



LEADERSHIP MANUAL

INTRODUCTION

Congratulations! Your achievements have brought you to this defining moment in your World Financial Group (WFG) career. With your promotion to Senior Marketing Director (SMD) or higher, you have laid the foundation to build more than a successful WFG base shop. You are now in the exciting position to build a business as big as your dreams and vision.

While it's certainly good to take a moment to reflect on all you have achieved, do not let reverie distract you from where you still need to go. Opportunity lies at the crossroad of hard work and preparation. That is where you find yourself today. Are you up to the challenge?

This WFG Leadership Manual can help you make the most of the opportunity before you. Designed as a supplement to the WFG System Manual for SMDs and above, the WFG Leadership Manual provides you with vital steps and information to help you grow your WFG business, be a better leader to your team, and take your WFG organization to the next level.

Now is the time to take action. Now is the moment when the hard work you have put into your WFG business has the potential to produce exponential results. Read on to maximize this turning point in your WFG career and help yourself build a life-changing business for your clients, your teammates, your family, and your future.

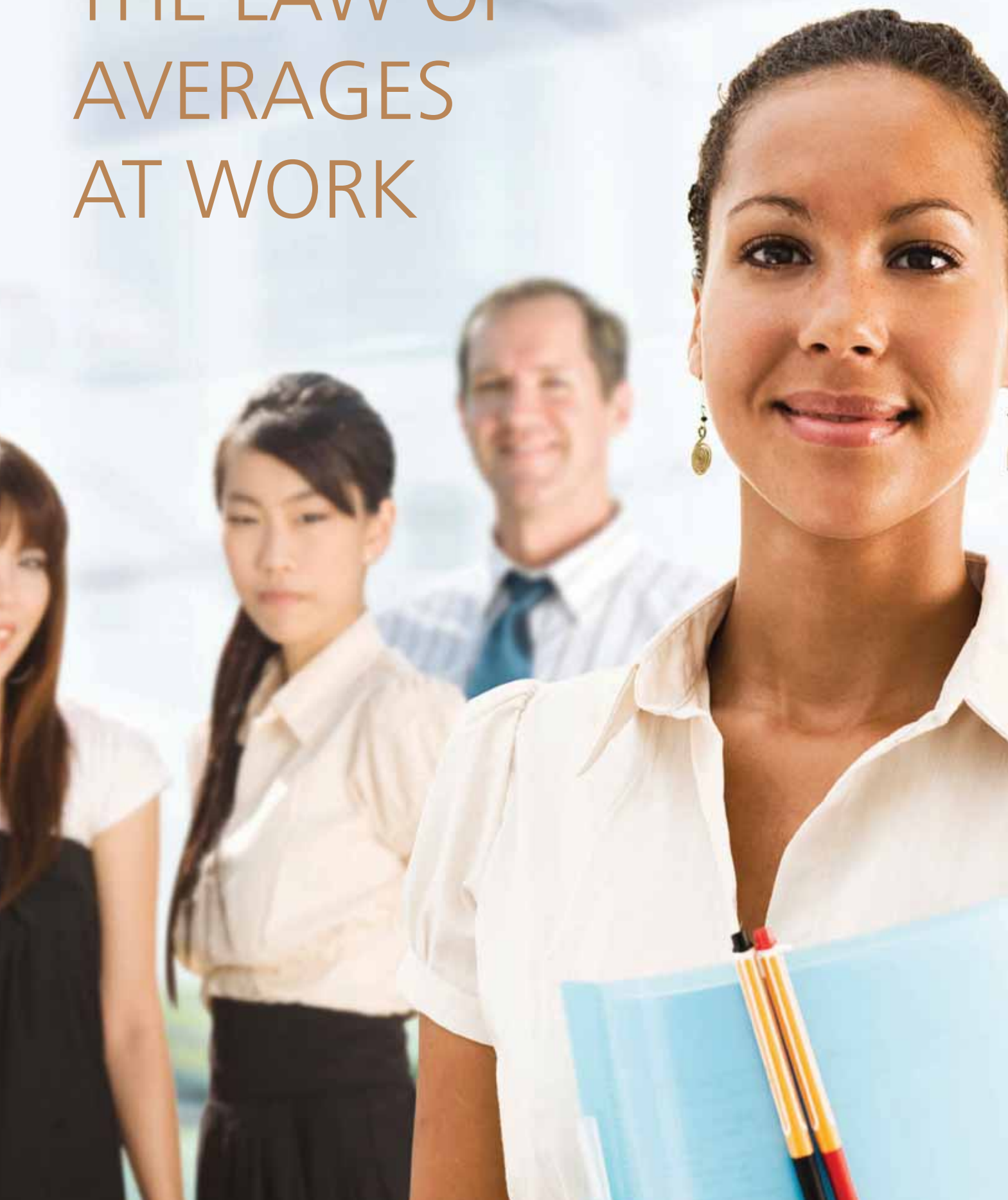
**“LEADERSHIP
IS ACTION, NOT POSITION.”**

– Donald H. McGannon, American Broadcasting Executive, (1920-1984)

TABLE OF CONTENTS

THE LAW OF AVERAGES AT WORK	4
THE POWER OF COMPOUND BUILDING	6
THE BUILDER'S EXCHANGE PROGRAM	10
HOW TO BUILD A BIG BUSINESS	12
GROWTH STRATEGIES	16
A SUCCESSFUL LEADER'S MINDSET	22

THE LAW OF AVERAGES AT WORK



You've built the foundation for a successful business at WFG and by now, you have an intimate understanding of the Law of Averages. Despite your best efforts, not every potential client you approach results in business, not every person you meet with becomes an associate, and not every associate on your team becomes a superstar. That's why the more people you approach, the greater your chances for success.

Consider these laws:

The "Law of Averages"

- There are a lot more starters than finishers, and the mass of people who produce average results make the superstars more precious and valuable.

The "Law of High Numbers"

- The more people engaged on your team, the higher the likelihood of finding superstars.
- You have to bring many people into your team in order to find the superstars.

To overcome the negatives inherent in the law of averages, it's important to use the power of high numbers. You must have high numbers if you expect to become a great builder.

Note: The following numbers are intended as an illustration and a target. At first your success ratios may not be the same as those listed below. However, the more skilled you become at getting the right results, the higher your percentages are likely to be.

Recruit 25-50 percent of all your prospects who observe a presentation and attend a follow-up interview.
400 interviews = 100 new people
License 25-50 percent of all your new associates
100 people = 25 licensed associates/registered representatives
50 associates/registered representatives = 1 SMD
25 SMDs = 1 strong builder

- When you develop the passion and determination, master the skills, and run the numbers, it is no longer a matter of if but when.
- Remember that people are not numbers on your own success chart. They are real people who deserve to be treated with courtesy and respect.
- All great leaders add the human factor to all aspects of their business. If you want to build a lasting, successful business, your teammates must believe that you have their interests at heart.
- When you help your teammates to become the best they can be and fulfill their potential, your business will take care of itself.

THE POWER OF COMPOUND BUILDING



A WFG associate must consistently and continuously bring new people into the business.

Build to Max-out Profits

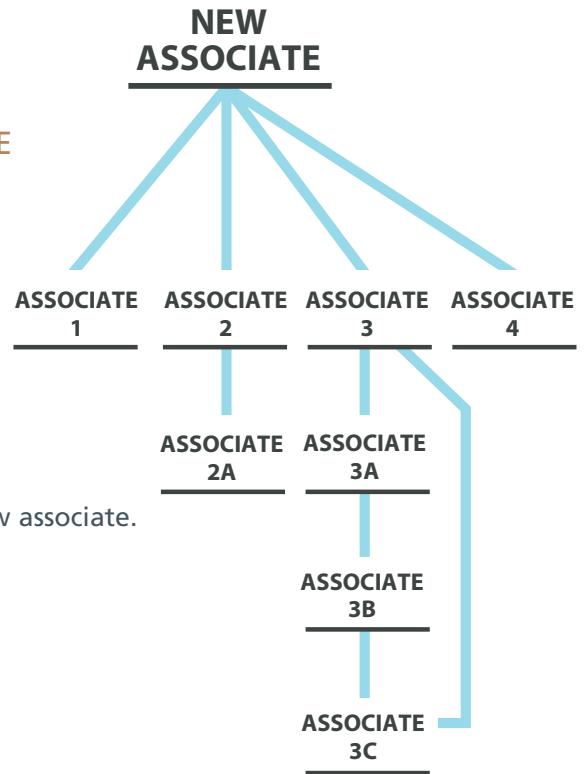
1. Wide
2. Deep
3. Wide and Deep

WIDTH = PROFITABILITY
 DEPTH = STABILITY OF INCOME
 PRIMARY: GO WIDE
 SECONDARY: GO DEEP

You can go Deep on a leg of your team after you go Wide, but you can't have depth in a leg you haven't started.

Harness the Power of Geometric Progression

- A new associate isn't a new associate until he/she has a new associate.
- A leg is not a leg until it is at least four deep.
- A team will have a life of its own once you develop at least two levels of leaders.



TAPROOTING

To be anchored to this business, a new associate must immediately begin to build a team. The process of driving a leg deep — helping each new associate bring their first associates into the business — is called *taprooting*.

- The less an associate has to lose, the easier it is to “drop out” when things get difficult or life gets busy.
- Even if they have one associate, there's not much to lose.
- If the new associate quits, his/her associate is likely to quit as well since the main reason he/she had for joining WFG is gone.
- **That's why 3-3-30 is so critical.**

Your goal as a leader:

- Help every new person secure at least three new associates right away.
- Identify the rising star on your team and drive that leg at least four associates deep.

By the time you drive a leg four deep you will have identified at least one leader, and the leg can begin to take on a life of its own.

Keys To Taprooting

1. Field Recruiting System

Get your new associates in the field immediately to begin building their teams. It's important that they master their recruiting skills, so they can start building their teams immediately.

THE POWER OF COMPOUND BUILDING

2. Constant Personal Communication

Constantly communicate with your leaders and new associates. Everybody joining your team must get constant personal communication from you and your upline leaders. This includes:

a. Face-to-Face Communication

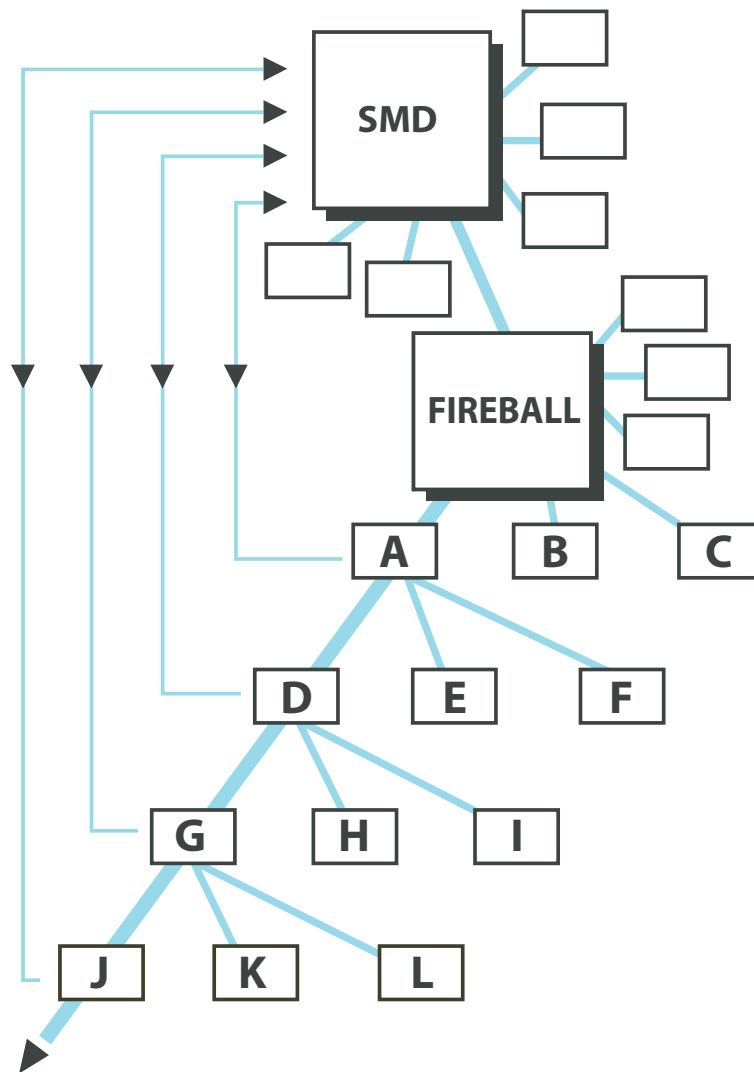
Leaders must meet face-to-face with associates as often as possible — set appointments and spend time with people all the time. As a leader, you must taproot down.

b. Reverse Taproot

Your associates also need to spend time with other successful leaders and attend big events. Have the mindset to reverse the process instead of waiting for leaders to come to your associates by taprooting up and take your people to meet the field leader.

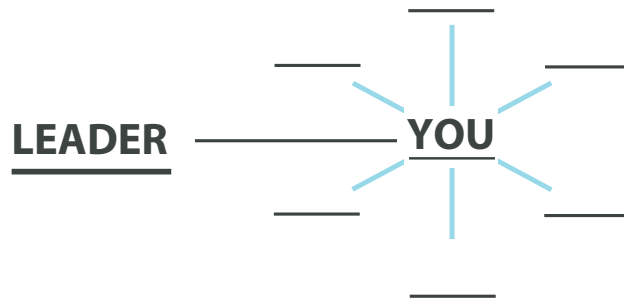
The Super Taproot

The Super Taproot is a system to maximize taprooting, building permanent width by going temporarily deep to build Builder's Exchanges. Give the stars on your team the time and attention that you would if they were direct to you. This helps assure that you are a do-it-first, wide-at-the-top leader that has strong team leadership that ensures progression. This is the key to building wide, deep and geometric.

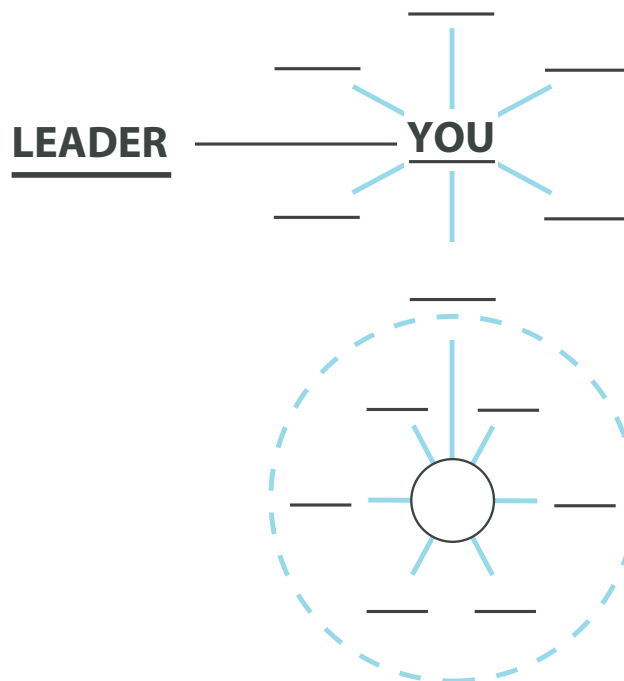


In order for the Super Taproot System to work, you have to ensure strength and vitality through each level of your organization. Make sure every new person understands:

- You will surround him/her with good people.
Surround yourself with people — teach them how to recruit and train.



- You will surround his/her people with good people.
Surround your people with people — teach others how to teach recruiting and training.



To build a team:

- Work Wide and Deep at the same time to identify the more ambitious associates on your team and be able to taproot through them.



THE BUILDER'S EXCHANGE PROGRAM

THE BUILDER'S EXCHANGE PROGRAM

- Upon promotion to Senior Marketing Director (SMD), the new SMD makes a one-time exchange of one of his/her fully qualified Marketing Director legs or two fully qualified Associates to the promoting SMD.
- The selection of the leg(s) for the Builder's Exchange is made by the promoting SMD.
- The Builder's Exchange was designed to help offset the time and money that the promoting SMD spent training and advising the new associate.
- The exchange allows the promoting SMD to maintain a strong SMD base, while the associate being promoted to SMD sees an increase in his/her commission and will receive exchanges from every new SMD he/she produces.

As a leader you must make sure there is always an upward pull and push of good, dynamic people. The Builder's Exchange system is a key factor in building substance for your overrides and bonus pools.

The real key to the Builder's Exchange is the unlimited width that can be generated through this program. An associate works deep temporarily with his/her team to build permanent front-line width.

To Get Big, There are Two Things an Associate Must Do.

The person leaving an associate's SMD base leaves a void. To fill it, you can:

1. Identify your Senior Marketing Director candidates prior to their promotions so you can build a strong relationship with the new SMD's team to help him/her earn the promotion and build a strong Builder's Exchange Leg in the associate's base.
2. Go on a personal campaign to build new legs to replace the newly promoted SMD in your base. You should never plan on building using just Builder's Exchange legs — you must maintain a strong SMD base to be duplicated by your team leaders.

HOW TO BUILD A BIG BUSINESS



The future belongs to those who build big businesses. A big, thriving WFG business consists of your core group of team members who have gone out and grown and developed their own base shops.

Reasons to Build a Big Business

- A leadership factory: Build leaders and teams will come. This is the original source of your team.
- Compensation: The majority is in the base shop. Let the company's compensation program* tell you where you need to be spending your time.

Seven Commitments to Building a Big Business

1. Personal Commitment

- Decide you're going to build a big business and communicate that to your team
- Tell your team that you'll be No.1 and they'll be No.1

2. Personal Recruiting Commitment

- The wider the better
- The faster the better
- Collapse time frames
- Profitable

3. Personal Leadership Commitment

- You be the leader
- Build leaders
- Accelerate the building of leaders
- Think big, but keep it simple

4. System Commitment

- Duplicate rapidly
- Build a machine

5. Associate Field Training Commitment

- Master associate field training

6. Commitment to be Positive and Optimistic

- People like to be around positive and motivated people
- It takes energy to stay positive

7. Commitment to Endure

- You must keep on repeating the steps in the WFG System Manual again and again, even if you're bored with it

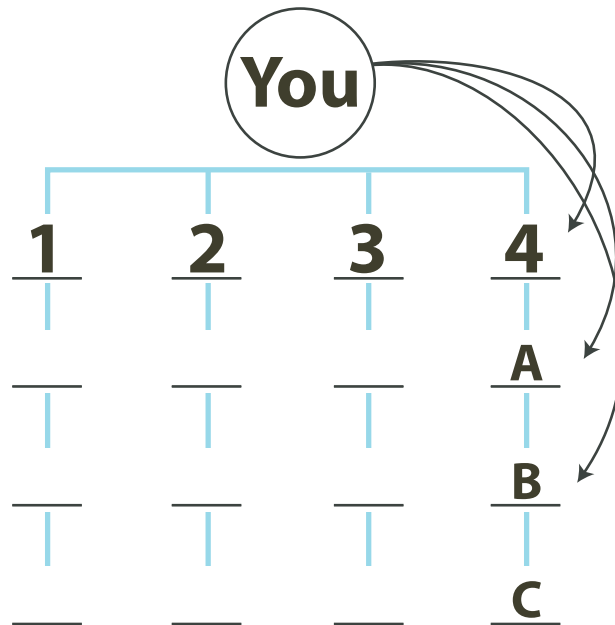
* The World Financial Group Compensation System and Promotion Guidelines are subject to change at any time.

HOW TO BUILD A BIG BUSINESS

Basic Building Block: 4x4 (4 Wide and 4 Deep)

Typically, for every four new associates, you'll find one leader. Spend the majority of your time at the most critical point.

Build Wide, Deep and Geometric.



Builder Keys

Building both a big base shop and super base shop are major components of width and potential profitability.*

- The best way to lead your team is from the front.
- Monitor prospect lists and invitations before the BPM.
- Hold a meeting after the BPM to monitor these activities.
- Post a scoreboard at every office and have a monthly competition within the team.
- Use the Match-Up System.

* Income is earned from the sale of products and services authorized by World Financial Group and/or its affiliated companies. World Financial Group associates are not required to purchase any products, goods, services, inventory, marketing plan or property of any kind, or pay any consideration in exchange for becoming or remaining an independent contractor of World Financial Group.

Develop a Building Mentality

A WFG BUILDER

- Has a clear mental picture of being the “leader of thousands.”
- Prepares a business plan to reach his/her goals.
- Has a written business plan to:
 - Recruit, train and develop new people.
 - Have enough personal sales*, training sales and new associates to keep his/her personal activity at a high level while building his/her team and business.
- Determines how many prospects, interviews, new associates, financial reviews, sales*, associates and SMDs it will take.
- Determines how much time and resources it will take to succeed and what things must be eliminated or sacrificed.
- Sets daily, weekly, monthly, yearly and multiyear deadlines to reach.



GROWTH STRATEGIES



It all starts with you. You must first rally you then rally your team. Double, triple and quadruple your personal width every 90 days! You set the pace for your team.

The Power of the Blitz

To keep up momentum, consider short two, three, or four-day blitzes, especially when working with part-time associates. Part-timers have many competing demands on their time, and it's very hard for them to sustain intensity and excitement over a long period. A short blitz can help them focus for a concentrated period of time and achieve remarkable results. Strategic use of these blitzes can help you jump-start or maintain momentum.

Blitz ideas include:

- Recruiting blitzes
- Sales blitzes
- BPM invitation blitzes

The key to a successful blitz is you — you have to lead the way.

90-DAY MOMENTUM CYCLES

Anything can be done for 90 days. Just set goals, develop a plan of action, put your mind to it and go. For the most benefit, you should have four 90-day Momentum Cycles that run consecutively. If you finish the goals set for the first 90 days before that cycle is finished then start immediately on the next 90-day cycle's goals.

Following is how 90-Day Momentum Cycles should run:

- Bring on six (6) to 12 personal recruits – depending on your market and abilities.
- Spend 90 days recruiting and training these new associates.
- Identify and develop three leaders from the new associates.
- At the end of the first 90-day Momentum Cycle, expand your business further by following the same steps as in the first 90-Day cycle.
- Ensure the momentum started in the first cycle is maintained.
- In the third and fourth 90-day cycles follow the same goals as you had for the first two 90-day cycles.

Don't stop during your 90-day Momentum Cycles. Review the results of your efforts only after 90 days, and recommit for another 90 days with new, strong goals. Don't be discouraged if your first 90-day Momentum Cycle does not turn out exactly according to plan — just remember you are building for the future.

In order to achieve the larger goal, it's important to break it down into smaller goals and daily actions. To have great growth you must manage activity and focus on results.

GROWTH STRATEGIES

The Plan to Focus

The key to unlocking the Plan to Focus is to harness the law of averages by applying the law of high numbers during each month of the 90-Day Cycles, then link four concurrent 90-Day Cycles to help lead your team on a campaign of great growth.

Key areas of the Plan to Focus:

1. Control Prospect List Development

- Develop a minimum of 25 referrals with each Associate Membership Agreement
- Obtain 10 referrals from each client
- Help every new associate develop a minimum of a 100-name prospect list

2. Be Contact-Focused

- The team leader must control the point of contact/approach
- The team leader and new associate must act as joint inviters

3. Make the BPM the heart of your growth campaign.

- Allow experienced leaders to show the WFG opportunity to prospects

4. Be Follow-Up Intensive

- Conduct the follow-up interview as soon as possible after the BPM

5. Concentrate every new associate on getting off to a fast start.

- Begin at step one
- Follow 3-3-30
- Have the leader and new associate begin the contact process together within 24 to 48 hours

6. Become a Master Duplicator/Replicator

- Repeat the WFG System Manual over and over again

The Power of 90-Day Momentum Cycles

This graphic is for illustration purposes only and in no way illustrates what a new associate will achieve when following the World Financial Group business system.



The whole story of our greatest super team builders' successes has been the continuous linking together of 90-Day Momentum Cycles. In the process, many great leaders have been able to duplicate this type of team building and produce leaders who do their own 90-Day Momentum Cycles.

To continually cultivate new leaders who build a super team, it basically comes down to two options:

1. The long, trial-and-error way, or
2. The duplication of a proven business system that perpetuates a tradition of excellence

The World Financial Group promotion guidelines include additional requirements and are subject to change at any time. Please refer to the most current WFG promotion guidelines for complete details.

THE POWER OF TIME LEVERAGING

Everyone has only 24 hours available each day. It's what we do with these hours that makes the difference financially.

Your Options:

Linear Income

- **Salary:** Typical job scenario where you trade hours for a set amount of dollars.
Problem: Limited income
- **Commissions:** Sales career with potential high income.
Problem: Limited to 24 hours in a day and must continuously make sales to make money.

Royalty Income

- Income of a bestselling author, movie star, professional athlete or recording artist. It provides residual income through royalties every time your work is sold or used.
Problem: Requires extraordinary talent.

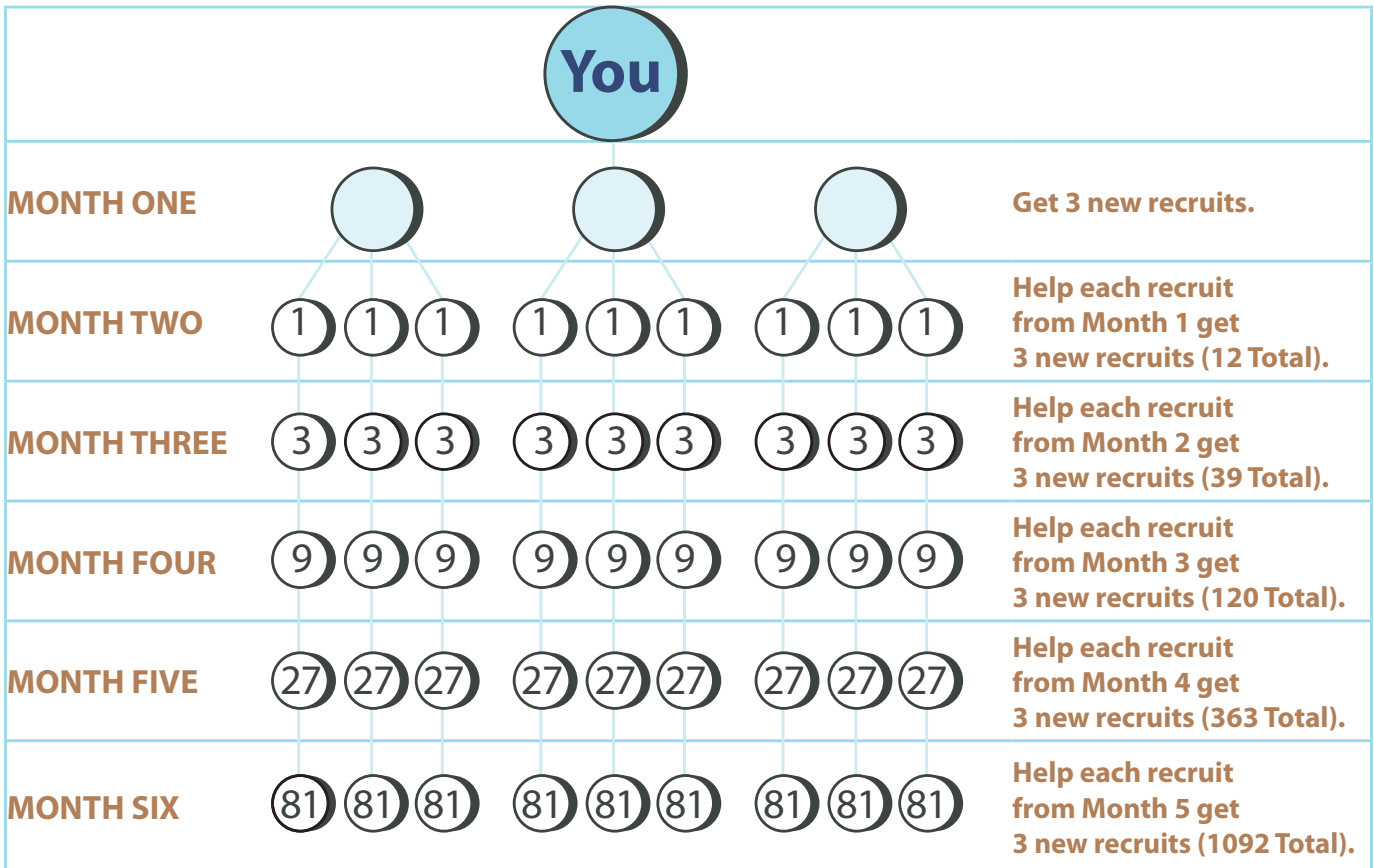
Multiplex Income

- Sales Management or Team Building – Allows for a large income through building and overriding an organization; offers security by having many people's time working toward your benefit; it's a self-replicating, self-motivated, self-financed opportunity.
Solution: Requires abilities that everyone can learn.

No. of People	No. of Hours
1	24 per day
10	240 per day
100	2,400 per day
1,000	24,000 per day

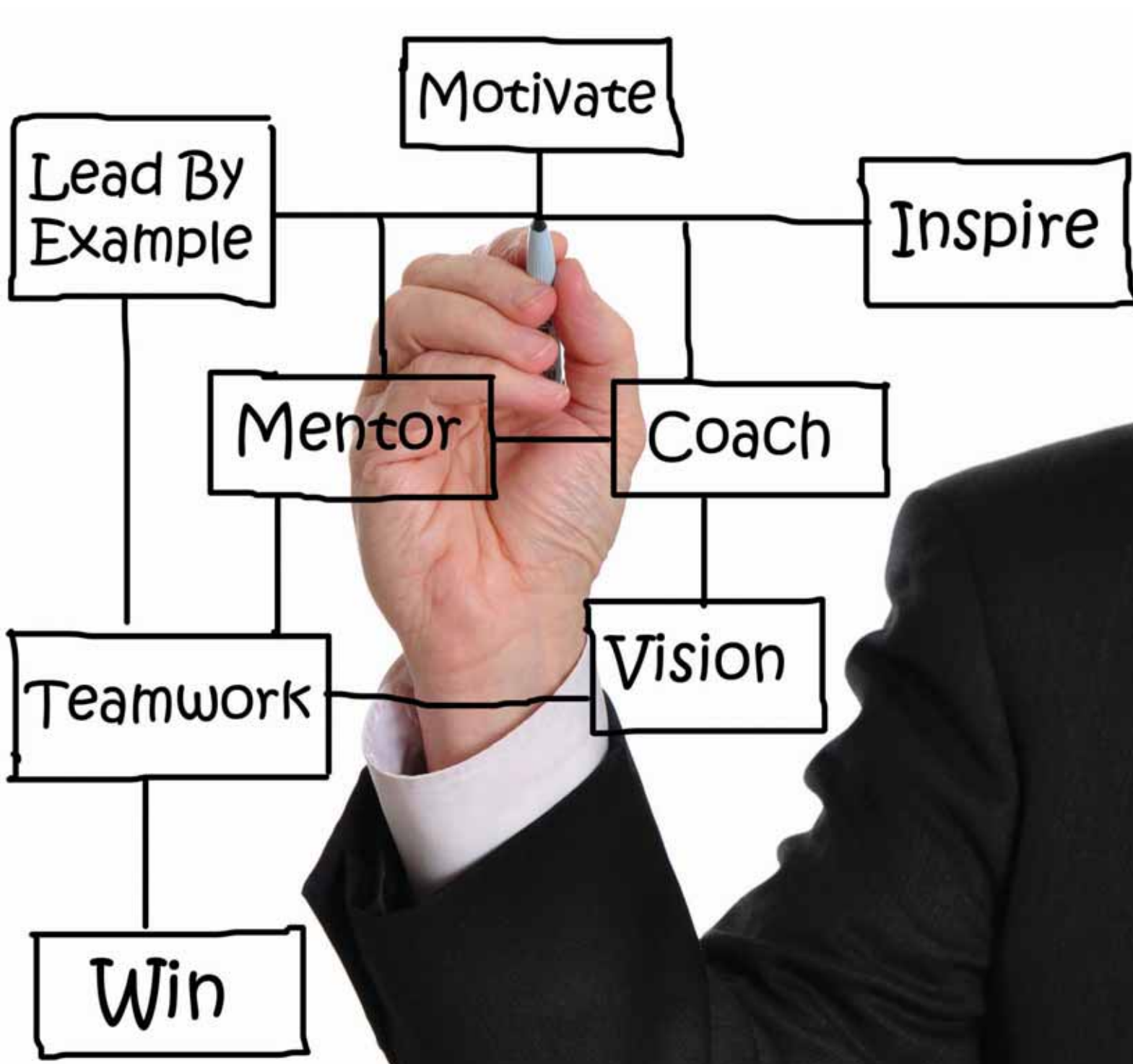
Some people have a difficult time thinking of recruiting hundreds or thousands of people, but many people can imagine themselves recruiting a few people. Everyone knows at least three people. So how do you recruit hundreds or thousands of people to take advantage of time leveraging? Following is a graphic that illustrates how.

THE POWER OF GEOMETRIC PROGRESSION



1. Multiples are exciting. They stretch your vision. People are intrigued by the compounding effect.
2. Don't leave out the multiples when trying to recruit – it's difficult to sell the big picture of the marketing opportunity if you don't talk about the power of large numbers.
3. Remember one of your goals in recruiting is to find someone who wants to make additional income — people with an entrepreneurial spirit will be interested in our business opportunity.

A SUCCESSFUL LEADER'S MINDSET



What you think and how you think can greatly affect your success. That's why you need to develop a successful leader's mindset.

Solutions for your Success

1. Problem = Huge dreams/no money
Solution = World Financial Group System
2. Opportunity must be better than any other
3. Must be system driven, not personality-driven
4. Fool-proof, predictable and profitable
5. Work on your business, not in your business
6. Build a prototype that can be duplicated
7. You run the system; the system runs the business

Secrets of Successful Leaders

Law of Cause and Effect

1. Have a vision.
 - Dream big dreams — for you, your team and your clients
 - Sell the right policies to the right people
2. Do what you love.
 - Enjoyment is key to peak performance
 - Commit to excellence
 - 60 hours a week vs. 40 hours a week during blitzes and crunches
3. Focus on your unique talents and abilities.
4. Accept responsibility for yourself and your life. Be in charge.
5. Develop a clear sense of direction.
6. Never consider the possibility of failure.
7. Success is a state of emergency.
8. Get around the right people.
9. Be teachable.
10. Be prepared to climb from peak to peak.
11. Develop resilience and be able to bounce back.
12. Unlock your natural creativity.
13. Dedicate yourself to continuous personal and professional development.
 - Read good books
 - Listen to CDs, DVDs, podcasts, etc.
 - Record every seminar you can — most successful leaders do

A SUCCESSFUL LEADER'S MINDSET

14. Become an unshakeable optimist.
15. Dedicate yourself to serving others.
16. Develop a reputation for speed and dependability.
17. Be impeccably honest with yourself and others.
18. Concentrate on one thing at a time.
19. Be decisive.
20. Practice self-discipline.
21. Be persistent.

A Successful Leader's Mindset

- Get people in touch with their dreams again and help them work toward a more secure financial future.
- Many people worry about money everyday — we have the opportunity to help put an end to that worry.
- You are the best.
- You continue to be the best because:
 - You come to meetings
 - You continue to grow
 - You listen to CDs, DVDs, podcasts, etc.
 - You read books
 - The outside world only gets better if you get better
 - Learning from your leaders can help you make and save money
- Life is built on the Law of Probabilities.
- You shouldn't be in this business if you're not committed to financial independence.
 - Walk the talk
 - Live the advice you give your clients
- It's your duty to become financially independent and encourage others to achieve this same goal.
 - Most people can become financially independent if they start early enough, save hard enough and don't overspend
 - The most successful financial professionals are the most successful financially
 - Attract more clients, attract bigger clients

Tips for Team Building

SMDs and up should call each of their key leaders every week to:

1. Motivate and pull them up.
2. Get their commitment to work this week toward the goals they set when they joined.
3. Complete a projection chart for the upcoming week:
 - Time blocks committed to work
 - Type of activity — personal work, field training new associates or designated extra field training assigned by the SMD
 - Names of trainees and whether it's a BPM or One-on-One
4. Excitedly share with them WFG's good news.
5. Review their prospect lists and their key personnel with them.
6. Keep them on a recruiting track, attending the BPM.
7. Review their actual field activity from the previous week on the chart.

THE SYSTEM TO SIMPLIFY AND MULTIPLY

Recruit

Run a system in which recruiting never stops:

1. You must commit to and execute four consecutive 90-day Momentum Cycles of personal recruiting/ front-line expansion. Think of it as continuously repeating 3-3-30.
2. You must constantly have recruiting through your ambitious leaders and constantly identify, at all levels, your associates who can handle a recruiting charge from you.
3. The key to growing big is to build and maintain a minimum 50,000 PV in your SMD base shop each month. This is the only way you can consistently produce new first generation Senior Associates and SMDs. This is your constantly expanding base from which major growth will come.

Become a Director of Motivation

Run a system that continually inspires and harnesses motivation. Although you cannot truly motivate another person long-term because motivation is internal, you can create the conditions to inspire them to motivate themselves.

To be a Director of Motivation:

1. Stretch their vision, then challenge them.
2. Constantly, strategically direct your people to the proper environment, atmosphere, places, leaders and events that will help you stretch their vision.
3. You can't stretch your own vision; you must submit yourself to great leaders and great visionaries to stretch it for you.

A SUCCESSFUL LEADER'S MINDSET

Surge/Explode/Plateau

To achieve growth focus on codes. To dramatically increase the size of your total coded associates:

1. Increase your monthly recruiting speed.
2. Link together four 90-day Momentum Cycles.
3. Increase the number of new associates who bring in a new associate and observe training sales.
4. Expand the number of new associates on your team who get fully licensed.
5. Increase the number of associates who make sales after becoming licensed.
6. Raise the number of associates on your team who get promotions to Marketing Director and higher.
7. Increase the number of associates who renew their licenses.
8. Decrease the number of associates who terminate for reasons such as violations and reduce the number who leave for imitators.

Remember: People quit on people, not on companies. Great leadership on your part will help immunize your team.





U.S.: World Financial Group, Inc. (WFG) is a financial services marketing company whose affiliates offer a broad array of financial products and services. Headquarters: 11315 Johns Creek Parkway, Johns Creek, GA 30097-1517. Phone: 770.453.9300

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