Width = Profitability
 Depth = Security

Primary Objective: GO WIDE
 Secondary Objective: GO DEEP

Remember: You can go deep after you go wide but ... you can't have depth in a leg you haven't started. (Just like you can't have grandchildren until you have children.)

Think of this building principle: You can control the planter, but you can't control the plant. Take tomato plants, for example. Almost everyone has at one time or another bought a tomato plant and planted it in his or her yard. After they watered and fertilized the plant, that's about all they could do. But they COULD do one more thing. They could plant another tomato plant! You can't control that plant, but you can control what YOU do, and you can get

your spade and plant another one. It's the same with recruiting. You can recruit someone, but you can't control what he or she does. You CAN control what YOU do. You can recruit another person, and therefore continue to build it wide.

No matter what you do, if you recruit a few people, they're probably going to recruit some more people and you'll have at least one leg that's working deep. The following two pictures tell the story of why you should continue to build wide. The first is a small "mountain" with a flat top. The small mountain above is five people wide, meaning you've recruited five people personally. The down sides of the mountain go from there. You can, and should, draw pictures like this for the people in your organization. "A picture is worth a thousand words." This picture indicates that by working with these five people, they will probably build their own organizations and push your hierarchy deep.

The second mountain starts with 50 people wide. Look at the difference in the two mountains. If nature were going to take its course, which way would you like to have your depth fill out? If you're five wide, there are only one or two who are at your core. If you're 50 wide, there are probably five, 10 or 15 who are your core.

Depth Provides Security

Building deep is certainly the easiest way to build. It's just a fact of building that it's easier to help one of your people recruit a person in his or her warm market than for you to go out and find a new person on your own. This is especially true after you have been in the business for a while and have already worked your warm market. (If YOU are the "new person," obviously, the opposite is true.) Depth is also easier because if you recruit an ambitious person, he or she may build deep regardless of what you're doing.

The other plus to building deep is that it provides income security. When you are deep, you should have "Layers of Leaders." These are people who are motivated like yourself, who you have trained to build a big organization. Their production will provide compensation to you at all times in the form of override commissions.

Even if you are unable to work on a daily basis, depth means you can still receive a good income because your earnings come from a large group of people. Your income is somewhat insulated against adverse circumstances.

Building Keys

Don't resort to "Panic Management." The causes of Panic Management are:

1. Lack of money
2. Lack of activity
3. Lack of a definite, sound business philosophy

Most people don't build a big marketing business because they suffer from No. 3. You need a sound business philosophy.

Knowing how to "build outlets" is another important key to building. Here's what you need to do:

1. Open outlets in the form of recruits all the time. (An outlet = a recruit)
2. Have a large quantity of recruits to maximize the number of quality builders.

No. 1 is another way of saying you must have a "Recruiting Mentality." You can't build unless you do. Do not make the mistake of focusing exclusively on SALES. You must focus on RECRUITING.

Aim at Recruits: "HIT SALES"

This means that if you focus on recruiting and training new people, sales will come naturally. What if you don't succeed in recruiting that person? That's okay, too, because he or she may still become a client who is happy with one of our financial solutions. To get these two possibilities working for you, you have to look at every person as a potential recruit FIRST. Don't make one list of people you're going to sell to, and another list of people you're going to recruit. You can't always tell which a person will be! You shouldn't deny someone a chance to become a part of your team. You're hurting them and you're hurting yourself.



Don't Use Training as an Excuse

Training is **CRITICAL** to the success of your business. Remember: Only sales produce income and training is mandatory for sales. But some people have a mistaken view of how to train. They use training as an excuse for not doing the activities that will bring them sales and help them build a team. As a result, the tendency for most people is to:

- 1) Recruit
- 2) Train

This is lethal to the person wanting to build a Super Hierarchy. A Builder's Mindset says:

- 1) Recruit
- 2) Train — while helping them build their own team at the same time!

When you're field training someone, you have two options: 1) you can make field training sales with them OR, 2) **THROUGH** field training, you can begin to find people who will become members of their team once they get licensed. Both options produce results — your recruit is trained. But Option No. 2 also means that they will have **MORE** than field training sales, they will have the potential for a team once they are licensed.

Think of it this way — which would you rather have:

- Training and a few sales
- OR
- Training, a few sales, and the potential for even more sales through your future team?

Build It Three Times

Whatever you expect or hope to accomplish, you must build it three times.

1. Build it in your mind
2. Build it on paper
3. **BUILD IT!**

First, build your Super Hierarchy — or whatever it is you're planning — in your dreams. Visualize what your business will be like. Think out every detail, and then make a blueprint. Build your dream on paper. When an architect builds his dream on paper, then all the contractors and sub-contractors with their workers can physically put the structure together.

Handle every aspect of your business this way. Dream about it, write it down and then do it. Some people just jump out there and start building from scratch, with no plan and no vision. What kind of a building would you have if you did that? Think through every step in your mind first. Then write it down. Then execute it.

The Final Challenge: Be a Master Builder

The final step in developing a Builder's Mindset is to see **YOUR** role in the business as that of a "Master" building contractor. So many people who come into business take their mind off their main goal. They get bogged down by sitting behind their desk doing paperwork. These people become "carpenters." They're experts in their own specialized field, but they have nothing to do with developing the big picture. They're not the Master Builder. Your goal is to see yourself as the contractor, building a giant "house" or team.

Develop a "Building Mentality" Charts

Building Contractor

- Envisions completed project before he starts to build.
- Has blueprints drawn up in great detail.
- Determines how much raw material/supplies/workers are needed to complete project.
- Determines how much it will cost to do the job.
- Sets a deadline for completion.
- Develops a business plan to hire:
 - Painters
 - Brick-masons
 - Plumbers
 - Electricians
 - Roofers
 - Laborers
 - Carpenters
 - Subcontractors
- Negotiates constant and sufficient cash flow to finish the job and stay in business (normally with a bank).

Examine the charts above and note similarities between a building contractor and a Super Hierarchy builder.

Super Hierarchy Builder

- Has a clear mental picture of being the "Leader of Thousands."
- Prepares a plan to reach GOALS as presented in Think and Grow Rich by Napoleon Hill.
- Determines how many prospects, interviews, recruits, policy pick-ups, FNAs, leaders and RVPs it will take.
- Determines how much energy and time it will take and what things must be eliminated/sacrificed.
- Sets daily, weekly, monthly, yearly and multi-yearly deadlines for accomplishment.
- Develops a business plan to:
 - Recruit, train and develop new people.
 - Make enough personal sales and training sales and always personally recruits to keep "the spread" balanced. This ensures sufficient cash flow while developing key leaders.

Building Principle

Don't major in minor things. Don't fall into the trap of concentrating on what's EASY – like paperwork! Find a good, administrative-oriented person to handle the details of running your office. YOUR job as the Master Builder is to see the "big picture" and focus on activity (such as recruiting and training) that will generate income.

PRIMERICA: THE MCDONALD'S OF THE FINANCIAL SERVICES WORLD

The Power of Marketing Mentality

Chapter Two discussed the importance of VISION. You were told to see yourself building a Super Hierarchy. This chapter specifically talks about opening outlets. To think with a "Marketing Mentality," think of your business as the ultimate DISTRIBUTION SYSTEM, a system you could use to market ANY product.

If you need an example, look at any company in sales, any company that mass markets a product. Think of Coca-Cola and McDonald's, two companies that have been so successful they've become household names. There were two basic factors that determined how large these companies could grow (how much of a market they could capture):

1. The continuous opening of outlets
2. The volume production per outlet

The most important factor is No. 1, the "continuous opening of outlets." For McDonald's, the outlet is a hamburger stand. For Coca-Cola, an outlet is the store that sells Coke or the soda machine in a lobby. If you're on a remote country road somewhere and get thirsty, you can go into a mini-mart and there'll be Coke on the shelf. Then you can go 20 miles down the road to a supermarket where they will have rows and rows of Coke. They sell truckloads and cases each week. Or, you can check into a hotel, and up on the fourth floor, find a soda machine that offers Coke. It makes very little difference whether a store or machine sells one Coke or a thousand Cokes a day. The Coca-Cola Company is much more concerned with having many outlets.

You don't have to focus as much on factor No. 2: (volume production per outlet) until you have a large number of outlets. Make sure you have your system in place before you get involved with increasing the production of each outlet. (Remember, each outlet will require your careful supervision.)

In this business every person is an outlet. YOU are an outlet. An outlet is anyone who can offer the product to a consumer. The difference between this business and other marketing systems is that as an independent contractor, YOU have the ability to set up your own distribution system within the big network.

To build a distribution system, you should adopt the mentality of continually opening new outlets — more and more and more outlets. Once this system is in place, even if the majority of your outlets are producing just a little, with only a few doing a lot, you are on your way to building a Super Hierarchy.

The Power of K.I.S.S.

(Term Insurance and Mutual Funds Are Our Hamburgers and French fries.)

You've heard of K.I.S.S. — "Keep It Simple, Stupid." These words are a secret to building. One of the most fascinating industries of this century is the fast food restaurant business. Over the years, new chains of hamburger stands have opened — all based on the example set by the granddaddy of hamburger stands, McDonald's. The concept of selling hamburgers and French fries looks easy enough — judging by McDonald's success.

But a lot of fast food chains have been in serious financial trouble. Why? They failed at one of the most important principles in marketing. That is, they didn't keep it simple. McDonald's did nothing (for years and years) but open new outlets to sell hamburgers and French fries. So many of the new fast food chains today didn't start with that solid foundation. They began immediately adding cream of broccoli soup and pasta to their menus. During its crucial building stages, McDonald's remained true to its lifeblood: hamburgers and French fries. Now that they have the world's largest chain, and have totally mastered their fundamental products, they are successfully adding to their menu.

Think of term life insurance and mutual funds as the main items on your product "menu."

The Power of Duplication

There is one more marketing lesson to be learned from the marketing genius of companies like McDonald's. It's one thing to successfully open an outlet, but to make each outlet a success takes something special. It takes "the power of duplication." You must have a blueprint that is easy for people to follow. It doesn't necessarily have to be copied exactly in each outlet, but it must be close.

When Ray Kroc saw the first McDonald's selling a lot of hamburgers, he was impressed. He realized immediately that his ability to duplicate the McDonald brothers' system of making the burgers and fries would be critical to his success. That's the way to build your business. Find solid people, train them, and teach them exactly the things they need to know to succeed. Keep it simple. Then teach them to teach it to someone else. Make the blueprint for your business — your motivation, recognition, and recruiting programs — easily transferable.

There are "blueprints" for every facet of this business. Of course, the best way to get a high level of performance is to be sure that the master copy is worth duplicating. That's where you come in! Constant self-improvement is the key.

Building Principle

Whatever you do, don't quit. No matter how talented you think you are, you're going to face challenges. Expect the first 18 months of your effort to be the toughest. Give yourself enough time to win in this business. It usually takes three to five years to start reaping the rewards. Be patient!

LOTS OF PEOPLE DOING A LITTLE AND A FEW DOING A LOT

One of the most important principles in building is realizing that you don't have to find a lot of superstars to build a superior marketing organization. Lots of people doing a little is better than a few people doing a lot. Of course, it's BEST to have both, but if you can't, you would be more successful by choosing the first option.

Consider how many governments are structured. There are millions of people — and just one head of state. The head of state is the only person who's considered the ultimate "leader." In the world of business, approximately 90% of all working people work for someone else. The other 10% are among the few people who put it all on the line and run their own business. What about wealth? There are probably hundreds of millionaires and only a handful of billionaires.

The fact is not everyone you meet or everyone you recruit is going to be a superstar in business. In fact, for whatever reason, the great majority are going to remain part-time*, every now and then generating some business. You should NEVER feel bad about this concept. All we can do for the people we recruit is:

1. Give everyone an opportunity.
2. Provide everyone access to training.
3. Give everyone examples of success.

*In Canada, part-time not available in all jurisdictions, and where available, subject to certain restrictions.

This Is a Numbers Business

The "Law of Averages" says that not everyone you recruit will be a superstar and not everyone you recruit will

The Law of Averages at Work

Recruit 25 - 50 % of all your prospects

400 interviews = 100 new prospects

100 people = 50 licensed reps

50 reps = 1 RVP

25 RVPs = 1 STRONG Builder

even remain with you. In any business, people become disinterested and quit.

The only way to overcome the negatives of the Law of Averages is to harness the power of the "Law of High Numbers."

Think of it as owning a greenhouse nursery. Every time it's planting season, you plant hundreds and hundreds of seeds and seedlings, knowing that not all of them will make it. That's the way you should view building.

Another way to look at it is as if you were a baseball player who went to bat three times in the first game of the season and got one hit. Your average would be .333. That is the average of a future Hall of Famer. Would you get to

negotiate a million-dollar contract? No. But if you go to bat 600 times and still have a .333 average, meaning you got 200 hits, then you could call the shots when it's time to negotiate a contract. You must have high numbers if you expect to become a Super Builder.

Assume that the Law of Averages says that you will be able to recruit one or two out of every four people you approach. Look on the previous page at the projection chart, and you will see what you have to do to build a Super Hierarchy.

Your chances of total financial independence can be strengthened by building at least 10 STRONG leaders. How many recruiting interviews will it take? About 10,000 total interviews. But don't get discouraged by this! You are not doing it all yourself! You are getting the numbers to work for you. You are building leaders who are helping you work the numbers. In fact, if you are discouraged, read Chapter 8. That Chapter shows you how you can build a marketing organization that can generate a million dollars a year just by working with a handful of people.

Building Principle

You can't change people's basic qualities; accept them the way they are. If you want people to succeed or improve themselves, start by praising them when they begin to do things well. Always look for reasons to praise people. Praise and recognition are the most powerful forms of motivation. Always praise. Always look for something good to say!

SPEED WIDTH

Recruit in Bunches

To say you're going to "go wide," isn't enough. "How wide?" is also a consideration. When trying to build, how can you tell who will make it in this business? You can't. The people who are serious about winning and those who just give it lip service all look alike when you're first talking to them. That's why you should look for a BUNCH of people. There is just no way of predicting whether a person you are trying to recruit will work out. He may look good and sound excited about the business opportunity, but never amount to anything.

Look at it as though you're coaching a kids' basketball team. At the beginning of a practice, most of the 20 - 25 kids look alike in terms of ability. But after putting them through the drills, watching them run, dribble, pass, and shoot, you can determine who your best five to eight players are. Some who looked like they would be great before you started the practice, turn out not to be the star players you thought they were and vice versa.

Since this business depends on a person's desire and WILL to WIN, you just can't tell who your first string is until they've gone through a little practice.

Recruiting in bunches will also help you avoid another pitfall — the tendency to rest because you've recruited two or three "good" people. You say to yourself, "Boy, I recruited this guy and he looks good, sounds good, he's just EVERYTHING." Then what happens? You don't recruit anyone else because you tell yourself that you need to spend all your time with your new star. You sit there, and a week or two or three goes by, and you should have been looking for more people. What happens when you wait? After a while, when

you wake up out of the coma, you get mad. You get mad at yourself; you start getting frustrated with your people and don't treat them right. But you don't have a right to get mad at others. You can't make them do ANYTHING.

Remember: Even if you've found Superman, you must be looking for more people.

It's called the "next" mentality. Next! Who's next? Think of it like a doctor's office. They bring you in, take your blood pressure, etc., and while the doctor's attending you, the nurse runs out into the waiting room, "Next!"

The Power of Recruiting in Waves

You must develop a rhythm of recruiting at least three – 12 personal people every 30 - 45 days. Once you have provided training and licensing for all of your recruits, invest as much of your extra time as possible with the ambitious people (the people with the most desire to win). By recruiting one good, new "Fireball" and training him in his warm market — and even downline to the markets of his new people — you should build up a wave of seven -10 new prospects at your next Opportunity Meeting. Wave recruiting builds momentum.

Go Wide Fast

Recruiting in waves is closely related to the speed at which you recruit. Let's say, for example, that two people each have a goal of building outlets.

The first person goes out and recruits one man or woman every month for a year — 12 people. Sounds like a steady builder, right? The second person goes out and recruits 12 people in 30 days.

Who's going to get the most benefit from the effort put out to get 12 people? The person who recruited one a month for 12 months, or the person who recruited 12 in 30 days?

The first person was a steady builder, but by the time the 12th person was in, eight - 10 of the others might have died of boredom. They never got to see each other. Maybe they were never in the room at the same time. They were never at your base shop at the same time! They weren't on any Leaders Bulletins at the same time.

The second person who recruited 12 in 30 days saw immediate results. More people were motivated to hang in there. They could rely on each other for morale and motivation. Even though the Law of Averages says you're always going to have a few who aren't really serious, aren't really committed and are eventually going to fade away, these people contribute to synergy. That's why you want to recruit quickly. In every crowd, you're going to have some people who do little more than show up for meetings. That's okay. That's their right. They're certainly not bad for your business. They actually help your winners to feel more a part of a team. How would you like to be on a basketball team with only five players? When you looked over on the bench, there would be no one there screaming and cheering for you. People like to feel part of a team.

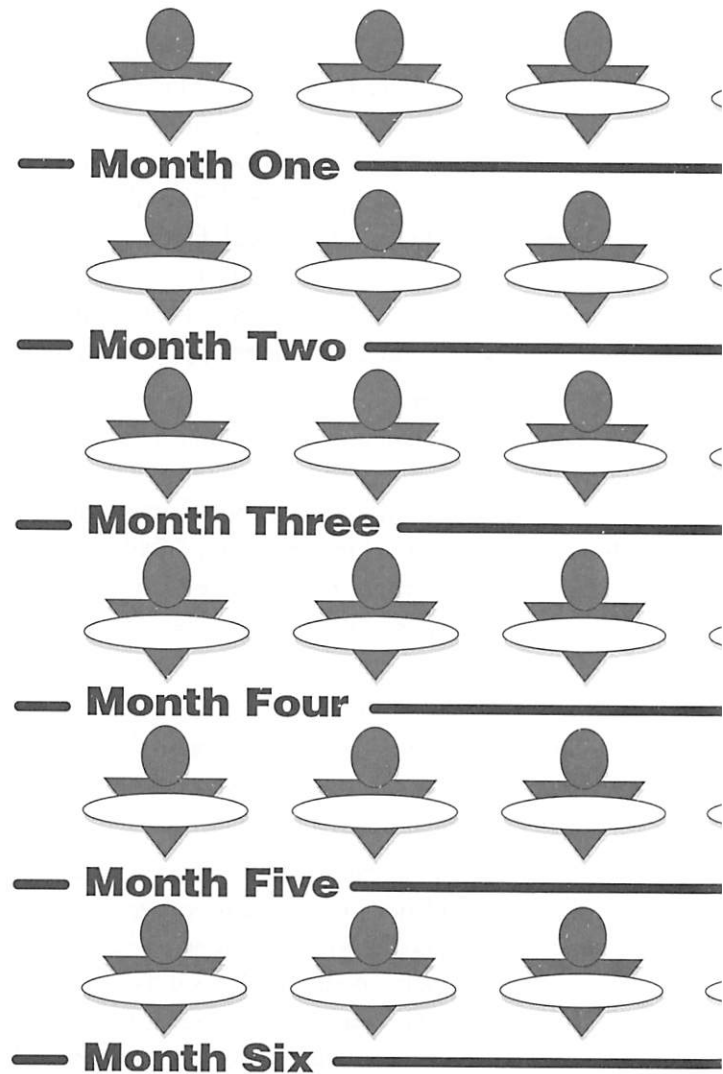
Sixty Wide in Six Months

If you go 60 wide in six months, you should expect to find at least 20 serious people who want to win.



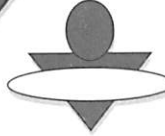





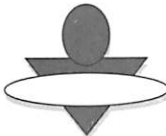
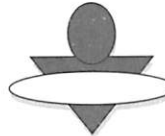
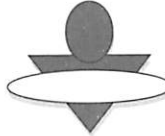
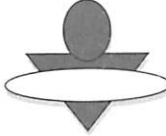


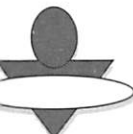

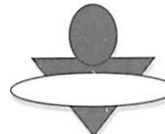
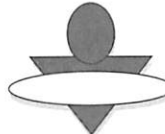
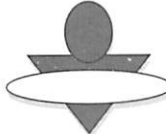
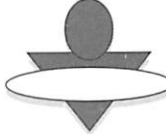

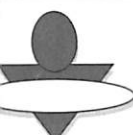

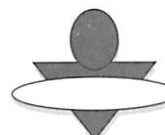
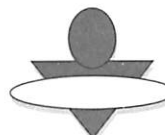

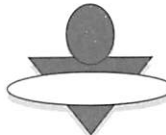
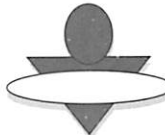
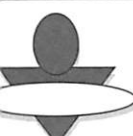
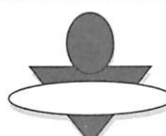
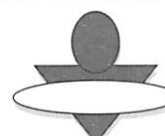
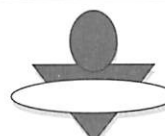
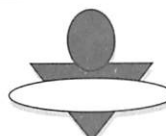
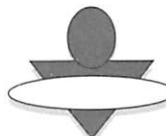

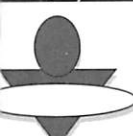
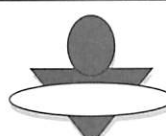
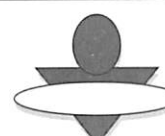
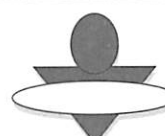

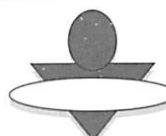
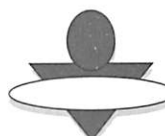
Use the chart on the next page as a target. Each of those circles radiates from a central circle (you). Each circle represents a person or a prospective new recruit.

The chart visually explains to a new person the "60 Wide in Six Months" plan. The person uses the sheet two ways. One is her planning stage, in which she takes a pencil and fills in the names of people she thinks are going to be her next five or 10 people. Then, when she actually gets them, she writes their names in ink. Ask your people to

GO 60 W



IDE IN 6 MONTHS

turn this sheet in to you every month. If it's blank, say, "Just hand it in." If it's got one name, fine. If it's the same name next month, fine. The point is to keep it in front of them, give them something to shoot for.

Whether you are shooting for 30 wide in six months, or 10 wide in six months, always project a plan. You can't help but get big FAST if you put out that kind of personal building effort.

Building Principle

Treat your people with respect. They aren't numbers on your own success chart. They are real people who deserve to be treated courteously. All great leaders add the human factor to all aspects of their business.

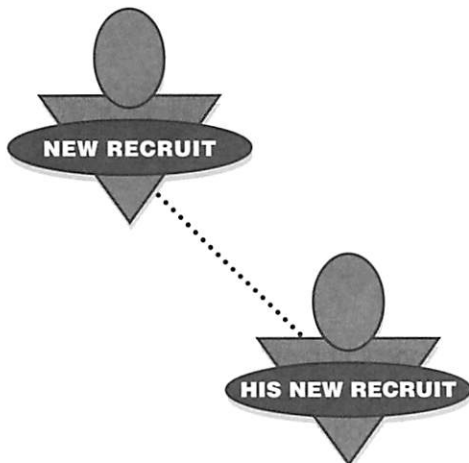
THE POWER OF TAPROOTING

A Recruit Isn't a Recruit Until They Have a Recruit

A new person really isn't anchored into the business until he or she is:

1. Trained and licensed
2. A crusader for "Buy Term and Invest the Difference"
3. Recruiting his or her own people

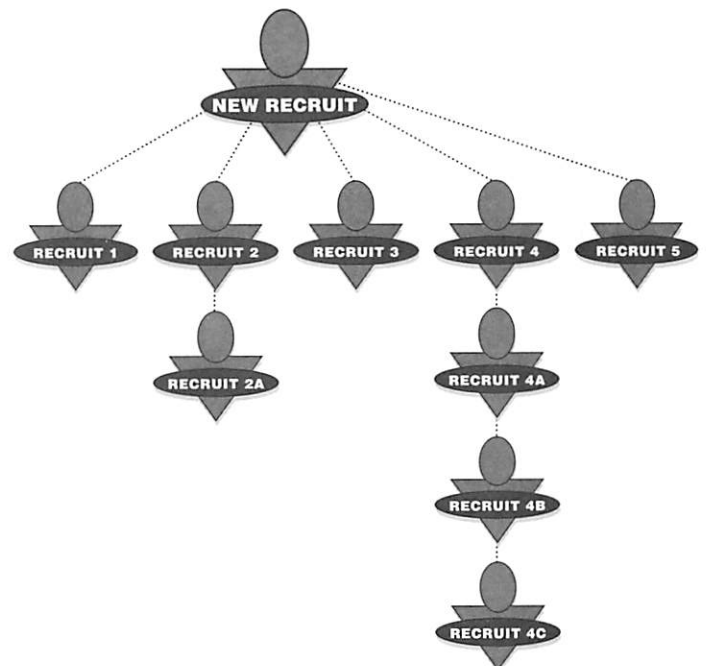
There is a big difference in just "signing up" someone, and anchoring him into the business. Lots of people can do No. 1. A lot of people can do Nos. 1 and 2. But the person who is serious about a business opportunity, and the person you can consider part of your building effort, is someone who has done all three.



A Leg Is Not a Leg Until It Is at Least Four Deep in That Leg

Now let's assume that you have a "for real" person. He or she has taken each of the three necessary steps. Do you have it made? No.

What if your "good" person drops out? If this happens early, the team members he or she brought into the business may leave also. They've lost the main bond that they had to the business. If you TRULY want to build a team, each person you recruit should recruit at least four people. The Law of Averages says that at least one of those people will remain a serious, committed person.

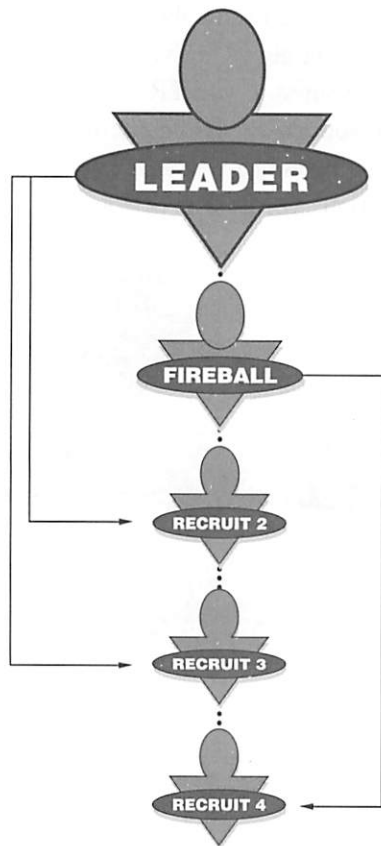


Building four people deep also creates excitement for your "good" person. It motivates him to want to stick with it. All of a sudden, he has a team. He thinks, "Man, my team is growing!"

A Team Will Have a Life of Its Own Once You Find a Leader

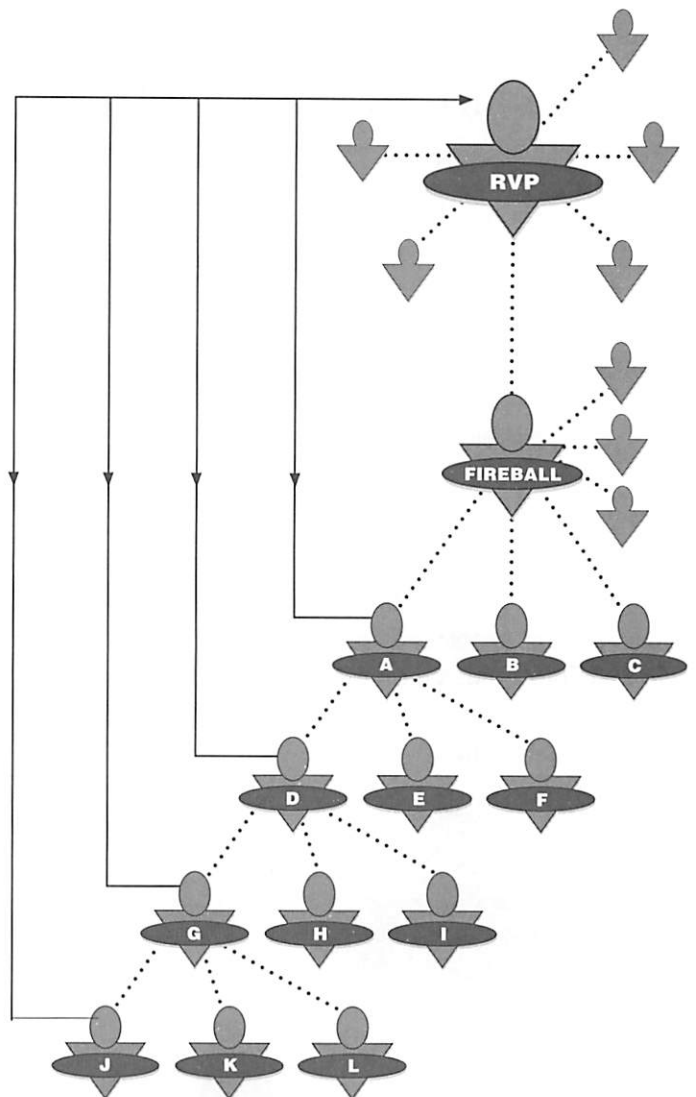
Building your business by developing teams that are four deep will create solid business. Recruiting and training wide is building by addition. Recruiting and training deep is building by multiplication. But identifying one leader in each team will enable you to harness the Power of Geometric Progression.

Your leader in that leg will continue to recruit and train and develop teams while you build in other areas. The leader ensures that her team will have a life of its own. Until you have developed at least one leader in each leg, you're really not going to have any strength.



The Super Taproot

The "Super Taproot" is a system for maximizing the concept of replacement. You already know that in order to be promoted, a person must replace himself or herself with



one team member in his or her organization to be assigned directly to his or her upline. By working temporarily in depth, you can build permanent width as you receive a replacement team from each new leader you promote. You

can target yourself for a healthy replacement by helping your direct recruit to build deep.

Let's assume you interest five or six people in your business. The Law of Averages says one of those recruits will be a "Fireball." This is someone who's urgent and intense. This person has a lot of people he or she knows and wants to talk to. As you train this person, help him or her interest five or six new people. You find that Person A is one of HIS Fireballs. You should begin to work with Person A to help him in the business.

Perpetually Producing

One of the key challenges in building through the Super Taproot system is for your base shop to remain strong and healthy. Many people work and work and work to produce a leader, and once the leader is finally promoted to RVP, they're left in a weakened condition.

The key to remaining strong and healthy and, at the same time, producing leaders, is to perpetually produce leaders. When a chicken lays an egg, it sits on the egg to keep it warm until it hatches. Meanwhile, it starts trying to lay another egg. It continually produces. You have to KEEP recruiting and training people personally to you. If you keep going wide, you're going to have someone in your base who is on his or her way to being a leader. You have to adopt the mentality that you're going to have MANY leaders so you have a potential leader developing at all times.

Overlapping Leadership

The concept of building wide or deep is a matter of being a good leader. To build a Super Hierarchy, you must work with people who both deserve and need your help at any level in your organization, not just those people who report directly to you. Treat everyone as if he or she WAS working directly for you. Call them on the phone; help them develop their business.

In addition to your one-on-one work, you should practice overlapping leadership through big group meetings. If you are holding a meeting or a training session, you should realize that people at ALL LEVELS are in the audience. This is why it is GOOD to have big meetings. You are teaching and motivating deep into your hierarchy.

Only through overlapping leadership, can you identify and develop Fireball leaders at any level.

Depth Force

In order for the Super Taproot System to work, YOU have to become the "Depth Force" that pushes strength and vitality down through each level of your organization. Draw a picture of a tree and tell your people that the key to the tree's growth is what's in the ground underneath. Draw an arrow to indicate that the tree depends on its taproot for a foundation. The taproot's job is to search as deep as necessary for water and nutrients. In marketing, your taproot is a new person you've recruited and the people he or she has recruited.

What if the root hits some hard rock or bedrock? The root doesn't say, "Tree, I hit a rock. Sorry. I can't get any more water." Instead, it's going to go through the obstacle, around it, over it, anywhere it must to find what it needs. What happens when you pull a root out of the ground? You'll see there are lots of little roots coming off. For the taproot system to work, it's got to branch out and produce lots of roots.

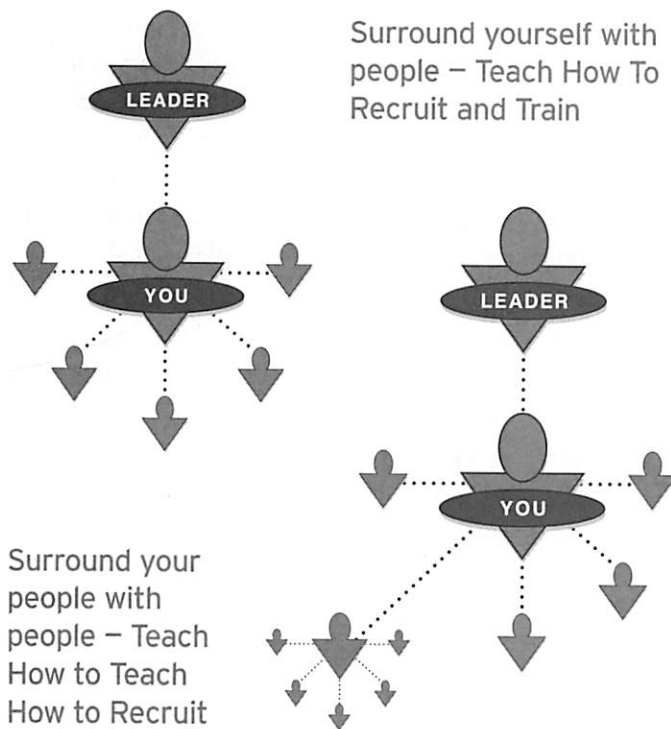
Nature is the force that drives the system deep. Right now, YOU are "nature" in your hierarchy. It's up to you to be the driving force by doing overlapping leadership. You develop each team until you find a leader who can become the "force of nature."

*In Canada, part-time not available in all jurisdictions, and where available, subject to certain restrictions.

Two Pictures for New Recruits

Pictures are so important. Remember: People learn quickly when they have a mental image of what they want to accomplish. The following two pictures can help you make sure all your new people understand.

1. We're going to surround them with good people
2. We're going to surround their people with more good people



To accomplish this diagram, the person must learn not only how to interest new people and sell, but how to teach others to do the same. The first things you say to a person are more than likely what he will remember. Explaining this concept to them early is critical. Everyone should understand what you mean when you say, "You can go out and

Leader's Principle

Leaders always put their people before themselves. If you want a successful business, your people must feel that you're working for them. Your most important job is helping them to become the best they can be and reach the absolute peak of their potential. Do that and your business will take care of itself.

build your own business." The concept sounds good, but it's actually a foreign thing to most people. The person must understand that, starting from his first day, his RVP is going to help him build a team of people. Tell him that you're going to help him find and train potential recruits, and he needs to watch what you're doing because HE will be the new recruit's teacher at some point.

Keep Going — Don't Stop!

To build a Super Hierarchy, you must work deep and wide all at the same time. You are supplementing your width through in-depth taproot work.

The minute you find and develop a leader, you don't stop taprooting. You just have more time to build wide. All the while, you test as you go. You'll identify the more ambitious ones and be able to taproot through them.

A lot of people make the mistake of getting a few new people going, then stopping. They build an organization, but they don't build a Super Hierarchy. You see: there's only one hang-up about building a Super Hierarchy, you don't get to sit back and kick up your heels and watch your hierarchy grow. It takes work.

THE POWER OF COMPOUND RECRUITING

The Power of Multiples

Compound recruiting is one of the most intriguing concepts found in marketing. It's based on the mathematical principle of "Multiples."

Let's assume, for the moment, that to get a hierarchy started, you must recruit and train at least two people. If each of these two people recruits two, then you have four, right? The chart below is a multiplication table showing how many recruits you could have at each level if every new person recruited and trained two new people.

Each Recruit 2	
	2
	x2
LEVEL 1	4
	x2
LEVEL 2	8
	x2
LEVEL 3	16
	x2
LEVEL 4	32

Now let's work the multiples again. Assume that this time you will start out by recruiting and training THREE people, and each of these people will then recruit three people. As you can see in the chart, by the fourth level, there is a SUBSTANTIAL difference in the number of people. What is interesting, however, is that the real DIFFERENCE was only ONE person at every level! That's the power of

Each Recruit 3	
	3
	x3
LEVEL 1	9
	x3
LEVEL 2	27
	x3
LEVEL 3	81
	x3
LEVEL 4	243

compound recruiting. Some people have a hard time seeing themselves recruiting hundreds of people. But nearly EVERYONE can see himself or herself recruiting two or three.

To get people's attention ask them the difference between two and three. Of course, they'll always reply, "One." Tell them, "No, it's really 243!" Then show them what you're talking about by working the two charts through four levels.

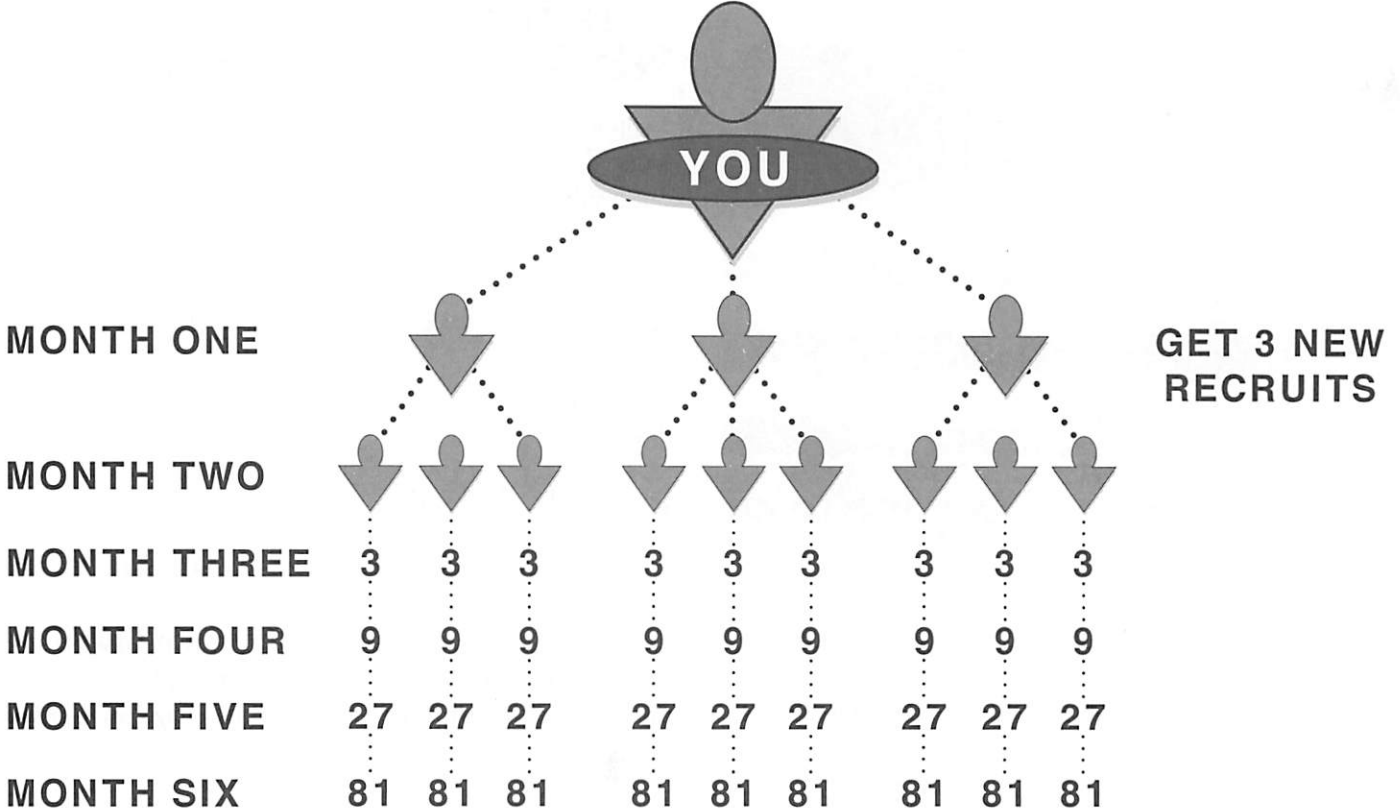
Formula for Failure

Now what happens if you don't recruit anyone? Will you be able to build any kind of an organization? If you recruit zero and each one of them recruits zero, what have you got? Zero. What happens if you keep duplicating zero four levels? You've still got zero. Now, this may sound like a joke, but unfortunately, it's a very real picture of what most people do.

Each Recruit 1	
	1
	x1
LEVEL 1	1
	x1
LEVEL 2	1
	x1
LEVEL 3	1
	x1
LEVEL 4	1

What if you recruit and train one person? In the next chapter, we talk about the "Power of One" as a means of building a sizable team. But there's a big difference in recruiting one person personally and in recruiting several people personally. The Power of One can help get you STARTED, it can help you get a team going, but it can't build a Super Hierarchy.

Still, some people will recruit one person and forever work deep as they train their new recruit. What happens? Looking at the next chart, we see that one is still one. You take it four levels, and what do you have? You've still got one. Now, you may say, "But it's not the same thing!" In the real world, it IS the same thing. Why? If you recruit just one person, and he recruits one person, and the next guy recruits one person, then you're not likely to build anything. It's only natural that some people are not going to work out.



Either they don't want it bad enough, or it's not the right time, or whatever. You have to remember that unless you are able to find and develop a Fireball leader, the COMMITMENT of each level gets a little weaker. (As a single person, you can only work with a limited number of people at once.)

A lot of people think that since they're working with one good recruit, they've got something going. They're kidding themselves. If you're going to make this thing go, you've got to recruit and train at least two.

The Power of Geometric Progression

In earlier chapters, you learned that building wide is building by addition. If you recruit three people personally, your hierarchy will be a total of four people. (Yourself plus three.) If you build deep, you are building by multiplication. If you recruit two people, and you work with those two people to each build two, you now have four people downline. If they each build two, then you have eight.

You achieve "Geometric Progression" when you find a leader downline who can do exactly what you are doing. In other words, you are looking for someone with the interest and the motivation to go out on his or her own and recruit, train, supervise and build an organization.

The chart on the previous page shows how — through Geometric Progression — you can build a large team in a relatively short period of time.

Let's say that initially you're going to go out and get three new recruits. Your priority is to help each of those people build three new people. Soon, you should have 12 people on your team. You and your team must now work with those 12 new people to get them three new people each. You are following the same pattern, working through your leaders to see that each person recruits three new people. If you follow this principle, soon your recruiting numbers will mushroom because of the power of geometric progression.

Obviously, the only way this whole configuration can occur is if you have identified and duplicated leaders at each

level. You can't do it all yourself. Hopefully, approximately half of those you recruit will be serious people who will emerge to assume leadership positions to help your hierarchy grow.

This is not some pie-in-the-sky formula. This phenomenon has worked for many successful Primerica leaders!

It IS possible to build a tremendous hierarchy. You simply have to catch the VISION of Geometric Progression.

The Mystery of the Multiples

It's important to show people the power of multiples very early — as you are trying to recruit them. People are always intrigued by the compounding effect. Professionals and people with the most education are the ones who are often the most excited by a recruiting presentation that shows the power of big numbers.

Too many people make the mistake of leaving out the multiples when they are trying to recruit someone. Some people never even hint at it, or if they do, it's the last few minutes of a recruiting presentation. You can't sell the big picture of the Opportunity if you never talk about the power of large numbers. Remember when it comes to recruiting: you're looking for people who want to make extra income* and/or build a business. Someone with an entrepreneurial spirit is going to be VERY interested in your Opportunity!

The Popcorn Effect

Multiples are exciting. They stretch your VISION. But you must remember that it takes TIME for the compounding laws to take effect.

Think of it like popping popcorn. You put some kernels and oil into a pot. Then you put it over a hot stove and sit and wait for something to happen. Usually, all the kernels will be sizzling in the oil and one of them will finally pop. Then, at first slowly, they will all begin to pop. As you shake the pot a little more, they pop a little faster. After a few more minutes, they are popping like mad and you are wondering if the pot can hold all the kernels that you have used!

*In Canada, part-time not available in all jurisdictions, and where available, subject to certain restrictions.

The multiples in any business work the same way. Don't get discouraged if your base shop drags the first few months. Keep building, knowing that if you continue to work, the multiples will begin to work their power!

Builder's Path to the Top

In Chapter Two, "A Builder's Mindset," you learned the importance of building a team for each new person. You learned how to adopt a mindset of "get them in and get them some recruits," and in doing so, you will "get them trained." You can use this mindset and the concept of multiples to help you attain new commission levels. For example, if you want to get to RVP, whatever the current guidelines for earning a RVP promotion, you should always FOCUS on recruiting, training and building a team — AND building your recruits' teams.

The fastest way for a person to get trained is to go with his or her RVP and watch the RVP conduct sales or opportunity presentations in the homes of three friends or relatives. The prospects may or may not buy. More than likely, they will if they have a need for the product. This way, not only do you make training sales, but you also have the beginnings of a team. And the fastest way to get those three recruits trained on the required number of sales is to build three recruits. Now you're aiming at RECRUITS and hitting SALES. You've got production going, but your No. 1 goal is to rapidly build a team.

Too many people focus on selling products instead of building a team. There's nothing wrong with that, but they have to realize that every morning they wake up, they're still going to be unemployed. They're totally alone in earning income. The only way to maximize the Primerica Opportunity is by building your own company. Until you do, you are just a salesperson constantly worrying about your next paycheck. Think of everyone as a potential recruit. The chances are you will advance to higher levels and build a team in the process.

Builder's Principle

If you want a business that lasts, build with quality. Never let your desire for rapid growth take the place of your common sense. If a leader gets lazy about recruiting, he will find himself with nothing more than a bunch of warm bodies and a million problems. Recruit people who have a burning desire to win.

THE POWER OF ONE

The "No Excuse" Formula

Some people say they just can't work "big numbers." "I can't talk to anyone." "I'm no good at building." These are just a few of the excuses people throw out when they try to explain why they have such a small organization. What they don't realize is that virtually anyone can build a sizable business. All it takes is a strategy called "The Power of One."

The Power of One is based on the theory that even though you may be weak at recruiting, you are probably still going to be able to recruit and train at least one good person. Let's assume that you have recruited someone. We'll call him or her "A." You may think, "Just one is not going to get me anywhere." That's where you're wrong!

Now that you've recruited "A," what is the fastest way to make three sales? Go out and find three people personally to sell to, or go field train a new person on three sales? For someone who has a hard time meeting others, the second choice is usually easier (it's also easier for the person who has little or no "warm market"). So schedule a night on your calendar to go out with "A" and see people in his or her warm market. If you schedule it for early in the week, say, Monday, you position yourself to have activity for the entire week.

On Monday, you go out with "A." Let's say out of several people that you visit, you wind up recruiting for "A" at least one person, "B." You have just positioned yourself for an additional three sales, since you are now going to also be field training "B."

Builder's Principle

Building personal relationships requires an unconditional commitment. Your people will lose faith in you if you abandon them when they need your help the most. And when you've lost the faith and trust in the people on your team, you're worthless as a leader.

Now pick a day on your calendar to devote to "B." According to the chart on the next page, you would pick the next possible night, Tuesday. You're going to go out and begin to field train "B," but for sure, one of your main objectives is going to be to get "B" a new recruit. Now, you've got things going. You recruit "C" as a potential member of "B's" team, out of "B's" warm market, and set up a day to go out with "C." Your objective is to train "C" and find him potential members for his team. You are helping each of your new people by field training them and building an organization for them. You have set up continuity in building.

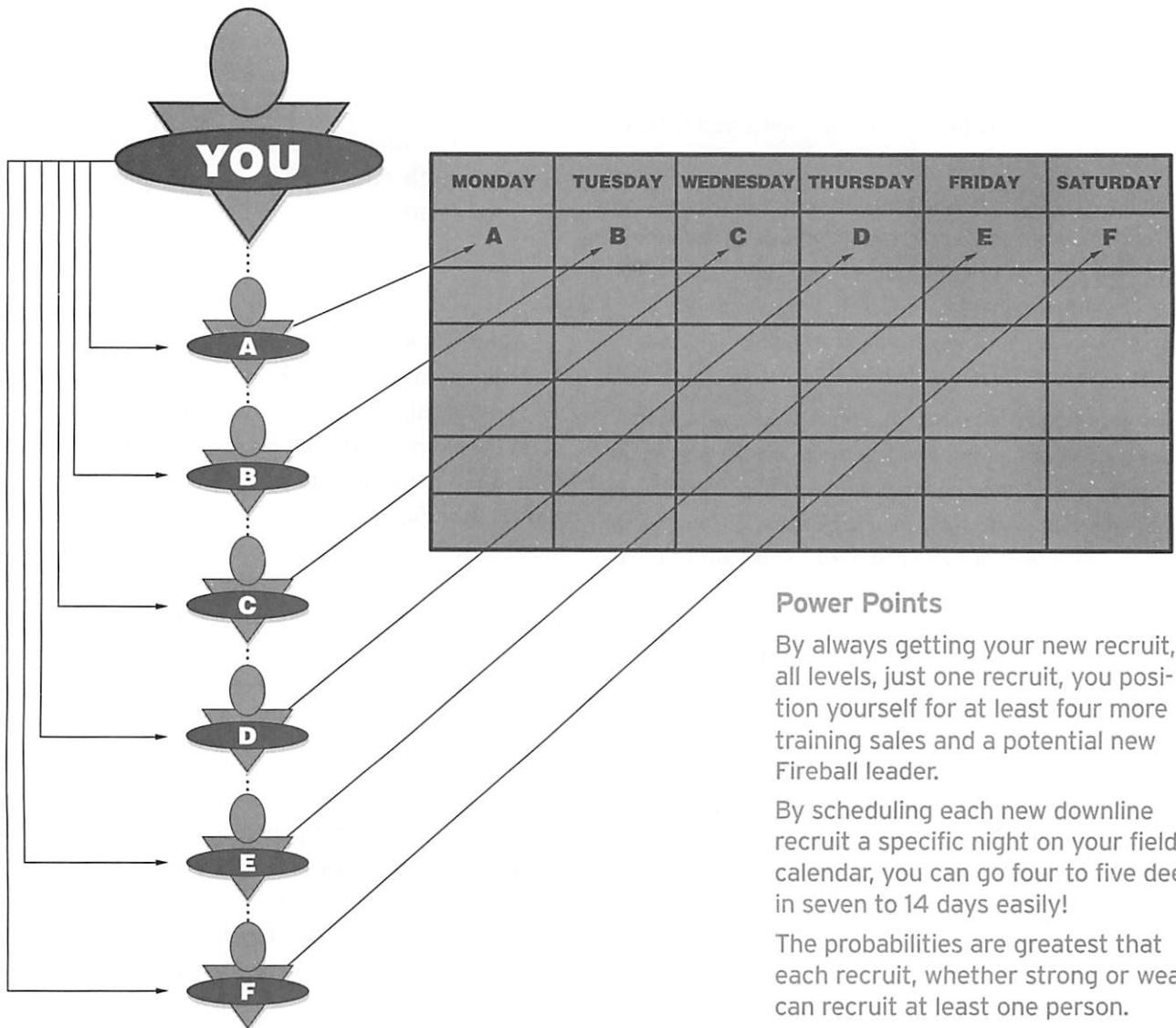
By always getting a new person at all levels just one new person, you always position yourself for a least four more sales. AND you have the potential to have a Fireball leader pop up. Remember that you never know who that next person will be. He could be a real Fireball waiting for your opportunity. If he isn't, don't let it hamper you. You don't have to worry about getting Superman. You just have to have at least one person.

Even if you never become super wide, if you follow the procedure for "The Power of One" over a period of a few weeks, you will become five or six deep. Every one of these people is technically reporting to you. In a sense, you are wide, even though you went deep. Plus, you have that team feeling. It makes no difference whether they came in a

straight line or not. These people are the nucleus of momentum.

For people waiting for some great revelation to make them great builders remember this: "All you have to have is 'One.'"

The Power of One



PROFILE OF A NEW PERSON

By now, you should have picked up on one of the most important concepts in this book: adding new people to your team. If you're going to be a builder, you have to think "open new outlets." The biggest question for most people is "WHO do I contact?" In Chapter 1, you learned to look at everyone you meet as a potential recruit. That principle still applies. You cannot prejudge people. You NEVER know how people are going to react to a business opportunity until you show it to them.

Recruiting is an all-the-time thing. It is a state of mind. You should decide that everyone you meet has potential until you receive proof otherwise. When you look for quantity, you get quality. Remember that the Law of Averages comes into play in this business. You're not going to sell everyone you try to sell. You're not going to interest everyone you try to interest in your business. NO ONE bats 1,000 — it doesn't matter what kind of business you're in. To be profitable in spite of the Law of Averages, you have to apply the Law of Numbers. You've got to talk to a lot of people!

ONLY after you have adopted a true builder's mentality are you ready to apply some very basic principles that will save you from the dangers of indiscriminate recruiting.

1. Stop looking for people who want to sell.

If the name of the game is recruiting and training, why would you want to recruit a bunch of people who are more interested in making some sales than in building a team? (Remember that sales will come as a natural result of recruiting, training and building a team).

2. START looking for people who want to earn extra income.*

These are the future Fireball leaders and future Super Hierarchy builders. They are people JUST LIKE YOU. They are usually frustrated because their present job won't allow them to become financially independent. They're DYING to become their own boss. They have a BURNING DESIRE to be somebody.

3. Recruit people who WANT the opportunity and beware of those who NEED it.

Anyone looking for a "Get Rich Quick Scheme" should send up a BIG RED FLAG in your mind warning you not to recruit them. People who are desperate are dangerous for several reasons. Most of the time, they are people who won't stick around long and may even cause compliance problems for you. There are ONLY a FEW exceptions to this. If you are considering someone who is "desperate," be sure you know him or her and their particular situation WELL. Sometimes, a person may have worked hard all his or her life, but circumstances beyond their control created tough times. These people are usually hard workers who only need a chance to straighten themselves out. They make EXCELLENT additions to your business. Just be sure you know the DIFFERENCE.

4. Be selective.

Target some select group of people you can relate to. These are people who will listen to your personal story about why you went into your business and can identify with your reasons. If you were a policeman, start talking to

*In Canada, part-time not available in all jurisdictions, and where available, subject to certain restrictions.

other policemen. If you were a teacher, talk to other teachers. Look around you at the people who are LIKE you. They're a great market to begin with.

5. Look for "Five Pointers."

Look for new people who fit these five "points":

- Age 25 and up
- Married
- Children
- Employed with \$25,000+ income
- Own a home

Sell the Dream and Crusade Simultaneously

Approach every prospect about your marketing opportunity from the BEGINNING. There is a whole school of thought that says "sell, sell, sell" and only after you've clinched the sale do you talk to your client about joining your business. There's no doubt that this works for a lot of people. But you risk losing a potentially good person by using this method.

Often the Opportunity doesn't interest them because the very first impression they have of your business is selling insurance. Remember, by human nature, most people can't see themselves in sales.

If you go out there and talk to them about how you're building a business of your own, and about how much you're earning in extra income*, and then show them what you do to make that extra income, they may look at your opportunity in a whole different light.

The way to sell the marketing opportunity and the Crusade simultaneously is to always tell your own story. Tell the prospect how you got involved. This will show him or her how you were turned on by the Crusade. Don't be so

anxious to make the sale that all you do is pick up their policies. Reps blow it when they meet with people and they talk about all the facts and figures of our products and nothing else. They sound just like salespeople. It completely destroys the power of the marketing opportunity.

The very first time you talk to a prospect, you want to be able to assess his or her reaction to the business opportunity you're offering. Are they intrigued by what you're saying? Do they want to hear more? Do they want to come to a meeting?

When you go into a home to talk to someone, form a mental picture of two buttons:

1. Entrepreneurial Dream Button
2. Client Button

If you go in and hit the "Client Button" first, it doesn't necessarily trigger the "Dream Button." But if you go in there and hit the "Dream Button," first, you STILL have a GREAT chance of triggering their "Client Button," too. You've positioned yourself for a WIN-WIN situation.

When Ray Kroc first met with a group of prospective franchise buyers, he wasn't there most of the night explaining how to make hamburgers and French fries. He talked about how their dreams could come true if they bought a franchise. Before it was all over, he said, "By the way, try these hamburgers and French fries. How do you like them? Can you see yourself buying them?"

Anyone thinking about buying a franchise or buying a business from someone is naturally going to study the business and learn how it works. They have to, to find out whether or not it would be something people want and need. You can't expect to build a successful business on a foundation of sand. But don't focus on this. The power of the Opportunity comes to life when you show prospective entrepreneurs how they can make their dreams come true.

*In Canada, part-time not available in all jurisdictions, and where available, subject to certain restrictions.

Become a Student of Human Nature

Most people who are expert hunters have studied animals for years. A good hunter has to be able to predict how an animal will react to any given situation. Then, he does everything in his power to make sure all the elements of the situation are just right.

In recruiting, you have to understand people. You have to know what turns people on and what turns them off. You have to take their feelings into account.

Consider these 10 points of human nature:

1. They're quick to jump to conclusions.
2. They're skeptical.
3. They procrastinate — the spirit is willing but the flesh is weak.
4. They dream of success and wealth.
5. They're curious.
6. They don't think they can sell.
7. They don't like salespeople.
8. They would like to be their own boss.
9. They would like to have a business of their own, BUT...
10. ...they all doubt that they ever could or will.

The Ebb and Flow

You should never come on too strong or be overly anxious or eager when you're trying to introduce someone to your business. When people come on too strong and they're trying to sell someone something, a big warning sign often begins flashing in the client's head and they get the feeling that the salesperson is really desperate.

Be confident in what you are doing, knowing that the numbers will work for you. If people want to be part of your business, they will take the Opportunity. If they don't, move on. By withdrawing, you will find that a lot of good people will realize that you really and truly have something great and you are going places with or without them. This is called "Pull Power." Pull Power is a magnetism that draws people to you.

Be enthusiastic! It's contagious. And don't be afraid to show your feelings, especially about the Crusade. People understand and respect a commitment.

Think and act like a quarterback. Look at Dan Marino, retired quarterback for the Miami Dolphins. He's the leading passer in the history of football. Marino planned practically every play to be a touchdown, meaning his team would score. When he went into the huddle, he told his guys the play that he was going to call to make that touchdown pass. Then, they'd break the huddle and he would go to the line. If he looked around and saw the defense stacked against him, he would call an audible and check off. Then he would hand off to the running back to gain at least 3 - 4 yards.

Every play you call should be designed to interest the prospect. If you read her reaction and decide that she's just not going to be interested, then your "audible" is to make the sale.

Sell the Dream/Build the Team

You need to build a team of people who want their dreams to come true. Not only that, but you need to train them to build their own team of dreamers.

When you're talking to someone one-on-one or at an Opportunity Meeting, the essence of selling the opportunity is to get a person to think, "I can do that." Whatever you're telling them, you want them to see themselves as you. And the BEST way to get them to say those four little words is to SHARE YOUR STORY, your personal testimony. When you do this, you trigger their imagination, no matter how

humble your origins. No matter who you are talking to, the spark goes off and their motor starts running. You've cranked up their "Dream Machinery."

The Power of Compound Dreaming

Before you can experience the power of compound dreaming, first you have to have a dream. Then, the split second it becomes obvious that your dream can really come true, you must dream a new one. New dreams keep you from reaching a plateau and becoming stagnant. You just keep pushing and before you've even accomplished your first dream, you're already on to the next one.

Compounding really starts to take effect when you amass a tremendous team of people who want to achieve their dream. The dream isn't joining Primerica. Nor is money the dream. The dream is what money and achieving financial independence will allow you to do. Some people try to get people excited about "joining" for the sake of joining. But you can't sell that to most people. You CAN sell the dream of what they would be able to do if they were financially independent.

A SYSTEM WHERE BUILDING NEVER STOPS

The Hold-A-Meeting System

To continually be building, you must constantly be holding meetings. A meeting is any place where two or more people are gathered.

The One-On-One Opportunity Meeting

This is the most important type of meeting to hold. As in the previous example, you only have to have one person as your audience! To build a Super Hierarchy, you should have these types of meetings ALL THE TIME — a minimum of four to five days or nights per week. The desired result of this initial meeting will be to get a commitment to come to your Opportunity Meeting.

WHO?	Friends, neighbors, relatives, co-workers, social contacts, business associates – anyone you come in contact with on a regular basis.
WHAT?	Focus on your business Opportunity and sell the Crusade by telling your story.
WHERE?	Home, office, restaurant, work – anywhere two or more are gathered.
WHEN?	Breakfast time, mid-morning, lunchtime, afternoons, dinnertime, and evenings – anytime and all-the-time! – 4 -5 days/nights per week.
HOW?	With enthusiasm and emotion!

How to Present a Dynamic Opportunity Meeting

You've already learned that one of the primary goals in building is to get MORE and MORE people — both "old" and new to your Opportunity Meeting.*

The number of people you have at your meetings has a direct effect on the amount of sales produced by your base shop each month. Remember the formula:

$$\text{Average No. Of People Per Week at Opportunity Meeting} = \text{Average No. Of Base Shop Sales Per Month}$$

It's no wonder that it's essential to have good meetings!

The Opportunity Meeting is also designed to REMOTIVATE your existing team. Remember that these people have already come to work with you, been trained and stand ready as your "natural resources" — don't ever count them out! The secondary purpose of the meeting is to sell the dream to NEW recruits. You always want to show the "bigness" of the business and credibility in your presentation. Have a minimum of one meeting per week that lasts one to one-and-a-half hours. Most people think the best night is Tuesday. Larger base shops will hold two meetings per week. Every Tuesday night and Saturday morning would provide the proper momentum.

A variety of exciting, pre-approved presentations are available through the Download Center on Primerica Online. These presentations cover everything you need to conduct a winning Opportunity Meeting — and they're already compliance approved! Most even include speaker's notes!

*Opportunity Meetings are conducted under the supervision of an RVP.

Go to www.primericaonline.com and look for the Download Center tab.

Preparation

This is **CRITICAL** to the success of your meeting. And the most important part of your presentation is to make sure you have as many people as possible! Use an Opportunity Meeting Projection Sheet. Everyone in your base shop should fill this sheet out every week. Your administrative staff or partner calls to confirm reservations and to encourage those "old timers" who have not signed up to come. Even if a rep hasn't been to a meeting in two months, he should get a phone call. When you call these people, make them feel good even if they've been missing-in-action for a while. Let them know that you're counting on them to be there to help with the new people. **ALWAYS** do a Projection Sheet. If you don't prepare to have a good meeting — you won't!

Plan to hold your meeting at your office or in a meeting room. The first half of your meeting may require projection equipment, and in the second half of the meeting, you may choose to use a grease board to show building plans.

ALL meetings should start promptly at 7:30 p.m. and conclude no later than 8:45 p.m. (one hour and 15 minutes — max) regardless of who or how many people are in attendance.

BEFORE the meeting, all "new" people should:

1. Have been advised that your business opportunity will be highlighted.
2. Preferably have been driven to the meeting site by the Primerica rep who invited them to the meeting.

EVERYONE, both "old" and "new" people, should:

1. Bring their spouse or partner if at all possible.
2. Be exposed to good, strong leaders with a positive, winning attitude at all times.
3. Be registered in the attendance book (for future

records) by their Primerica friend and given a nametag highlighting their first name in **BOLD** print.

4. Be properly introduced to the speakers for that night, so that a warm rapport can immediately be established.
5. Be made to feel at ease and properly seated in the Opportunity Meeting area.

The Power of Crowds

Your entire presentation should be **DYNAMIC** and **POWERFUL**. It should be conducted by the most enthusiastic and dynamic "DO-IT-FIRST" leaders on the team (preferably two leaders who alternate speaking on pre-assigned portions of the agenda to provide balance).

If you don't have the most super-duper speakers in the world, **DON'T LET THAT STOP YOU**. You can **STILL** have a **GREAT** meeting. There is a synergy at work in groups. A large number of people creates a sense of urgency to get in and get going. People are more relaxed because they sense that you're not going to "bug 'em" or "beg 'em." Everyone involved is excited and enthusiastic. This is contagious! Remember, the success of your opportunity meeting is determined by the number of people in attendance.

It's really impossible to give a "bad" presentation if your message is great. So stop worrying about your delivery and go for it!

The Presentation

Through the use of a company-approved presentation, your speaker should communicate the following:

- No pressure! (Be even a little "laid back".)
- Sincerity and conviction
- Stability of the company
- Crusade

- Unlimited Opportunity
- Freedom with responsibility
- Believability — the audience must be able to see themselves winning

No HYPE is needed in your presentation — the facts are already good enough (let this goodness show). Don't oversell! The infectious enthusiasm of the Primerica friend is the key element to the new person — not the size of the office, the eloquence of the speakers, nor the impressive presentation, videos, posters, etc.

Suggested Opportunity Meeting Agenda

A. Welcome Guests/Introduction of first speaker (First impressions are the most important!)

B. Get guests to dream/ponder goals — (Explain your reasons for going into business.)

Point out reasons that most people have a feeling of HOPELESSNESS — job ceilings, lack of experience, lack of capital, and fear of losing job security — that prevents them from going into business for themselves.

Describe how your business allows you to be your own boss with a business of your own. You start part-time* usually with less than \$200. Regardless of your experience level, if you're ambitious and honest, you can have success.

C. Tell how you started.

D. Deliver a compliance-approved presentation (available through the Download Center at www.primericaonline.com) and cover the following points:

- Who We Are
- The Rule of 72

- The "Buy Term and Invest the Difference" Concept
- The Theory of Decreasing Responsibility
- The Power of Compound Interest
- Why Mutual Funds
- The Debt Solution
- How Others Can Join Your Business

E. Show TREMENDOUS MARKET POTENTIAL and need for financial products/services.

F. Show the BIG PICTURE but focus on HOW to get started and earn realistic EXTRA INCOME PART-TIME.*

G. Share your local success and your upline's success story, constantly reminding the guests that if you can do it, THEY can!

H. WRAP UP presentation by reviewing KEY POINTS:

- Offer people the chance to "DO SOMETHING SPECIAL WITH THEIR LIVES."
- Offer an alternative choice — "Buy Term and Invest the Difference."

Challenge the guests in this manner:

1. If they're interested in hearing more, they're asked to stay for brief orientation at conclusion.

*In Canada, part-time not available in all jurisdictions, and where available, subject to certain restrictions.

2. If they're not interested, they may leave. Thank them for coming and encourage them to do business with you if they haven't already.
3. They'll never know for sure if they can do this unless they try.

The challenge at the end of the meeting is very important. You want them to see that if they REALLY want to get ahead in life, they have to keep an OPEN MIND about opportunities. Stress to your prospects that they ought to at least TRY.

After the Presentation

One of the most important parts of the whole meeting will take place after your presentation. It's critical that you do not just let people slip away without trying to get their reaction or talking to them about the next step.

Each new person should be linked back up with their Primerica friend immediately at the end of the presentation and introduced to the person who is in charge of training. This is the beginning of the follow-up system. Think positively! Always assume that a person will take the next step unless he or she shows something different by their hesitation or procrastination.

For your follow-up system, designate an office or room for the "meeting after the meeting" with new guests. This meeting should be brief, no more than 10 - 15 minutes. Everything should be over by 9:00 p.m. to allow guests to get home on time, to socialize with the most interested guests, to sign up the RED-HOT ones, or possibly because you need to rush off to a 9:15 p.m. home appointment! (Collapse Time Frames!)

Monitor the Numbers

You MUST learn to monitor your numbers at the Opportunity Meeting — how many people were expected,

how many showed, how many were still hanging around afterward. If you don't have a list of the names and addresses of the people who came to the meeting and who invited them, then you've missed a great opportunity to follow up later.

The Leader Factory

The Leader Factory is designed to help you solve one primary problem that tempts you as you build your Super Hierarchy: the human tendency to quit — more specifically the tendency to quit building because you think you "have it made." For example, let's say you recruited Joe Dynamo. And you just know he's going to come to the Opportunity Meeting. You're certain Joe is going to be a superstar. He's going to build a great organization!

So you quit talking to other people because you know that Joe is going to come through. But Joe may not work out immediately. He may say he'll get back to you later. (That's the killer.) You can't stop building while waiting for a particular person to come through. You have to expect people to come in, but act as if none will.

How the Factory Works

There is a striking similarity between manufacturing and Primerica when you compare potential new people to "raw material" and your office to a manufacturing site. Here is how the analogy breaks down:

Manufacturing Plant	Leader Factory
raw material	potential new recruits
delivery/transport system	new people and leaders selling the dream
processing site	Opportunity Meeting
screening/filter system	follow-up
finishing line	start up
volume production	the new people building more new people

LEADER FACTORY RECRUITING PLANT SYSTEM

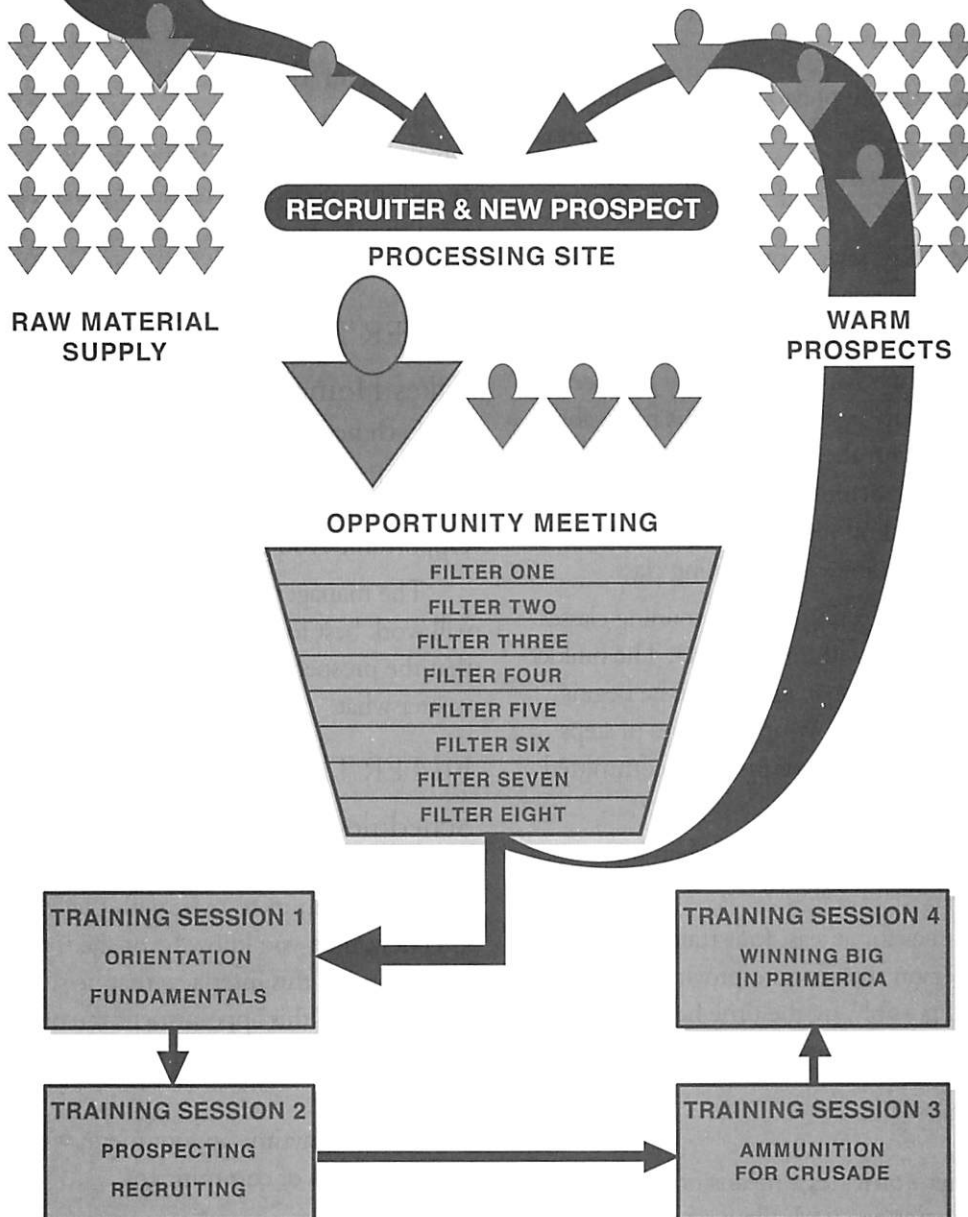
BOATS
REPS

PLANES
SALES LEADERS

TRUCKS
DISTRICT LEADERS

TRAINS
DVL/RVPS

RAW MATERIAL – DELIVERY SYSTEM TRANSPORTATION



New people are the "raw material." The object is to get the raw material to the plant processing site or, in our case, the Opportunity Meeting. Each builder is designated as a "delivery vehicle." He or she is the transportation supplying the factory with raw material. Of course, referring to people as "raw material" is used only for the sake of the analogy with the manufacturing plant. The people you invite to your Opportunity Meetings should always be treated fairly and with the utmost respect.

Look at the diagram on the previous page. The builder approaches the raw material supply, which are the prospects. He brings a prospect to the plant site (the Opportunity Meeting).

The delivery vehicle runs several times a week from the raw material supply to the plant-processing site. This way, the pipeline stays filled with new potential people.

Once at the Opportunity Meeting, the new prospect moves farther into the factory system. He learns more about the company: what it does for the consumer and what it can do for him as a business opportunity. Meanwhile, the builder, after he has dropped off his raw material at the plant, goes to a "refueling station," or a training class.

After the Opportunity Meeting and the training classes are over, the builder meets up with his prospect. The builder then escorts the prospect to his manager, where he begins the "8-Filter Follow-up." The follow-up is a series of steps that the new prospect takes to tell you just how committed he really is.

If he makes it through all eight "filters," then he becomes part of the Leadership Factory.

This pattern continues for at least four training classes. Meanwhile, the new person studies state/provincial required education material and possibly, by the time he gets his license, he is ready to get started building his own business.

Eight Filters

The follow-up system provides a means of testing the interest level of the new person. Each filter, or step, requires

an additional commitment from the person. You should read their reactions carefully. They tell you how serious the person really is. Desire is the main ingredient to look for.

To start the follow-up, the builder must leave his training class in time to join up with the new person immediately following the Opportunity Meeting.

FILTER ONE

Stays After the Meeting

This step is simply a challenge to the prospects to remain afterward for a brief orientation. The keynote speaker ends his meeting by requesting that those who are interested should stay after the meeting. He also thanks those who are not interested and asks them to leave.

FILTER TWO

Takes Home Information

Each new person should take home some type of information packet — something of value that will provide him or her with an increased knowledge and awareness of the Opportunity you're offering.

The manager is expected to point out which materials will work best for that particular person. The idea here is that the prospect must take home something of value no matter what.

FILTER THREE

Schedules Follow-up Interview

If the prospect commits to a definite time within the next 24 - 48 hours to meet with the leader for a follow-up interview, then you know he or she is probably very interested. It's during this interview that he submits recruiting papers. Set up this appointment the night of the Opportunity Meeting, and try to arrange to have it at the office.

Set up a daytime appointment, which will increase the prospect's level of commitment.

FILTER FOUR

Submits Recruiting Papers

This is the ultimate indication of commitment. If the potential new person fills out the recruiting papers, you can feel sure he or she has a serious interest.

FILTER FIVE

Qualify Leads/Sign Letters

If a prospect is truly interested, he will sit down with you and fully qualify his leads, signing referral letters (letters sent to prospects advising them of the Opportunity). A really committed recruit will sign 20 letters of referral. When you are qualifying a person's leads, you should decide whether you need to:

1. Stop by the person's home.
2. Call the person by phone.

Never treat your recruits as if you're some greedy person trying to get names from them. Ultimately, the names will be helping to build his or her business. Talk to him or her about how great the possibilities are because of all the people he or she knows.

If you keep jogging someone's memory, he or she can come up with all kinds of names. Work toward getting as many as 100. Referrals from new people are critical to their survival in the business. One of the biggest reasons for lack of activity in your office is that people are wasting too much valuable time on new people who have procrastinating tendencies.

The new person should personalize these letters with a handwritten "P.S." He or she could write something like, "I am going to try to drop by with my friend if at all possible. You'll really want to take a look at this."

These letters are mailed directly to new prospects. Even though the new person cannot participate in a sale until he or she is licensed you should always try to take him or her with you to observe!

FILTER SIX

Determine Immediate Goals

You know a new person is committed when he or she tells you exactly what he or she wants to accomplish. You must find out why he or she is signing on, what he or she sees himself or herself doing, and when he or she plans to attain his or her goals.

FILTER SEVEN

Starts Fast

If a prospect will immediately go out with you to the homes of his three best prospects, you may have found a future Fireball!

FILTER EIGHT

Becomes A Client

Most new people, who need our products and qualify for them, will buy them. This shows that they truly believe in the value of the products, and they are sincere in selling them. (But remember, no purchase is required.)

Review Your Results

It makes sense to hold a weekly meeting to review the past week's program and plan for upcoming weeks.

Consider the following:

- A. How many prospects came from each team?
- B. How did the speakers at the Opportunity Meeting and the instructors in the training classes do?
- C. Was the space adequate?
- D. Did everyone go through a follow-up?
- E. How many submitted IBAs?

F. How many sets of policies/data were picked up?

G. How many referral letters were signed?

H. Who participated?

That's just to get you started. The important thing to remember is to always be trying to improve your system. Set a goal of developing a very mobile and building-oriented team of leaders. This team should quickly build through their new reps. They hold the key to the team's success in this system by keeping a constant flow of prospects coming through.

The "plant superintendent" (the leader) should have a "building mentality" and the "vision of a Master Builder." He or she must constantly think and talk building and must be the top builder on the team each month.

The Leader Factory produces successful leaders. It takes people, gets them excited, prepares them for their new business with thorough training, and sends them out as leaders who bring in even more prospects.

Pushing Up People

There's only one way to go wrong with the Leader Factory analogy and that's if you take it too far and don't treat people like people. You must take that pure business concept of getting raw material to the plant, and then understand that the raw material is a human being that must be treated with respect. If you can apply the principles of Pushing Up People (cost item number: 8911) you'll have it made.

Cranking It Out

Just implementing the Leader Factory for a few weeks or months is not enough to make you a success. Remember that one of the purposes of implementing a system is to keep you from the human tendency of quitting. The Leader Factory will help you do that, but you must work at it too.

Building Principle

Once you've trained all of your recruits, remember to spend as much extra time as possible with those who deserve it – not just those who need it. Everyone needs your help, but you can't spend all your time working with people who will not meet you halfway by putting forth effort of their own. Every leader must make that distinction.

The Buddy System

Part of an effective Leader Factory is making sure that each of your new people receives proper training. Remember that TRAINING IS CRITICAL to your building program. You can't just recruit masses of people and expect to build a Super Hierarchy. You must treat each new member of your team as if he or she were going to be a lifetime leader and that means TRAINING them.

Set up a "Buddy System," to help you handle the high numbers that come on board in a big office. All you do is select a designated trainer who can help you when you have a surge in new people.

Don't worry that your new people won't see you as their leader if you are not the one personally doing their training. You HAVE to have help, and in the end, it won't matter which leader trains them, they will still perceive you as the team leader.

COMPRESS ACTIVITY / COLLAPSE TIME FRAMES

The Big Success Secret

Time management is one of the most important skills needed to build a Super Hierarchy. Since time is the major investment you'll make, you have to get the maximum return for your efforts. We all have 24 hours each day, but somehow, two people with the same apparent abilities and opportunities can get vastly different results! Why? Because the results of your efforts are in direct relation to the time frames in which you work.

Think of it like cutting grass. If you spent 60 minutes cutting your grass, you would probably get a well-groomed lawn. But if the same 60 minutes were spread over seven or eight days in short increments, the desired result just wouldn't be there.

The same thing happens in building a hierarchy. If you bring one person on board per month for three months consecutively, you are diluting your efforts with too much time. By the time person No. 3 is committed, No. 1 may have lost interest. It may not have looked to him as if you knew what you were talking about when you told him about the big picture. What if you recruited those same three people in one month? One week? One day? Or how about in one hour? These people see each other; they actually get to be in the room at the same time, and you have a team forming! They're sharing stories, cheering each other on and keeping each other excited about the Opportunity and the Crusade. By compressing activity, you get different results.

Intensify Your Efforts

What happens when you compress gas? It explodes. By putting pressure on yourself and keeping up momentum all the time, you'll cause a recruiting **EXPLOSION OF YOUR OWN!**

As you look at most successful people, you'll find that they probably compressed more activity into tighter time frames than others did at the critical times in their growth. You must learn to concentrate, to **FOCUS**, to **INTENSIFY** your efforts, too.

There are plenty of smaller teams that work just as hard, but the factor of "too much time" will dilute their efforts. If the pilot of a large jet airliner doesn't "get after it" within the limits of the runway and get the speed up to 140 mph (standard lift-off speed), he won't become airborne, no matter what else he does.

Fill your appointment schedule by using the "ish" principle. For example, say "I'll see you at 7:00'ish" — this could mean up to 7:30 or 8:00 p.m. This will afford you greater flexibility and allow you to collapse time frames. Make a point to call from one home to the next to reschedule your visit while you are having success. Never allow yourself to take the night off just because one appointment either called to cancel, wasn't at home, or wasn't interested. Too many people rationalize valuable hours away by using the poor excuse, "I tried."

Some important keys to remember are:

1. Develop a burning desire.
2. Set a goal.

3. Develop a game plan with clear steps and a deadline for attainment.
4. Use a calendar and follow it daily.
5. Become a student of the business. Become an expert at what you do.
6. Don't let up for any reason.

Once you "lift-off," you must continue to climb until you reach the desired altitude and speed or you'll never reach your goal. Too many times you'll recruit a few people and ease off. You'll fall victim to the temptation of quitting. Imagine what would happen if the pilot of an airplane shut off the engines just after lift off!

Don't ever let up! Momentum is such a rare and valuable asset. Obtain it and don't ever lose it. When you find your next recruit, start that day to help him build his team.

Maximize "Non-Productive" Hours

There is always going to be some time in the day when you physically can't recruit or build your team. When you're in the car driving or flying somewhere or waiting on someone, listen to recruiting and building audio tapes in order to collapse time frames. Use your cell phone to call people in your hierarchy and give them good news or motivate them. Learn what the "Law of Averages" is in building and put the "Law of High Numbers" into effect.

Get after it right now, whether you're ready or not! If you hire and train 12 people personally in the next 30 days, you'll find that only about three or four winners will emerge and you'll have about 24 - 25 total new people in that period (12 by addition and 12 - 13 by multiplication). After you start to lay your foundation, group meetings, such as home or office opportunity meetings allow you to maximize your time. By working in large groups, you are making many first presentations, visiting several homes and training many new recruits, all in the same hour.

Whatever you are planning to do in the next year, do it next month! Do next month's work next week. Let next week be completed tomorrow or in the next hour. The rewards will be worth it and your life will never be the same! You'll be propelled from mediocrity to excellence faster than you've ever imagined!

Power of the Blitz

Short, two or three day blitzes often work best when you are leading and motivating part-timers.* It's very hard to keep a part-timer intense and excited about something over a long period of time. That's because their regular jobs and other responsibilities compete for their time and energy.

Having a Policy Pick Up (PPU) Blitz from Wednesday morning through Saturday night can be very successful. A blitz is a surge within a specific period of time. Recruiting blitzes, sales blitzes and "invitee" blitzes for Opportunity Meetings are also effective. Remember when you are blitzing that you don't do it for a long period of time, just 30, 60 or 90 days. Blitzes are all-out intensive attacks on mediocrity. They START momentum. If you want to start building your Super Hierarchy today, you might plan a blitz to get things going. When all else fails, the blitz gets you to CHARGE. Just always remember: the first person you have to get moving is YOU. Don't just try to get your team moving. The ONLY way to have a successful blitz is for you to lead the pack!

Stretch for Success

One of the most successful tools to produce new levels of activity is called the "Stretch for Success" method. It is based on the "Volcanic Eruption Principle." After a volcano erupts, what happens? The lava flows down the side of the mountain. When it hardens, you have a new and bigger mountain. Then, the next time it erupts, what happens? You know you're going to get an even BIGGER mountain because of the layers underneath.

*In Canada, part-time not available in all jurisdictions, and where available, subject to certain restrictions.

It's amazing how you can produce the same effect with activity in your office. If you work toward a big "eruption" in your growth, then you will find that your new production "low," from that point on, is higher than your old production "high."

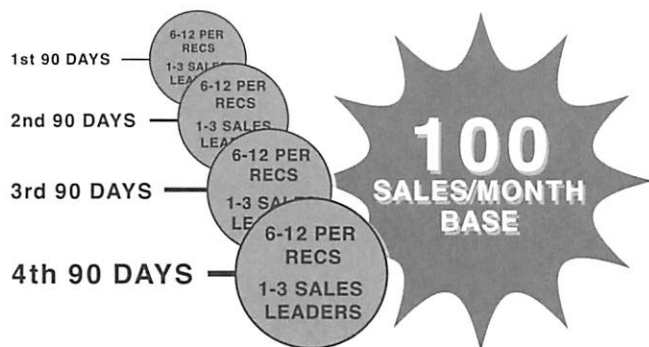
The way to create an "eruption" is to challenge your people with some very simple performance incentives. Run this competition for one month and call it a "Super Month." Give the month a catchy name like: "Nuclear November" and "Gigantic July." This helps form a MENTAL PICTURE in the team's mind. Cap off the end of the contest with a big event, such as an Awards Banquet, and give LOTS OF RECOGNITION! You'll find that your future "low" production months will always be higher than your old "high" production months!

The Power of 90-day Cycles

You can do ANYTHING for 90 days. All you have to do is set goals, develop a game plan, put your head down and go for it.

A "90-Day Cycle" can produce incredible results during a year's time. Looking at the chart, you'll notice four 90-day cycles. They are concurrent, meaning that they overlap with no gap in between.

You don't work like mad for 90 days and then take a break. There's no slack. If you finish your goals for the first 90 days early, then you start immediately on the goals for the second 90.



Now look at the first cycle. Beginning in this one and each one thereafter, you go out and get six to 12 personal recruits. The actual goal will depend on your individual market and your personal recruiting capabilities. You spend 90 days recruiting and training these people. During that time, you will be able to identify and develop one to three Fireball leaders.

In the second 90 days, you start another expansion. You work to find and train another six to 12 people and develop one to three new leaders. IN ADDITION, you've got to go back and continue to make sure the momentum you started in Cycle One is still going. To do that, you go back and work with people from Cycle One. Don't just plunge ahead into Cycle Two expecting what you did in Cycle One to perpetuate itself. Even though you have tried to develop new leaders to help with training and motivation, YOU are still ultimately responsible. You must be there to help those who want and deserve your assistance.

The rest of the chart is somewhat self-explanatory. You move into your third and fourth 90 days with the same goal as the first two cycles. By the time you reach Cycle Four, you should have 20 - 50 new people and somewhere between 5 - 15 strong leaders. Your office will be running at a high quality level, producing about 100 sales a month and \$50,000 in premium.

During your 90-Day Cycles, you should try not to get "too high" or "too low." And you should not stop for any reason.

Review the results of your efforts ONLY after 90 days. As you make your assessment, recommit for another 90 days for new and greater goals. Don't be discouraged if your first 90 days didn't turn out exactly according to plans. If you were just a "salesperson," you probably would have been able to see immediate results from the beginning of your first 90 days. But you are forming a team, and you are building for the future.

Explode to Excellence

Your goal in collapsing time frames and compressing activity is to begin a tradition of excellence in your Super Hierarchy. If you get to the speed of 100 sales a month, you'll probably be promoting people every couple of months. Remember that you must continually cultivate new leaders.

If you maintain a thriving, productive base, you'll set a strong example for your newly promoted leaders. They'll have "greatness in their genes," and they will naturally want to follow the example set by their leader. They won't be comfortable with a little bitsy base shop for themselves. They'll come out with their VISION stretched and they'll be on fire — ready to EXPLODE!

Building a Super Hierarchy basically comes down to two options: 1) the long, grind out way, or 2) the explosive, Super Nova way that perpetuates a tradition of excellence. Which do YOU choose?

Building Principle

The speed of the leader determines the speed of the team. Do it first. Lead by example. People won't follow you just because you talk a good game. Do it first.

Sales is a business of momentum. When you've got momentum, you must get all you can get. Develop a sense of urgency, and never let up, whether conditions are good or bad.

PROFILE OF THE GREAT HIERARCHIES (THE MASTER BUILDERS)

They Built Great Base Shops

All of the Master Builders in Primerica did more than recruit and train a few people and work downline. They all built wide and maintained big base shops, producing \$100,000 - \$200,000 in premium a month. They all ran big Opportunity Meetings, and were successful in recruiting and training 100 or more people a month in their base for several years. They built strong personal relationships with all of their key people.

They Built Strong First Generation RVPs

Each Master Builder produced 20 - 75 first generation RVPs, and most produced more than 25. These RVPs EXPLODED out in a rapid stream. Out of that group, the RVPs were able to develop 10 - 25 tremendously strong first generation RVPs (NSD-type people) downline from them (second generation to the Master Builders). All the while, the Master Builders continued to run a giant base that set the big, stretching example for each wave of new RVPs. As a result, some of the RVPs developed a burning desire to establish their own giant base. For those Master Builders who didn't continue to run a big base, some of the power left for their first generation.

Another characteristic of RVPs of the Master Builders is that these first generation people were "independent" versus "dependent." In other words, they didn't just get that person to RVP by the guidelines, they developed the RVP according to a standard of excellence that enabled the newly promoted person to lead a team by himself. The following are 10 points to developing an independent RVP leader:

1. Attitude — Totally positive, loyal to the spirit of the business
2. Income — Strive for a cash flow of \$7,000 - \$10,000 per month
3. Business Sense — A student of the business manages activity and focuses on results; makes money/saves money
4. Quality Business — Strong field underwriting; strong mutual fund/strong total concept
5. Strong Builder — Replaces himself with a team capable of 20 - 30 sales a month; team leader should have a recruiter/builder mentality
6. Office — Moves out of upline's base shop complex to begin his or her own
7. Secretary — Hires a sharp administrative person
8. Savings — Sets aside enough money to assure at least one year's expenses
9. Strong After Replacement — Make sure you have two strong legs before replacement, so your "give up" leaves you with one solid leg.
10. Motivation/Communication — Is a good leader, good at motivating and communicating downline

They Produced Giant NSD/ SNSD-Type Teams

The first generation RVPs of the Master Builders maintained big base shops for four or five years solid. These bases produced 15 - 30 front line to them (second to the Master Builders) and out of those 15 - 30, came seven to 10 tremendously strong NSD-type leaders under them. The process was duplicated through at least six generations. All the while, the original Mater Builders continued to lead by example with a giant base shop as did others throughout the hierarchy.

They Became Master Motivators

The Master Builders became highly skilled at the art of motivation to large groups of people at all levels. They worked with every RVP as if they were first generation to them. They held big events to give major recognition; they mastered the art of personal letters, newsletters, monthly leaders bulletins and conference calls. They made the commitment to go and visit people locally.

Constant Personal Motivation

The Master Builders communicated almost daily with their key people for two years. They spoke with their key people every day, whether they were a thousand miles apart or in the same city. There are four types of communication to have with your leaders.

1. Motivation — Praise for someone who does well.
2. Encouragement — Most important when your RVP is discouraged.
3. Good News — Everyone loves it!
4. Know-how — New ideas, new systems, new techniques.

High Octane Motivation

The Master Builders all discovered that communication is the key to maintaining a big base. In many Super Hierarchies, leaders built a giant "irrigation" system using conference calls and letters. It may remind you of General Patton's tank army. His army was much more powerful than the traditional foot soldier army was, but it presented a whole new set of challenges. The traditional foot soldier could get by on C rations and bandages. But the tanks needed fuel and lots of it. They thrived on "high octane." It's never easy managing the constant delivery of fuel, but in the end, it's worth it.

When you are building a Super Hierarchy, remember that you need to use High Octane Motivation to keep it going. A tremendous effort toward communication, training and motivation is key.

They Couldn't Live with Being Average and Ordinary

All of the Master Builders had the heart of a champion. They were born with an extraordinary amount of desire. The reason they built it big was because they just had to. They couldn't live with themselves if they weren't the BEST.

The Power of Expansion

All of the Master Builders were expansion-oriented and built multiple base shops. They weren't content with an isolationist mentality. They ventured out and pioneered other areas.

There are three correct methods of expansion.

1. Leader transplants himself to a new area.

This is the purest and best way to expand. You duplicate the base shop building you've already done in a NEW area.

2. Raise leaders in your base shop, help them to go RVP and encourage them to open their own offices in a new area.

The second best way to expand is to raise a strong leader in your base and then send him or her out to an area of their choosing. When you expand this way, you ensure that you have an experienced person with vivid impressions of what he or she must do.

3. Find a strong leader in a certain area and build through him or her.

This is the least preferred of the three correct methods of expansion. It takes longer and it takes more financial commitment, but it will still work.

Below are the two criteria for this expansion method:

1. You must be a strong leader who can afford to travel to them.
2. They must be strong enough for you to build on.

You must be able to afford to visit them, but you must NEVER start out that way. They should visit you a minimum of two or three times before you visit their local territory.

Your final consideration in this expansion method is MONEY. You must be able to afford to travel and subsidize your expansion efforts. There is always a sound business basis upon which successful expansion occurs.

What is unsuccessful expansion? People get a name in a far away place that they're all excited about. They use last month's rent on an airline ticket they can't afford to go rushing up there and work with this person. They're jumping on quick sand. Then there's the "sling it against the wall" expansion mentality, the "send them a kit through the mail" mentality and others. In all of these cases, the RVP is just hoping against hope they've found a good person.

Usually, futile hope. THINK and PLAN before you EXPAND.

They All Set Goals for Themselves and Their People

All of the Master Builders recognized the importance of setting goals, both short-term and long range. They also saw the value of setting goals for members of their team. There are a lot of people capable of setting goals for themselves, but they miss out on a whole other dimension of management by failing to set goals for their people.

Consider sending out "Possibility Projections." These are projections of how many recruits, or how much production each person in your base will do in one month's time. It can help STRETCH the vision of your team. People will ask you all the time, "How am I supposed to make this projection?" Then, you sit down with them and go over a step-by-step plan that will produce the projected amount. (Many successful leaders use the Dream Calculator available at www.primericaonline.com in the "My POL" section. This computerized calculator can show your team members exactly what they need to do to grow their business. Try it for yourself and then share it with the team!)

A similar method of goal setting is Promotion Timetables. These are printed projections of the month that a person in your downline hierarchy will achieve a certain promotion. For example, you can have a posted list of a "Promotion to SNSD Time Table" that includes every one of your NSDs. You can also have a "Promotion to SVP Time Table" that includes all your RVPs. Even if the person doesn't make it, it gives them something specific to shoot for. They have the MENTAL PICTURE of themselves becoming that new person.

They may have used different names, but all of the Master Builders had some type of standard of excellence that produced above-average leaders.

Conclusion

By this point, you should have virtually all the exciting builder's tips you need to start building the business of your dreams. There is one thing, however, that no one can give to you. It's something you have to create within yourself, and without it your business will never succeed. You have to BELIEVE that your dreams can come true!

Any great leader will tell you that your BELIEF LEVEL runs in direct proportion with your success at Primerica. If you believe you'll always be average and ordinary, you'll never become extraordinary. If you believe you'll attain only small success here, that's all you'll attain. But if you believe you can change your life and make all your dreams come true, you CAN!

- Believe in the Opportunity.
- Believe in the System.
- And most importantly,
BELIEVE IN YOURSELF.

Building Principle

Before you can become a great leader, you have to become a great person. People don't accept your leadership just because of your position. Regardless of how good you are, your people will first see you as a person.

YOU CAN WIN AT PRIMERICA!

Finally...

The trade secrets of the MASTER BUILDERS are yours!

Inside:

Two main building points ... two sentences that can change your business.

Building “wide” and “deep” ... and the effects it can have on your income.

A Recruiter’s Mentality ... how to recruit, PLUS the DANGERS of indiscriminate recruiting.

The Power of Duplication ... learn how a “blueprint” can move your organization into overdrive.

The Power of Wave Recruiting ... develop a rhythm that will produce MOMENTUM.

The Super Taproot System ... the keys to strong replacement and a healthy new RVP.

The “No Excuse” Formula ... the strategy that ANYONE can use to build an organization.

Profile of the Master Builders ... a study of the characteristics of all the great super hierarchy builders.

The Power of Compound Recruiting can be your KEY to building the
ULTIMATE marketing organization!

www.primerica.com

For internal use only. Not to be used with, or distributed to, the public