Game Plan

for

Success
Welcome to Primerica!

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

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

**DREAM IT.**   **PLAN IT.**   **DO IT.**

Are you ready to do something special? Let’s get started!

Manager’s Name:        Mark Calfee
Managers Solution #:   LE972
Manager’s Cell Phone:  937 603-0222
Manager’s Work Phone:  937 910-1000
Manager’s Fax:         937 312-1796
Manager Email Address: mark_calfee@yahoo.com
Office Address:         Dayco Building
                        1 Prestige Place
                        Suite 250
                        Dayton, Ohio 45342

Prelicensing School Address:
__________________________________________________________________

Prelicensing School Start Date: ________________________________
Prelicensing School Completion Date: ___________________________
State/Province Exam Date: ________________________________
The first step on the path to success is to DREAM IT. Creating goals – both business and personal – are important. Take a moment to write down what you want to achieve, both in the near-term and long-term. This will help you get off to a quick start.

**Personal Goals**

1. What do you want to achieve for yourself/your family? (Financial independence, etc.)

2. When (in what time period) do you want to achieve those goals?

**Business Goals**

1. What do you want to accomplish at Primerica? (I’ve always wanted to…)

2. When (in that period) do you want to achieve those goals?

3. Will you allow your manager to hold you accountable?

4. Recruit your first teammate?

5. Get Licensed?

6. Get your first advancement?

7. Become an RVP?

8. Develop your first RVP?

9. Become an SVP, NSD, and SNSD?

For Education and Training Purposes Only
Get Specific

Now that you’ve identified your dream, it’s time to set your goals. When establishing goals, it’s equally important to set a deadline to achieve them. That way, not only will you accomplish your goals in a timely manner, but you’ll feel an even greater sense of success as you “check them off” your list!

**Top 5 financial goals:**
1. ___________________________
2. ___________________________
3. ___________________________
4. ___________________________
5. ___________________________

**Top 5 personal goals:**
1. ___________________________
2. ___________________________
3. ___________________________
4. ___________________________
5. ___________________________
# Promotion Guidelines

## Representative

### 25% Contract
- Submit Background Check
- Complete 4 Training Transactions
- Personal FNA Plan
- Pass 1st Licensing Exam

### 35% Contract
- Twelve Transactions in one month
- Fully Licensed (Mortgage Banking, Protection, Securities)
- Go-Solo

## Management

### District Leader (Manager)

50% Brokerage Level
(25% Broker Override)
- Three Staff Associates (2 who have passed 1st Licensing Exam)
- Complete 4 Training Transactions
- $2,500 production in 1 month
- Personal FNA Plan
- Pass 1st Licensing Exam
- Turn in Securities Licensing (U-4) forms within 30 days
- Go-Solo

**Reward: Transition Period …per mo. (Field Training)**

<table>
<thead>
<tr>
<th>2 Clients</th>
<th>3 Team x 1 Client Each</th>
</tr>
</thead>
<tbody>
<tr>
<td>(2 x $2,000 x 50%)</td>
<td>(3 x $1,700 x 25%)</td>
</tr>
</tbody>
</table>

**Per Month**

- $2,000
- $1,500

**Per Year**

- $42,000

### Division Leader (Manager)

60% Brokerage Level
(10-35% Broker Override)
- Six Staff Associates (all with 1st License)
- Two District Leaders (Manager)
- $6,500/mo in production for 2 months
- Securities (Series 6) Licensed
- Variable Annuity Licensed

**Potential Reward … per mo.**

<table>
<thead>
<tr>
<th>2 Clients</th>
<th>6 Team x 1 Client Each</th>
</tr>
</thead>
<tbody>
<tr>
<td>(2 x $2,000 x 60%)</td>
<td>(6 x $2,000 x 25%)</td>
</tr>
</tbody>
</table>

**Per Month**

- $2,400
- $5,400

**Per Year**

- $64,800

### Regional Leader (Manager)

70% Brokerage Level
(10-45% Broker Override)
- Eight Immediate Staff (all with 1st License)
- Four District Leaders
- $9,000/mo in production for 2 months
- Series 26 Principal Licensed

**Potential Rewards………per mo.**

<table>
<thead>
<tr>
<th>8 Team x 2 Clients Each</th>
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<tbody>
<tr>
<td>(14 x $2,000 x 25%)</td>
</tr>
</tbody>
</table>

**Per Month**

- $7,000

**Per Year**

- $84,000

## Regional Vice President

115% Brokerage Level (Includes Bonuses)
(Avg. 45% Brokerage Override)
- Be Full Time
- 9 Direct Staff (all with 1st License)
- 6 District Leaders that average $3,000 per month of business for 3 month Qualification Period*
- Average a minimum or $4,000 per month income during Qualification Period as a Regional Leader
- Make Promotion Exchange
- Have acceptable Persistency

<table>
<thead>
<tr>
<th>21 new Clients</th>
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<tbody>
<tr>
<td>($700/client)</td>
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</tbody>
</table>

**Per Month**

- $14,700

**Per Year**

- $176,400

## How Business Transactions Count

<table>
<thead>
<tr>
<th>Mortgage Banking</th>
<th>Protection</th>
<th>Investments</th>
<th>Legal Protection Program</th>
<th>Long Term Care</th>
<th>Variable Annuity</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,875</td>
<td>$800</td>
<td>$500</td>
<td>$100</td>
<td>$1,500</td>
<td>$1,000</td>
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</table>

**Average Client: $2,000 of Business into Office**

**NOTE:** All staff must be active to count for promotion. No more than 40% of Promotion points from Loans and Securities. Maximum per transaction of $1,500

## Training Transaction Minimums

<table>
<thead>
<tr>
<th>Mortgage Loan</th>
<th>Protection (10yr)</th>
<th>Protection (20-25yr)</th>
<th>Securities (non-money market)</th>
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</thead>
<tbody>
<tr>
<td>$20,000</td>
<td>$50/mo</td>
<td>$30/mo</td>
<td>$10,000</td>
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*For Education and Training Purposes Only*
Review these goals often to make sure you’re on the fast track to success!

<table>
<thead>
<tr>
<th>Milestone</th>
<th>Deadline (date)</th>
<th>Achieved (date)</th>
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<tbody>
<tr>
<td>IBA Submitted</td>
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<tr>
<td>Representative designation</td>
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<tr>
<td>District (for Manager) designation</td>
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<td></td>
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<tr>
<td>Division Manager designation</td>
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<td></td>
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<tr>
<td>Regional Manager designation</td>
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<tr>
<td>RVP designation</td>
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Commit to Success

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

Our commitment to you

1. We’ll teach you a proven system for building a successful Primerica business.
   • The system is taught in training classes:
     i. Tuesday 7:00-9:00pm
     ii. Saturday 8:30-10:30am
2. We’ll provide a positive, winning environment.
3. We’ll expose you to the best leadership in Primerica.
4. We’ll teach you the fundamentals and proper use of:
   • Financial Needs Analysis (FNA)
   • Life Insurance/Long-Term Care
   • Securities (Mutual Funds)
   • Debt Management/Debt Elimination
   • Promotion/Recognition/Compensation
   • How to get Off to a FAST Start
5. We’ll show you exactly how to get promoted to the TOP position in Primerica.
6. We’ll do what we say we’re going to do.

Your commitment to US

1. I’ll commit to my field training schedule.
2. I’ll attend licensing class.
3. I’ll do what I say I’m going to do.
4. Attend a Business Training School
5. Attend all training classes.
   • Tuesday 7-9pm
   • Saturday 8:30-10:30am
   • If a training class is missed it will have to be made up.
     (In order to be successful at Primerica you must attend training)
6. Have two guest per week
7. Observe 2-practice presentation per week in order to let people know what we do.
Training in Your Warm Market

• Your warm market is generally made up of close friends and family who are willing to meet with you as part of your training. As you’re not yet licensed when you start, your trainer will go with you to interview your warm market. This will help you get your referrals started.
• Any referrals they provide us are yours to use in your business.
• If any of your warm market referrals become a client, they are yours once you become licensed.
• If they are interested in being hired by Primerica, they become part of your Primerica business.

Keep your appointments no matter what! Reconfirm two days ahead. Be persistent. Look for ways to meet new people. You’re building your business and your success story helps attract people!

Keys to Finding Referrals

• Write down everybody you know (don’t leave anyone out; give them a chance to learn about the Primerica Opportunity!).
• Look through your address book for names.
• Use the memory jogger to trigger names of people you may have overlooked.
• Ask for names from your friends and relatives – people who are supportive of you and your business.

Breaking Your Buddy List Down

1. Your Buddy List
People you know who can refer people to you, who are looking to make more money, are frustrated with their current job, want to go in business for themselves, are great people (i.e., competitive, personable, leader/coach, caring, positive, happy, outgoing).

2. Your Market
People who are married, have children and are making a house payment (3-5 pointers)
Work the Right Market

Working in the right market is critical to your success. The right market will help you make money and build a solid business. Each of the following 5 categories is worth one point. During your field training (across the kitchen table), you’ll only see 4-5 pointers. Three pointers and below will be invited directly to a Corporate Overview or to a one-on-one interview by your trainer.

Your Target Market

1. Age 25-55
2. Married
3. Children
4. Home owner
5. Employed full-time

Become a Master Inviter

These questions are helpful when inviting a prospect to an Opportunity Meeting:

- Would you be open to learning something new and earning more money?
- Would you be interested in earning extra money if you could do it part-time?
- Would you be interested in a career change if the money was right?
- Would you like to own your own business?
- If I could show you a way to significantly increase your income, you’d want to look into the possibility, right?
- “John, you’re a friend of mine, right? I’ve just gotten involved in a business I’m very excited about. I respect you and Mary a lot and would like to have you come and look at the business to see if you see the same potential I do.”

Once you receive a positive response, say: “the company I’m working with has a Corporate Overview scheduled on (selected date and time) for interested and qualified candidates. I’d like you to join me as my special guest, okay?” Get their commitment and finalize details. Offer to pick them up for the appointment.
Who Do You Know?
- The best leader, manager, friend.
- The most successful salesperson, teacher, coach.
- The most enthusiastic, ambitious, money motivated.

What Do We Do?
- We show people how to save money and how to make money.
- How do you feel about making money?
- How do you feel about saving money?

CONTACT LIST

The most successful way to start your business is by contacting your Warm Market. These are the people you would want to help and who would most want to help you.

<table>
<thead>
<tr>
<th>Name</th>
<th>Spouse</th>
<th>Phone #</th>
<th>2 Characteristics</th>
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The “A” Prospects Are Generally Those Who Are:
- People who are married with young children.
- People who have a good job, home, and car but want more.
- People who are highly motivated and will work hard.

Reference Profile (after contact): Everyone is a Prospect but they have individual profiles.
- “A”s – people who buy and need part-time income.
- “B”s – people who may buy and may be recruiting prospects.
- “C”s – people who are supportive and will give referrals because they like you.
- “X”s – people who are not interested in buying or earning extra income.

Four Points Required for Field Activity

Check If Applicable

Married
# of Kids
Homeowner
Full Time Employment
25-55 Years Of Age
Interview & Presentation
Memory Jogger
Who comes to mind?

- Co-worker
- Boss
- Partner
- Janitor
- Security guard
- Delivery person
- Administrative staff
- Customer
- Parking attendant
- Landscaper
- Coffee shop
- Personnel manager
- Salespeople
- Boss's boss
- Lunch with
- Competition
- Repair person
- Copier person
- Complainers
- Inspector
- Credit
- Dentist
- Doctor
- Principal
- Teacher
- Coach
- Gym
- Therapist
- Hairdresser
- Carpenter
- Mechanic
- Car salesperson
- Gas station
- Police officer
- Painter
- Roofer
- Book store
- Dept. store
- Grocery store
- Convenience store
- Waitress/waiter
- Chef
- Cashier
- Dishwasher
- Hardware store
- Truck driver
- Pharmacist
- Flower shop
- Health spa
- Fast food restaurants
- Toy store
- Dry cleaner
- Student
- Repair person
- Movie rental
- Theater
- Realtor
- Office supplies
- Pizza delivery
- Phone installer
- Pest control
- Bowl with
- Hunt with
- Golf with
- Fish with
- Tennis with
- Ski with
- Soccer with
- Baseball with
- Softball with
- Football with
- Bike with
- Racquetball with
- Swim with
- Jogs with
- Fire fighter
- Scout leader
- Barber
- Auctioneer
- Photographer
- Guidance counselor
- Musician
- Sister-in-law
- Brother-in-law
- Father-in-law
- Mother-in-law
- Brother
- Sister
- Father
- Mother
- Cousin
- Aunt
- Uncle
- Nephew
- Niece
- Best friend
- Farmer
- Military
- Babysitter
- Sitter’s parents
- Neighbors
- Best man
- Maid of honor
- Bartender
- Bridesmaids
- Ushers
- Groomsman
- Singers
- Plumber
- Plays bridge
- Plays bingo
- Plays poker
- Church
- Plays pool
- Carpool
- Yoga
- PTA
- Hometown
- School reunion
- College annals
- Optimist
- Eat out with
- Dancing with
- Daycare center
- Park
- From out of state
- Has a truck
- Plays instrument
- Lifts weights
- Beard
- Little league
- YMCA
- Apt. manager
- Ambitious
- Outgoing
- Enthusiastic
- Trustworthy
- Hard-worker
- Chiropractor
- Nice smile
- Works nights
- Quit smoking
- Scuba diver
- College professor
- In management
- Does odd jobs
- Works second job

Remember, the people who need your help the most will:
- Be married
- Have kids
- Be homeowners
- be age 25-55
- Be employed ($25k+)
In addition to the memory jogger, another great way to create a prospect list is by using “S.T.E.A.M.”. Take a look at the following adjectives and write down who comes to mind.

<table>
<thead>
<tr>
<th>S.alesperson</th>
<th>1. Tel.#</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>2. Tel.#</td>
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<tr>
<td></td>
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<tr>
<td>T.eacher</td>
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<td></td>
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<td>E.nthusiatic person</td>
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<tr>
<td>A.mbitious person</td>
<td>1. Tel.#</td>
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<td>2. Tel.#</td>
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<td>3. Tel.#</td>
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<td>M.ost competitive person</td>
<td>1. Tel.#</td>
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<td>2. Tel.#</td>
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<td>3. Tel.#</td>
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</tbody>
</table>
Mark Your Calendar

Now that you’ve set your goals and reviewed this booklet, it’s time to DO IT by setting your training schedule. You should plan on attending all meetings during training period. Keeping a schedule will help you and your trainer keep track of when you’ll be working together each week.

Keep the Date

Here are some of the important dates and meetings you and your manager might want to add to your calendar.

- Tuesday PM Training (7:00-9:00 PM) (Business attire)
- Saturday AM Training (8:30 –10:30 AM) (Casual business attire)
- Business Training Schools
- Field Instruction Dates
- Self –study time
- First appointment dates

<table>
<thead>
<tr>
<th></th>
<th>Sunday</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
<th>Saturday</th>
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<tbody>
<tr>
<td><strong>Week 1</strong></td>
<td>Team Call</td>
<td></td>
<td>Training</td>
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<td></td>
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<td>Training 8:30-10:30am</td>
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<td><strong>Week 2</strong></td>
<td>Team Call</td>
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<td>Training 8:30-10:30am</td>
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<td><strong>Week 3</strong></td>
<td>Team Call</td>
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<td>Training 8:30-10:30am</td>
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<td>Training 8:30-10:30am</td>
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