

The EMD Playbook

Everything You Need To
Scale Your GFI Base Shop

The Greatest Entrepreneurial
Movement In History

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IMPORTANT:

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

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Global Financial Impact

Our Vision

We Will Be The #1
Financial Company In The World

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

Our Mission Statement

"Inspiring Families To Dream Again"

30 - 30 - 30

We Will Do 30 Billion In Revenue Per
Year, By 2030, Where GFI's Partners Can
Participate In A Potential 30x Multiple.

3 GFI DIVISIONS

We Are The Full Package!

Inspirational Marketing

Warm Market

*We teach agents how
to recruit, build, &
attain clients in a
warm market.*

Direct Marketing

Leads

*We teach agents how
to purchase leads, call
those leads, and attain
clients through lead
generation.*

Advanced Marketing

Advanced Planning

*We teach agents how
to help high net worth
clients, business
owners, and athletes
with advanced /
strategic planning.*

5 GFI TECHNOLOGIES

We Are The Full Package!

GFI Presenter
(iDecide)

GFI Rocket
(Agency Rocket)

***Annuities
Genius***

Quility

Ethos

***Makes Sure All Of Your Agents Are Dialed In On Our
Recruiting, Sales, Leads, & Underwriting
Technologies!***

Promotion Guidelines & Journey To The Top

Advancements 1 - 5

Associate <ul style="list-style-type: none"> Completed ICA Licensed & Appointed 30% Contract	Field Associate <ul style="list-style-type: none"> 3 Direct Recruits 3 Families Helped In First 60 Days 45% Contract	Senior Associate <ul style="list-style-type: none"> 10 Recruits 10 Families Helped 3 & 3 Must Be Personal In First 60 Days 50% Contract	Marketing Director <ul style="list-style-type: none"> 4 Net Licensed Agents 45,000 Points In Rolling 3 Months 1/2 of The Points Must Be Personal 60% Contract	Executive Marketing Director <ul style="list-style-type: none"> 10 Net Licensed Agents 150,000 Points In a Rolling 6 Months or 240,000 Points In a Rolling 12 Months 1 Marketing Director Leg \$100,000 Ring 1/2 of Points Must Be Personal 80% to 85%
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Advancements 6 - 10

National Vice President <ul style="list-style-type: none"> 50 Licensed Agents 1,000,000 Super Base Points In a Rolling 12 Months 3 Direct Qualified EMD's \$250,000 Ring Super Base Monthly Incentive Bonus	Senior Vice President <ul style="list-style-type: none"> 100 Licensed Agents 2,000,000 Super Base Points In a Rolling 12 Months 6 Direct Qualified EMD's \$500,000 Ring Super Team Monthly Incentive Bonus & Prestige Partner	Executive Vice President <ul style="list-style-type: none"> 200 Licensed Agents 4,000,000 Super Base Points In a Rolling 12 Months 9 Direct Qualified EMD's \$750,000 Ring \$10,000 Annual Incentive Bonus & Yahoo Finance Article	Senior Executive Vice President <ul style="list-style-type: none"> 300 Licensed Agents 6,000,000 Super Base Points In a Rolling 12 Months 12 Direct Qualified EMD's \$1,000,000 Ring \$25,000 Annual Incentive Bonus & Forbes Article	Executive President <ul style="list-style-type: none"> 400 Licensed Agents 8,000,000 Super Base Points In a Rolling 12 Months 15 Direct Qualified EMD's \$1,500,000 Ring \$50,000 Annual Incentive Bonus or Rolex
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Advancements 11 - 15

Senior Vice Chairman <ul style="list-style-type: none"> 1,000 Licensed Agents 10,000,000 Super Base Points or 20,000,000 Super Team Points In Rolling a 12 Months 18 Direct Qualified EMD's \$2,000,000 Ring \$100,000 Annual Incentive Bonus	Executive Vice Chairman <ul style="list-style-type: none"> 1,500 Licensed Agents 12,000,000 Super Base Points or 30,000,000 Super Team Points In a Rolling 12 Months 21 Direct Qualified EMD's \$3,000,000 Ring \$200,000 Annual Incentive Bonus	Senior Executive Vice Chairman <ul style="list-style-type: none"> 2,000 Licensed Agents 40,000,000 Super Team Points In a Rolling 12 Months 24 Direct Qualified EMD's \$4,000,000 Ring \$400,000 Annual Incentive Bonus	Global Vice Chairman <ul style="list-style-type: none"> 3,000 Licensed Agents 60,000,000 Super Team Points In a Rolling 12 Months 27 Direct Qualified EMD's \$6,000,000 Ring \$600,000 Annual Incentive Bonus	Global Chairman <ul style="list-style-type: none"> 5,000 Licensed Agents 100,000,000 Super Team Points In a Rolling 12 Months 30 Direct Qualified EMD's \$10,000,000 Ring \$1,000,000 Annual Incentive Bonus
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Executive Marketing Director

Personal Contract: Up to 85% | Builders Contract: Up to 118%

National Vice President & Above

Personal Contract: Up to 85% | Builders Contract: Up to 133%

More than 50% of promotion requirements cannot come from 1 leg. All promotions require an 80% persistency or higher (tracked book of business will be reinforced). Exception EMDs, or partial EMDs (Co Lead) will not fully count toward direct EMD leg requirements. Must be in good standing with the company.

GFI Recognition System

As EMD's we want to be hero makers. We want to make people feel special and celebrated for their milestones and hard work. Below you will find a recognition system that is designed to keep people motivated as they continue to progress forward in the company. Often times, your agents will do more for recognition than they will for income. This is a great strategy to keep people motivated, in the hunt, and striving for more.

As an EMD, it is your responsibility to make sure that your agents are recognized. Be sure to track their milestones, so no one ever feels left out or forgotten.

GFI RECOGNITION SYSTEM

LICENSED AGENT STATE LICENSE POSTED



ASSOCIATE PROMOTION 3 RECRUITS & 3 SALES - FIRST 60 DAYS



NET LICENSE MAKE \$1,000 IN FIRST 60 DAYS LICENSED



SENIOR ASSOCIATE 10 RECRUITS & 10 SALES - FIRST 60 DAYS



CERTIFIED TRAINER CERTIFY PRESENTATION WITH EMD



MARKETING DIRECTOR (SEE PROMOTION GUIDELINE)



FRONTLINE



EXECUTIVE MARKETING DIRECTOR



EMD: C-TEAM 15 RECRUITS & 75,000 POINTS/QUARTER



\$50,000 MILESTONE EARN \$50,000 IN 12 MONTHS ROLLING



EMD: B-TEAM 30 RECRUITS & 150,000 POINTS/QUARTER



\$100,000 MILESTONE EARN \$100,000 IN 12 MONTHS ROLLING



EMD: A-TEAM 60 RECRUITS & 300,000 POINTS/QUARTER



\$250,000 MILESTONE EARN \$250,000 IN 12 MONTHS ROLLING



1%ER CLUB EARN \$500,000 IN 12 MONTHS ROLLING



INTERNAL USE ONLY

"People work hard for money, but go the extra mile for recognition, praise, and rewards."
- Dale Carnegie

EMD Standards of Excellence

The EMD Base Shop standards below are based off a calendar quarter and are there to help us identify those EMD Base Shops that need help versus those that know what they are doing.

All Incentive trips, bonuses, and different rewards provided by GFI will be tied to these EMD Standards of Excellence.

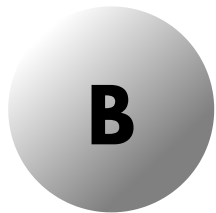


A Team

300,000 Base Shop Points

60 Base Shop Recruits

85% Persistency

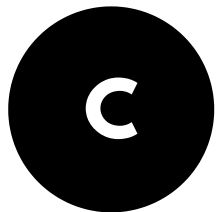


B Team

150,000 Base Shop Points

30 Base Shop Recruits

85% Persistency



C Team

75,000 Base Shop Points

15 Base Shop Recruits

85% Persistency



D Team

No Bonuses

No Incentive Trips

Unacceptable As An EMD

What Makes Us Better Than The Industry?

Most Companies

- No Real Ownership
- Outdated or No Technology
- 6 to 9 Month Commission Advances
- Capped Commissions: \$2k / \$3k / \$5k
- Low Rollover Compensation
- 1 Main Company
- High Contract With 1 Main Product or Company
- Overrides Flank
- Confusing or Limited Bonuses
- Get Paid Only a % of Target Premium
- Can Only Override Your Own Hierarchy
- No Real System
- Limited To No Training
- Limited To No Leadership
- Employee Ran
- Already Sold: No Upside Potential
- Limited To No Retreats & Trips
- No Business Management Software
- 3 to 6 Week Policy Approvals
- Care Only About The Bottomline

GFI Movement

- Contractual Ownership
- Full Technology Package
- 12 Month Up Front Annualization
- Uncapped Commission
- Industry Leading Rollover Compensation
- 10 Main Companies (20+ On Shelf)
- High Contract With All Products & Companies
- 7 Generations Builders Compensation
- Clear & On Time Bonuses
- Get Paid 100% of Target Premium
- Can Earn Overrides On The Company
- Proven Real System
- 15+ Trainings Per Week
- Overlapping & In The Trenches Leadership
- Entrepreneurial Movement (Field Lead)
- Plans To Go Public
- Monthly Retreats & Incentive Trips
- Business Management Software
- 10 Minute Policy Approvals
- Want You To Be Successful In All 5 F's



Responsibilities of An EMD

As an EMD it is important to understand that it is more than just having a high personal contract. People are counting on you and you are a representation of the entire company. All EMDs are expected to be a great example both in business and outside of business. Because we offer real contractual ownership, where much is given, much is required.

Below you will find responsibilities of an EMD.

- ☐ **Hold weekly Base Shop meetings.**
- ☐ **Purchase recognition and gear for your team.**
- ☐ **Have staff and run a real business.**
- ☐ **Have a team chat.**
- ☐ **Push the Frontline Leaders System.**
- ☐ **Mobilize to all company & hierarchy events.**
- ☐ **Have monthly goals for your team.**
- ☐ **Stay close to the fire, and in alignment with your leadership and the company.**
- ☐ **Recognize your people using GFI's recognition system.**
- ☐ **Attend all hierarchy & company EMD meetings.**
- ☐ **Keep your personal and Base Shop persistency over 95%.**
- ☐ **Be a person of integrity and character, both in business and outside of it.**
- ☐ **Be an example of why people should want to be an EMD.**
- ☐ **Be full time (GFI should be all that you do).**
- ☐ **Win Big!**

Compliance Responsibilities of An EMD

As an EMD it is important to understand that it is more than just having a high personal contract. People are counting on you and you are a representation of the entire company. All EMDs are expected to be a great example both in business and outside of business. Because we offer real contractual ownership, where much is given, much is required.

Below you will find responsibilities of an EMD.

- ☐ **Run their agency in a compliant manner in accordance with the GFI Compliance Manual and other firmwide directives.**
- ☐ **Ensure their agents have read the GFI Compliance Manual and submitted their certification annually.**
- ☐ **Raise compliance issues or concerns to compliance@mygficonnect.com.**
- ☐ **Follow agreed upon recruiting practices and never advertise for "jobs at GFI".**
- ☐ **Be aware of their agent's social media presence and escalate questionable posts.**
- ☐ **Conduct enhanced supervision on agents when directed.**
- ☐ **Assume uncollected debt from terminated agents.**
- ☐ **Approve co-leadership requests and agent transfer requests.**
- ☐ **Ensure that client complaints are addressed timely with the appropriate authority (regulator, insurance company).**
- ☐ **Escalate issues of former agents soliciting current GFI agents or posting confidential GFI information on public forums.**

Weekly Base Shop Calls

1

Base Shop Training

At least once a week you should be holding a Base Shop training as an EMD. On that training, you should be intentionally improving and driving whatever the deficiency is in your Base Shop (or the most strategic thing based off where you are in the month). Think Chess, not Checkers. Whatever you train on people will be thinking about for the next couple of days.

On this call, make sure to:

- Cover Announcements
- Recognition & Hero Making (The Last 7 Days of Results & MTD Recruits, Points, Cashflow)
- You can either do 1 general training where you are all together or you can do breakout rooms and train people based off where they are. For instance, you might do a breakout room for everyone who is new and have them go through a crusade class while everyone else goes to a higher level general training.
- Always sell the dream with some type of compensation example tied to your training.
- Always end with a challenge or Base Shop focus.

Note: There is nothing wrong with holding more than one Base Shop training per week. If you do, make them targeted trainings where on one training, you drive recruiting, building, systems, etc. and then on the other training, you drive products, CloZing, crusade, and production.

2

CFT Meeting

Once a week you should be meeting with all of your Base Shop Certified Field Trainers.

In this meeting you want to:

- Unite the leadership team.
- Take accountability of what everyone has done over the last 7 days and where they are for the month.
- Talk about and address any holes or issues the Base Shop is encountering.
- Inspire action and challenge them to XYZ.

3

Frontline Meeting

Your Base Shop Frontline is your next wave of direct EMDs that you will be promoting. This is where you get to mentor and coach them in a more private and intimate setting since there are fewer people on the call. The goal of this call is to mentor and coach them on everything they need to become an EMD.

Frontline Requirements:

15,000 personal points and 2 directs in a calendar quarter, or 20,000+ personal points

The Staff You Need

Your Base Shop Should Be A Business

Licensing Specialist

As an EMD, it is very important that you have a licensing coordinator who is solely focused on helping your agents in the Base Shop get licensed & appointed. A licensing coordinator helps each agent get into their licensing course, schedule their test date, answers any and all questions throughout the licensing process, and then holds their hand through the post passing of the exam, all the way up until they are fully appointed and able to earn income.

IMPORTANT: Even though it is the licensing coordinators job to assist each agent with getting licensed, it is the trainers and EMDs job to motivate them through the process and hold them accountable.

CFT Coordinator

A CFT Coordinator is in charge of running the Daily CFT-In-Progress training program, which is designed to help those who have completed their 10 Field Training Appointments become fully competent and confident to be able to sit down with clients all on their own. CFT-In-Progress role plays and teaches new agents our client process along with how to run illustrations, use GFI Rocket, & Annuity Genius. Having a CFT Coordinator will buy back hours and hours of not only your current CFT's time, but also your own because the CFT coordinator must sign them off, before coming to you for the final sign off.

Marketing & Promotions

The person in charge of Marketing & Promotions will make all event flyers, and all recognition flyers such as comma checks, new rings, new watches, new promotions, and all other recognition on the team or Base Shop. They also make all recognition presentations for your team calls every week.

Normally, Marketing & Promotions is in charge helping people submit their promotion paperwork for promotions, like Field Associate and Marketing Director, with the EMD Approval.

Commissions & Operations

The person in charge of Commissions & Operations is there to assist the Base Shop with policy and client management, along with any policy and commission issues they may encounter. They communicate with GFI along with the product carriers in order to correct and or fix any issues that may pop up and are also there to help track, manage, and push through all pending business in the Base Shop Policy Pipeline.

We would also recommend for the person in this role to meet with every new Certified Field Trainer that gets signed off in order to walk them through back office procedures and policy pipelines.

We understand that the current size of your Base Shop may not produce enough volume to need a full time employee in each specific role. So in the meantime, we would recommend to have one person doing multiple operational tasks, having a spouse take on a specific role, and or splitting staff costs with another EMD.

We want to encourage you to think like a business owner, invest back into your business and turn your base shop into a factory. Those that do this prior to feeling "ready" are the ones that scale the fastest.

FAMILY CARE PACKAGE

***Assess client protection needs with the
"Family Care Package"***

***IUL
(Family Bank)***

Term LB

***Million
Dollar Baby***

***Fixed Indexed
Annuity***

Final Expense

Will & Trust

***Emergency
Fund***

30%

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

60%

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

90%

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

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



Business Ratios

Net Point Ratio (Persistency)

Net Point Ratio is the percentage of points that stay in-force compared to the amount of points submitted.

$\text{Net Points} \div \text{Gross Points} = \text{NPR} \%$

Standard: 95% Or Higher

Recruit To Client Ratio

Recruit To Client Ratio is the percentage of new recruits that become clients.

$7 \text{ Clients} \div 10 \text{ Recruits} = 70\% \text{ RCR}$

Standard: 70% Or Higher

Goal: 100% RCR

Net Licensing Ratio

Net Licensing Ratio is the percentage of new licenses that make their first \$1,000 within their first 90 days in business.

$8 \text{ Net Licenses} \div 10 \text{ Licenses} = 80\% \text{ NLR}$

Standard: 80% NLR Or Higher

Recruit To Taproot Ratio

Recruit To Taproot Ratio is the percentage of direct recruits that become 4 agent codes deep in one leg.

$4 \text{ Four Deep Legs} \div 10 \text{ Directs} = 40\% \text{ RTR}$

Worst Case: 1 in 4 Directs

Standard: 2 in 4 Directs

Recruit To Net Points Ratio

Recruit To Net Point Ratio is the amount of points you average per recruit.

$10,000 \text{ Points} \div 2 \text{ Recruits} = 5,000 \text{ RNPR}$

Worst Case: 4,000 Points Per Recruit

Standard: 5,000 Points Per Recruit

Licensing Ratio

Licensing Ratio is the percentage of new agents that get licensed and appointed.

$5 \text{ Licenses} \div 10 \text{ Recruits} = 50\% \text{ LR}$

Worst Case: 35% LR

Standard: 50% LR or Higher

Points Per License Ratio

Points Per License Ratio is the amount of annual points you average per licensed agent in your downline agency.

$120,000 \text{ Points} \div 4 \text{ Licenses} = 30,000 \text{ PPLR}$

Worst Case: 20,000 Points Per License

Goal: 30,000 Points Per License or Higher

Closing Ratio

Closing Ratio is the percentage of clients that move forward with you compared to the amount of appointments you go on.

$7 \text{ Clients} \div 10 \text{ Appointments} = 70\% \text{ CR}$

Worst Case: 50% CR

Standard: 70% CR or Higher

Keeping Your Persistency High

95% Persistency Is GFI's Minimum Standard

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

1 0 to 100

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

2 GFI Rocket & Annuities Genius

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

3 Don't Over Sell

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

4 Truly Educate Your Clients

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

5 Multiple Policies Per Household

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

6 Follow Up Fridays

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

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

7 Mass Text Message APP

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

8 Thank You Cards & Gifts

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

9 Do The Right Thing

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

10 Have The Client Explain Back You

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

Growing Your Recruiting

Double Digit Recruiting

Every month it is important that your Base Shop does a minimum of 10 recruits, otherwise known as "Double Digit Recruiting". 10 Recruits is where productivity begins, but remember that both 10 recruits and 99 recruits are considered DDR. This means that even though 10 is a good start, you should strive for more.

Because developing leaders takes time, it is a lot easier to run high recruiting volume and find leaders, than it is to develop them from scratch. If you find someone who is already influential, then all you have to do is teach them the skillset because influence takes time to develop and must be caught while skill sets can be taught.

Typically $10 = 2$. This means that for every 10 recruits, 2 of them will go on to become a certified field trainer. The person with the most independent and producing field trainers will do not only the most production, but the most consistent production.

10 Recruits Per Month = Momentum Starts

25 Recruits Per Month = Meaningful Gains Start to Happen

100 Recruits Per Month = You Won't Recognize Your Practice

1 **5 Directs Three Months In Row**

In order to kick start your Base Shop, the best way to do it is to do 5 directs for 3 months in a row and then properly run them through the system.

2 **Master The Onboarding 2**

The Onboarding 2 is designed to generate a top 100 potential business partner list and is where the future of your Base Shop's recruiting comes from. Based off the 10-6-3-1 "Call to Result" ratio, 100 names and numbers should lead to a minimum of 10 new recruits. So if we master the art of getting a big list in Onboarding 2, our recruiting will always remain high.

3 **Only MDs & Above Do Onboarding 2**

If Onboarding 2 is where all future business volume comes from then it is important that we take it very seriously and not allow just anyone to do it. Only allow MDs and above to do an Onboarding 2. If your Base Shop is doing less than 25 recruits per month, the EMD should be doing every Onboarding 2 until volume picks up.

4 **Dedicate 1 Base Shop Call Per Week To Recruiting & Building**

Whatever you talk about or train on is what your team leaves thinking about. Dedicate one call per week to teaching people why and how to recruit. By doing this recruiting will become the dominating thought the next couple of days.

5 **Power Hour**

Every day run an hour long zoom where you and other full timers get on a zoom call or in person and dedicate 1 hour straight to recruiting outreach.

6 **Teach The "How" Not Just The Why**

In the recruiting manual you can find over 12 different step by step, word for word strategies to get directs. Make sure that your Base Shop is fully equipped on exactly what to do and how to do it.

7 **Recognize It & Leverage The Field Associate Promotion**

Always recognize and highlight what you want more of. Every week on your Base Shop call, make sure to recognize everyone who got a direct in the last 7 days along with the month to date direct recruiting numbers. Doing this while also talking about and recognizing the Field Associate promotion (which requires 3 personal directs), will keep people motivated to continue recruiting.

Growing Your Licensing

Double Digit Licensing

Everyone always talks about Double Digit Recruiting, but very few talk about Double Digit Licensing, which is way more important than DDR. You obviously can't license someone without recruiting them, but do not mistake what truly grows your business. The person with the largest licensed and trained field force will always win. Volume always trumps skill, when skill doesn't have volume.

1 Licensing Should Be In Every & All Conversations

Talk about licensing non stop, and make sure that there is never a conversation where licensing doesn't get brought up.

2 Make Sure Your CFTs Are Equipped

It is the licensing coordinators job to help them through licensing process, but it is the EMD and Certified Field Trainer's job to motivate them and hold them accountable.

3 Strong Licensing Support Staff With Incentives

Licensing is not something that just anyone should do. You want someone in the role that is super structured, action oriented, and actually cares about getting people licensed and paid. We would recommend adding some sort of bonus incentive to their pay for every new person they get appointed. If there is a financial incentive your staff is likely to do more.

4 Put It In Your Base Shop Announcements

The more people see it and hear about it, the more they will be thinking about it. We recommend adding licensing to your weekly base shop announcements so you don't forget to talk about it.

5 Recognize It

Always recognize what you want more of. We recommend having flyers made for the group chats and celebrating each person on your base shop call every week. We suggest recognizing not just those who pass their exam, but those who get fully appointed.

6 Licensing Classes

We recommend holding 2 licensing classes per day (Example: 11am & 4pm) Monday - Friday. Then, an additional class at 11am every Saturday that helps each agent get into their study courses, learn how to study. In that class, make sure a test date is scheduled (if the state permits). There is nothing wrong with multiple base shops coming together to run this.

7 Non Licensed Agent Group Chat

Have a Group Chat with your licensing coordinators and every person going through licensing. This allows for agents that are studying to get answers to questions quickly, for agents to create relationships and set up study groups where they can study together, and it also helps with motivating those in licensing through the process.

8 Make Sure People Pass Fast

Create a culture in your team where everyone expects to take and pass the licensing exam in less than 7 days, worst case scenario 10 days. Whatever you talk about as normal will become normal, so make this normal language amongst the trainers, the coordinators, and then obviously for yourself as the leader.

Scale Your Licensing

You can mathematically scale and grow your income by understanding how important licensing is and how it affects your cash flow.

This is why we MUST obsess over licensing in volume and strong licensing ratios (50% Minimum).

1 License = 50,000 Points Per Year

10 Licenses = 500,000 Points Per Year

100 Licenses = 5,000,000 Points Per Year

1,000 Licenses = 50,000,000 Points Per Year

10,000 Licenses = 500,000,000 Points Per Year

Licensing Income Math:

If You Add 10 Licensed Agents To Your Agency This Month, That Means That You Can Expect An Extra 500,000 Points In Your Agency Over The Next 12 Months

At A 35% Average Override Spread, You Can Expect An Additional \$175,000 In Override Income Over The Next 12 Months

Every 10 New Licenses = \$175,000 Increase In Your Annual Override Income

If You Do That Every Month For 12 Months, You Can Generally Expect To Be Earning \$2,100,000 Per Year Overriding Your Base Shop

Net Licensing

100% Net Licensing Ratio

If you are going to spend time, energy, and money to help someone get licensed, wouldn't it make sense for that license to stay? OF COURSE! On average a Net License will generate activity in your business for a minimum of 18 to 24 months. On average, 1 out of every 4 Net Licenses will usually go on to make a minimum of 6 figures. This is why Net Licensing is so important. There is your gross licenses, which is the amount of licenses you get. Then there is your net licenses, which is the amount of licenses you keep.

1 **Build Them An Agency**

Build them an agency prior to them getting a license so by the time they get licensed, they have bunch of downline agents. The recomened internal consumption from their downlines will role up to them as the next available payable license.

2 **Make Sure They Understand Why It's Important**

If an agent knows why it's important, and also that we track it because it's important, then a higher level of value gets placed on the milestone itself.

3 **Make Sure They Are Clear On What's Needed**

If an agent doesn't know what's required to become a Net License, then they can't take intentional actions in order to accomplish it. This means the chances of it getting done becomes slim.

Associate = \$300 in personal premium

Field Associate = \$200 in personal premium

4 **Strong Onboarding 3**

In the Onboarding 3, we profile a top 25 field training list, role play the Field Training Script and common questions until they can't get it wrong. Then we set up 10 Field Trainings immediately right there on the spot. If we make sure that we do not end Onboarding 3 until at least 5 Field Training appointments are on the calendar, then helping the new agent become a Net License should become simple.

5 **Control The List & Market**

When profiling the Field Training list, it's important to control the quality of people that go on the list. We have all heard the term MACHO (Married, Age 28+, Children, Home owner, Occupation) and it is important that we book appointments in a MACHO market. When doing the field training appointments, make sure at least 5 of them are above the age of 50 so you are tapping into a rollover market.

6 **Recognize It**

Always recognize what you want more of. When someone becomes a Net License, make sure to have a flyer made and posted in your group chat, and also make sure they get recognized on your weekly Base Shop call.

7 **Quality Certified Field Trainers**

The better the trainers, the easier it becomes for them to control the field training list, and the easier it becomes for them to get a result in the new agent's market. If a Certified Field Trainer can't cloZe, then they won't help any clients, which is needed for the new agent to become a Net License.

8 **Incentivize It**

For anyone that becomes a Net License, add some sort of incentive. The company recognition system recommends buying them a GFI polo and hat, similar to what a professional athlete gets when they make the team. It is a way to make them feel special, but also a way to inspire others to want to do the same.

Recruit To Net Point Ratio

5,000 Points Per Recruit Is The Standard

For every 1 person that you recruit into your agency you should generate a minimum of 5,000 points.

This is one of the fastest ways to double or triple your production and income over night. If your Recruit to Net Point Ratio is 2,500 points per recruit and you get it to 5,000, then not only does your production double but so does your income.

1 Recruit & Field Train In The Right Market

If you recruit people in the right market, when they complete their internal consumption, the premiums are higher because they actually need and can afford our services. If you Field Train agents in the right market, then the premiums are higher for the same reason. So the better the markets, the higher quality clientele you are going to have. This leads to higher premiums, higher insurable needs, and higher rollover dollar amounts.

2 Multiple Policies Per Household

As an EMD, we need to train our agents to make sure that each client has the 5 Finger Solution. By adding a Term LB to every IUL, or adding a Final Expense policy to every rollover client, or making sure each client has the best of all worlds with all the products, you can add an extra couple thousand points per family helped and easily cross 5,000 points per recruit.

3 GFI Rocket

After using GFI Rocket and a client clearly seeing the power of our products, you will no longer get the question "what's the least I can put into this account". You will instead get the question, "what's the most I can fund and dump into this account". GFI Rocket will usually double your average premium, so make sure that you and your agents are fully equipped on how to use it.

4 Competent Certified Field Trainers

Most agents rent information rather than owning information, meaning that they repeat words they hear others say without doing the due diligence on their own to truly be knowledgeable. The more your trainers understand how the products work, the more confident and convicted they become. This leads to people taking action and getting results.

5 Passionate Certified Field Trainers

Those who believe will be believed and those who are convinced will be convincing. So if we can help our agents become crusaders, then their conviction goes up and a big part of CloZing is determined by the conviction of an agent and how much they truly believe that what they are doing for a client is the best thing for them.

6 Internal Consumption

Regardless of whether or not a new recruit stays an agent of the firm, we need to have the goal that every recruit becomes a client. (if suitable) So no matter what, within 72 hours of someone getting coded with GFI, we need to make sure that we do a full financial review with them and their spouse. If for some reason they quit, still call them and set it up. There should be no such thing as a "recruit", only "recruit clients", because every recruit should strongly consider being a client.

7 Weekly Base Shop Product Call

Every week you should do a product and crusade oriented Base Shop call. Not only will this instill the crusade and competence into your agents, but it will also indirectly sell each agent on possibly becoming a client if they haven't.

New Agent System Flow

As an EMD it's important to always know exactly where your people are at and what their next step in the system is. What is equally as important is the new agent knowing exactly where they are at, what their next step is, and how to complete it. Your ability to drive and mobilize your agent's through each step of the system will determine your effectiveness as an EMD.

Onboarding 1

- ☐ Licensing (Schedule Test Date)
- ☐ Internal Consumption (if suitable)

Onboarding 2

- ☐ Profile A Top 100 Business Partner List
- ☐ Start Building Them An Agency
- ☐ Add 3 to 5 Directs For Them Within The Next 7 Days

Onboarding 3

- ☐ Profile Top 25 Field Training List
- ☐ Role Play ETHOR & Answering Common Questions
- ☐ Schedule 10 Qualified Field Trainings

Complete 10 Field Trainings

CFT In Progress

Certified Field Trainer

Teach Them To Close

Marketing Director

\$50,000 Watch

\$100,000 Ring

Executive Marketing Director

SYSTEM OUTLINE : A - Z

Recruiting Interview:

- ☐ Schedule Week 1 Onboarding For The Following Day
- ☐ Schedule Them For Tomorrows Licensing Class
- ☐ Schedule Appointment With Spouse / Significant Other (Within 24 Hours)

Phase 1: (Complete Within 1st 30 Days)

Onboarding 1:

- ☐ Schedule Personal Financial Review With Spouse
- ☐ Confirm Them For Licensing Class / Edify The Class
- ☐ Schedule Them For New Agent Onboarding School (Every Saturday @9am PST)
- ☐ Schedule Onboarding 2

Onboarding 2:

- ☐ Schedule Top 3 Potential Business Partners Interviews
- ☐ Complete Business Partner Marketing Plan
- ☐ Call Business Partner List & Start Building The New Agent An Agency
- ☐ Schedule Onboarding 3 | Schedule Phone Zone With Yourself To Call That List

In This Week:

- ☐ Pass Life License Exam
- ☐ Fingerprinting & Apply For Life License
- ☐ Make Sure They Are Participating In All Agent Training After Passing Exam

Onboarding 3:

- ☐ Complete Top 25 Field Training List
- ☐ ETHOR Script & Objection Handling Training
- ☐ Set 10 Qualified Field Training Appointments

Phase 2: (Complete Within 1st 60 Days)

- ☐ Complete 10+ Qualified Field Training Appointments
- ☐ Earn Field Associate / Senior Associate Promotion
- ☐ Become a Net License (Leverage Instant Approvals)

Phase 3: (Complete Within 1st 90 Days)

- ☐ CFT In Progress
- ☐ Become a Certified Field Trainer
- ☐ Teach Them How To Close

Phase 4: (Month 4 - 6 In Business)

- ☐ Earn Marketing Director Promotion
- ☐ Earn \$50,000 Watch (Minimum)

Phase 5: (Month 6 - 12 In Business)

- ☐ Earn Executive Marketing Director Promotion
- ☐ Earn \$100,000 Ring (Minimum)

Onboarding Recognition

As a company we want to make sure that we always recognize people for their hard-work. The more wins we can get someone especially in the beginning stages of their career, the better. People will do more for recognition than anything else. So if we can create a "Hero Making" environment. Not only will the environment be better, but it will lead to people staying in business longer. Remember, every person has an invisible sign on their forehead that says "Make Me Feel Special", So let's become the best at this as a company.

What To Do: Use GFIs Pre-made Flyers & Recognize Them On All Chats, And On Your Weekly Base Shop Recognition

7 Day Standard

- ☐ Onboarding 1
- ☐ Licensing (Schedule Test Date)
- ☐ Personal Financial Review (Becoming A Client If suitable)
- ☐ Attend New Agent Onboarding School

Passed Life License Exam

- ☐ Pass License Exam
- ☐ Complete Fingerprinting
- ☐ Apply For License

Fully Appointed With Carriers

- ☐ Must Become Appointed

Complete 10 Field Trainings

- ☐ Complete 10 Qualified Field Trainings

First Cycle

- ☐ After Earning Their First Cycle

Net License (Go48)

- ☐ After Crossing \$1,000 In Income

Field Associate Promotion

- ☐ 3 Personal Directs
- ☐ 3 Families Helped (1 Can Be Their Personal Policy)
- ☐ Within First 60 Days

LP60

- ☐ Licensed & Appointed
- ☐ Promoted To Field Associate
- ☐ Within First 60 Days

Certified Field Trainer

- ☐ Went Through CFT In Progress
- ☐ Got Signed Off As A Certified Field Trainer

CFT In Progress

- CFT In Progress is a class held Monday through Friday taught by the Base Shop CFT Coordinator. The goal of the class is to teach those who have completed their 10 qualified field training appointments how to independently sit down with clients, run illustrations, Submit Business, and use GFI's Technology like GFI Rocket and Annuity Genius.
- In this class you will want to match up each CFT in training with another CFT in training, where they will then begin role playing the presentation.
- There are typically 2 classes held back to back each day (Example: 3pm & 4pm PST). One class that primarily focuses on the first introductory client appointment, and one class that focuses on the 2nd closing appointment

Class Structure Example:

Monday:

Class 1:
Zoom Etiquette,
Non Captive, & Credibility

Class 2:
4 Buckets

Tuesday:

Class 1:
3 Rules of Money

Class 2:
IUL Illustration Software

Wednesday:

Class 1:
8 Wealth Building Categories,
Agency Rocket Slides, GRIPP

Class 2:
Agency Rocket

Thursday:

Class 1:
Service Menu &
5 Magic Questions

Class 2:
Annuities Genius

Friday:

Class 1:
Full Presentation

Class 2:
Full Client Presentation

CFT Sign Off Process

- ☐ Licensed & Appointed
- ☐ Complete 10 Qualified Field Trainings
- ☐ Go Through CFT In Progress
- ☐ Do Presentation For Spouse Or Best Friend 10 Times & Get Their Approval
- ☐ Get Signed Off By Your Trainer
- ☐ Get Signed Off By CFT Coordinator
- ☐ Get Signed Off By EMD
- ☐ Meet With Operations Team To Learn Policy & Business Management

NOTE:

It's important to know that it's what you learn after becoming a Certified Field Trainer that matters. It is one thing to be able to master and repeat the words of a presentation, it's another thing to truly understand how the products work, how to set up and structure a client account, and how to close and persuade a client to do what's in their best interest.



Script 1:

3 Good Qualities Script

This script is used by the trainer to set up recruiting interviews with potential business partners for the new agent. You will need this script during the Onboarding 2 because that is when we start building the new agent an agency. It is also typically used to call any person that has been prospected and or referred over to the firm to work with us.



TRAINER

"Hello, may I speak to (NAME)? How is it going (NAME) my name is (TRAINER) and your good friend _____ referred you to us, do you know _____? Awesome. Well I'm not sure if he told you or not but he recently took a position with our firm and we have been super impressed, so we asked him if he knew anyone that he thought could be a great fit and he thought of you. (TRAINEE) said that you were _____, _____, and _____, are these great things true about you? Well that's good to hear. I really like (TRAINEE) and know he's not the type of person that would just refer anyone over to us. So based off his recommendation we wanted to set up an interview with you in the next day or so to get to know you more and give more clarity on the positions to see if it's a good fit. What does your schedule look like tomorrow?"

Schedule Appointment

Script 2:

Field Training Script

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



YOU:

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

THEM:

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

YOU:

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

So what day works better for you both, Tomorrow or the next day?

Common Questions

Field Training Script



What Is The Company Name?

The company is Global Financial Impact, and we work with 20+ multi-billion dollar financial institutions. We do business not only here in the United States but also in 33 other countries!

Does my spouse need to be there?

"In order for me to get full credit, both of you are requested to be there."

Do I need to buy anything?

"No, it's just for my training and to gain support."

Is this an MLM?

"No, we are a financial firm and regulated a lot like a bank."

What will I be doing?

"My trainer is just going to share with you what I'll be doing so I can learn, and also so I can gain support."

Building a 1 Million Point Base Shop

As an EMD, a 1,000,000 Net Point Base Shop should be the minimum standard of excellence and below you will find tips and strategies in order to do so!

Recruiting Volume

Recruiting leads to licensing, licensing leads to field training, and field training + internal consumption = production. So the higher the recruiting volume the higher your production should be. The goal should be to do over 25 recruits per month in your base shop.

It is easier to find leaders than it is to develop them, since developing leaders takes time.

50 Licensed Agents

50,000 points per license per year should be the minimum standard in GFI. But based off the industry average, the average licensed agent will do 20,000 points per year. So if you get your base shop to 50 licensed agents you should do 1,000,000 points per year minimum.

Example:

50 Licenses x 20,000 Points = 1,000,000 Points Per Year

Strong Staff (The Dream team)

Every successful Base Shop looks at their Base Shop like a business, and every successful business has different departments that with different areas of focus. In order to run your Base Shop like a factory, the worst thing you can do is take your sales people out of the field and have them working on minimum wage back office tasks. 10 Agents doing 10 hours per week of operations work is 100 hours per week that they aren't focused on recruiting and selling which is where your profits and overrides come from.

Strong Personal Production Through Field Training

As an EMD, you should be the number one and best cloZer in your team. So, if you are not Field Training your agents and teaching them how to help a client and sell (which is where all your profits and overrides come from) then who is? The best way to develop a leader in your Base Shop is to Field Train them in their market, show them how to help clients, and teach them how to earn income. Only those who see money being made will know how to make money on their own.

As an EMD, your personal production should never fall below 300,000 Personal points a year, and if it does, that's a clear sign that you are no longer Field Training your agents.

Building a 1 Million Point Base Shop

Transfer Skill & Knowledge

People who know what to do and how to do it take action, and those who lack clarity and confidence in their skillset don't. So when holding your Base Shop trainings, do not just motivate people, teach them what to do, how to do it, and then give them a chance to do it all on their own through role play. A highly skillful and knowledgeable Base Shop will always do more and accomplish more than just a motivated one.

Skills:

1. Prospecting & Calls (Approach & Contact)
2. The Recruiting Interview
3. The System
4. Field Training & CloZing
5. Human Nature & People Skills

Base Shop Retreats

In GFI we train online, but we build and develop people in person. As an EMD you should be holding an in person retreat once a quarter for your Base Shop. These retreats are usually 2 to 3 days and is an opportunity to not only mastermind, stretch their thinking, and teach them how to win, but build close bonds, brotherhoods, and sisterhoods which is the glue to our business.

Who should go on the retreats? There are different ways to run them, but most leaders will do one of the following:

- Licensed Agents
- Net Licenses
- Contest Qualifiers
- Certified Field Trainers
- Top Performers & Leaders

Obsess About The Ratios

Those that run 1 Million point base shops are always paying attention to and obsessing over their business ratios and metrics. Knowing your numbers allows you to course correct, make better, and improve your Base Shops area of improvement at all times. By not knowing your numbers, you could be driving the wrong thing at the wrong time and not actually moving the needle.

Please refer to the Business Ratio page in this booklet, run all of your ratios, do a full audit of your Base Shop and then go aggressively attack your Base Shop deficiencies.

Building a 1 Million Point Base Shop

Keep It Simple & Repetitive

Most leaders are SO GOOD they are NO GOOD, because nobody can do what they do. Those that duplicate themselves quickly are effective, simple, and duplicatable in all they do because they understand that every situation is an opportunity for duplication.

- Systemize your word tracks
- Keep your Base Shop product selection simple
- Complexity is the enemy of simplicity
- Be willing to say the same thing over and over again: This business is not about saying new things to old people, it's about saying the same old things to new people. The person that can do the boring, repetitive work the longest, wins.

Keep a Hot Environment

Big Base Shops keep and make things fun by keeping the fun in fundamentals. Yes, we are financial professionals, but having a hot environment is the key to retention, momentum, and growth.

3 Hot Environments That a 1 Million Point Base Shop Has:

- Hot Zoom Environment (Cameras on, Engaging, Energetic, Competitive, & Valuable)
- Hot Group Chat Environment (Non stop recognition, celebration of one another, Results, good news, and encouragement)
- Hot In Person Environment (Office, Retreats, Or Both)

Frontline Leaders

Big Base Shops create leadership groups that are performance based not title driven. Every Base Shop should have "Frontline Leaders" which are agents that do 15,000 personal points & 2 directs, or 20,000 personal points in a calendar quarter. Your Frontline are the go to people in your Base Shop and are the ones you are mentoring to be your next EMDs.

MD Factory

Your goal should be to create an MD factory because all an EMD is, is an MD with an MD. So by creating an MD factory, by default, you will start to promote and develop EMD leaders which is the key to a successful business. In order to create an MD factory, your time and energy should be spent with your Field Associates, NOT your MDs. Your MDs are already MDs. At the MD level, they should know how to do almost everything, which means the majority of your energy should be going towards your next wave of leaders, not the ones that already know what to do.

Building a 1 Million Point Base Shop

Strong Executive Exchange Legs

The most powerful and genius part of our business is the Executive Exchange principal. When a Marketing Director is going to take their Executive Marketing Director promotion, in order to do so, they must Exchange and leave behind in your Base Shop their best MD leg. This not only allows them to be promoted to EMD, but now for the rest of their entire career they have the opportunity to receive Exchange legs as their Base Shop MDs get promoted. So they exchange one leg upon promotion to EMD, then for the rest of their entire career, they get to receive them.

This not only gives the EMD an incentive to work with and train everyone in their Base Shop, but it also means that the EMD will not have to constantly rebuild their Base Shop over and over again after the promoting of every EMD.

Recommendation For Choosing An Executive Exchange:

- They are a Marketing Director and completely independent of their up-line MD
- They are in alignment and you have a great relationship with them & their spouse
- They know how to CloZe
- They have 10 to 15 people showing up to meetings
- They are doing Double Digit Recruiting and a minimum of 15,000 personal points per month

Everyone Is Direct To You

It is important to know that everyone in your Base Shop will become direct to you if you want them to be because of the Executive Exchange Principle. So always work with the best regardless of how deep they are in your Base Shop, then match up the rest.

Find A New Rabbit Every Month

Every month you want to find someone who is credible and turn them into a Rabbit by intentionally getting them big results quickly and then highlighting them and recognizing them in front of everyone. This will make the existing people in your Base Shop uncomfortable and afraid that a newbie will pass them up. This is a great way to stir the pot, drive competition, and get everyone moving.

Meeting Attendance

Every EMD should be tracking and obsessing over their zoom or in person meeting attendance every week. The true success of a meeting is not determined by the quality of the message but by the amount of people that heard the message. In our business, agent count = app count. So if you have 25 people showing up to meetings, then on average your Base Shop will help 25 families that month.

Building a 1 Million Point Base Shop

EPR: Encourage, Praise, Recognize

Encourage people when they are down

Praise people when they do something right

Recognize them when they hit the milestone or get the result

Then challenge them when they are up and winning to go win even bigger and to keep them from getting comfortable.

Bootcamps

One of the best things you can do to intentionally duplicate, improve skillset, and build infrastructure quickly is to hold bootcamps often where you get everyone in your Base Shop together (on zoom or in person) where everyone Role Plays for hours until they master a skillset.

Field Train Don't Field Sell

Make sure that you and all of your Certified Field Trainers are spending 20 minutes before or after each appointment to intentionally transfer skill into the new agent, teach them, and role play with them. By the time they complete all 10 Training Appointments, they can give the presentation themselves, they understand how to run and do illustrations and they know how you actually came up with the financial strategy you implemented for the client.

Build In 3's (Field Associate Promotions)

Never underestimate the power of the Field Associate promotion. If 10 new agents hit their 3 and 3 this month and earn their Field Associate promotion, that is 30 new business partners and 30 new sales. Not everyone believes they can do 10, but everyone believes they can do at least 3. So make sure you are always driving this and recognizing this in your Base Shop

Get People Paid & Quickly

People who make money believe this works. Those that don't make money, doubt that it works. So be intentional about making sure your new agents get licensed and paid quickly. When an agent makes over \$1,000, statistically they will generate activity in your base shop for 18 to 24 months.

GFI Recognition System

Recognition and hero making is the lifeline of our business. People want to be seen and everyone has an invisible sign on their forehead that says "make me feel special". Please take a look at our GFI recognition system found in this booklet.

The 4 R's To Retention

It's not about how many you recruit but how many you actually retain. In GFI we don't recruit to replace, we recruit to find, keep and develop leaders. Below you will find actions that you can intentionally take to ensure that it happens.

R

Recruit

Every Base Shop should strive to do a minimum of 25 recruits per month. If you are properly running the system, that should become easy. Our minimum standard of excellence should be 10 recruits per month.

R

Result

The moment you recruit someone, it is imperative that we get them a RESULT right away so that way they see that this works. Building a relationship isn't enough. If they do not feel like they can win, then they won't try at all. Get them Licensed, Promoted, Spousal Support, a direct, etc. Strive to do this Immediately.

R

Relationship

People quit on strangers and people quit on acquaintances. It becomes a lot harder to quit on a friend, those that become family and someone that has done a lot for you. This is why we want to build a strong connection with our agent immediately. Genuinely get to know them, their family, what they love to do, what drives them, their why and if you live close by, try to do something in person or outside of the office together. Relationships are not built on zoom or in the office, but at game night, on hikes, having dinner in your home, going to the gym or doing something together that you have in common.

R

Retain

If you follow the steps above, it becomes easier to retain and keep your agents but just remember...Your ambition might get people through the door, but your character and integrity is what will keep people here. Always do the right thing, treat people with respect, don't talk down on others and never do anything that will affect someone's income and or family in a negative way. This doesn't mean you will always agree with everyone, but there is always a solution to all people problems...You just have to find it.

Understanding Why People Quit

If we can understand what causes people to quit then we can proactively take the steps necessary in order to keep them.

1

They Don't Feel Like They Can Do It

People will quit when they no longer feel like they can succeed or when their dream no longer feels attainable. This is why it's so important to not only get every agent a result quickly, but also help them become extremely skillful fast where they begin to have the confidence that they can get a result. This is why role playing is so important because it's a fast way to transfer skill. We recommend to practice until you can't get something wrong, rather than practicing until you get it right.

2

They Don't Feel Like They Belong

It's important to help get every agent emerged into the environment and the team because if they feel like they are on the outside they will quit the same way you would leave a party where you didn't know anyone or feel welcomed at.

Make Sure To:

- Get them introduced to others in the team, preferably people that come from a similar background
- Get them results quickly so you can recognize them publicly where they can start to feel seen
- Create graduating classes of people that are going through the same stages of the system / licensing together, so that way they don't feel alone
- Build a strong personal connection
- Allow them to introduce themselves on maybe a smaller call, so they feel welcomed

3

An Unskilled Or Bad Trainer

Often times people want to blame the new agent as not being "ambitious" or "uncoachable" when in reality, the trainer is just not good enough to inspire them to take action or move forward. We need to make sure we sign off strong trainers or make sure that we are heavily involved, until we can truly trust their ability to do things on their own. There is no such thing as perfect, but we must strive for excellence.

How To Build & Develop Leaders

1. Identify who you are going to build
2. Separate them from the pack
3. Let them know early and often how much you believe in them
4. Let them know that you really believe that they have what it takes to build this thing big
5. Build immediate support for them from their friends and family
6. Do 3 Field Training appointments with them in one day (Intentional Duplication)
7. Help them get results, help them get promoted and help them go full time fast
8. Invite them to a bunch of fun events (Sporting events, spa days, etc)
9. EPR them and pour belief into them always (encourage, praise, recognize)
10. Build a strong bond with them
11. Do nice things for them to make them feel special (edible arrangements, pad folios, dinner, etc)
12. Find common interests with them to connect
13. You and your spouses spend time together (Double Dates)
14. Make them apart of your world early and often (Let them taste the good life)
15. When you travel or go to events bring them with you (If event permits)
16. Take them to a leadership retreat (Sometimes before they earned it)
17. Take them on an incentive trip
18. Do special or private mentoring with them
19. Praise them publicly in front of everyone
20. Introduce them to big players and your up-line
21. Meet their entire family upfront and build support
22. Constant communication with them and their spouse on a group text
23. Get them speaking in front of a crowd early and often
24. Get them in the cloZers mentality (recommend movies, books, etc)
25. Invite them to a mens, ladies, couples retreat
26. Build their identity by pouring belief into them and constantly reminding them of their strengths
27. Sell them the dream and stretch their vision (Exotic cars, nice restaurants, first class, nice houses, a taste of the good life)

How To Build & Develop Leaders

28. Get to know them on a personal level (Past and present)
29. Expect them to be accountable to you daily
30. Help them get the crusade in their heart
31. Help them turn their haters into motivators
32. Get their spouse sold out. Help them become a generator or operations manager. Make sure their spouse feels wanted and needed in the business
33. Invite their spouse to events and retreats
34. Leverage your sidelines and up-lines for overlapping leadership
35. Let them know that they are going to be the first _____ (Chinese leader, millionaire in their family, etc)
36. Now that you have a relationship with them, you can challenge them
37. Lock and go with them all the way up to EMD and make sure they want to go out strong
38. Get them to want to do personal development every day through your example
39. Help them make a name for themselves in your base shop, hierarchy, and company
40. Encourage them to look the part, talk big, act the part, and act as if
41. Invest your time energy and money into them
42. Because your investing in them, expect a return and let them know that (Tactfully)
42. Have Greg Kapp talk to them to help increase their faith and decrease their fears
43. Connect what they have done in the past to why that has set them up for success here
44. Give them possibilities, projections, "imagine when" and talk about their future and how great it's going to be
45. Always talk about what's next for them (Next cash flow or promotion milestone)
46. Always be thinking about locking them in and how to get them ALL IN, sooner
47. Make sure they feel indebted to you because all that you did for them so they don't quit on you
48. Be there for them when they are up and especially, when they are down
49. Let their spouse know how much you believe in their Husband/Wife when they are not around
50. Help them think and operate like an entrepreneur business owner and get them out of the employee mindset

Exchange Principles

All Great Things Are Built On Principles

Value Exchange

The value exchange is about showing respect and honor to those who continue to pour into your development. Even though this may not be mandatory, it is a standard that should always be held.

When with your Upline, Mentor, EMD, or anyone that is taking the time to help you. Always pay for their meals, coffees, drinks, etc. This is a sign of respect, and gratitude.

Personal Sale Exchange

One of the main places our clients come from is "Internal Consumption" which is when an agent becomes a client. The policy exchange is the exchange of your households personal policies to your trainer / Upline. Not only does this make it so your family has someone to call if God forbid something happens to you, but it keeps the system flow running smooth.

Example 1:

Agent A decides to write themselves up for a policy instead of going to their Upline. Agent A then recruits 5 new agents that follow that same process of writing themselves up for a policy. Because Agent A doesn't follow the system, they gained 1 sale (Their own), but lost 5.

Example 2:

Agent B goes to their Upline for their own households policies. Agent B then recruits 5 new agents that do the same. Agent B may not have gotten paid on their own personal policy. But they gained 5 new clients and counting because they followed the system.

So would you rather be Agent A, with 1 client. Or Agent B, with 5 clients and counting?

Exchange Principles

All Great Things Are Built On Principles

Nobility Exchange

The Nobility Exchange is one of the most powerful Exchange Principles there is. It means that your people will do for you what you do for your leadership. So if you go above and beyond for your leadership, your people will go above and beyond for you. If you run for your leaderships promotion or milestone, your team will do the same for you. If you show loyalty, your teams loyalty will follow suit.

Treat your leadership the way you would want to be treated, and the entire culture of your organization will change for the better.

Field Training Exchange

One of the main places our clients come from is "Field Training". Field training takes place after a new agent attains a license. From there we set up a minimum of 10 Field Training Appointments in their market. This is where we teach them how to represent GFI properly and how our products and services work. All sales that happen in this process will be split sales between the new agent and their trainer. This is what is known as the "Field Training Exchange". You exchange 50% of all sales in your own market, in order to learn what we do, and how to do it. In return, every new agent that gets recruited into your organization will now split you 50% on the sales that happen in their own market.

Example 1:

Agent A meets with 10 of their closest friends and family, and in a perfect world (never happens), let's say they all become clients. Agent A now has a total of 10 clients. Agent A then recruits 10 new agents that all duplicate that process instead of following the system and the Field Training Exchange. Agent A now misses out on 100 new clients because they all duplicated Agent A's way of doing things.

Example 2:

Agent B follows the Field Training Exchange and exchanges 50% of the commissions on 10 sales that took place in their own market. Agent B then recruits 10 new agents into their organization that also follow the system. Not only did Agent B get split 50% on all sales in their own market, they also got split 50% on 100 sales (and counting) that took place in their downlines markets because of the Field Training Exchange.

So would you rather be Agent A, with 100% of 10 clients. Or Agent B, with 50% of 110 clients and counting?

Exchange Principles

All Great Things Are Built On Principles

Executive Exchange Leg

The Executive Exchange is one of the greatest building principles of the industry.

When an MD or SMD is looking to take their EMD promotion; in order to do so, they must leave their best MD leg behind to their direct Upline EMD, in order to be promoted. This is known as the Executive Exchange. They Exchange their best leg for a promotion once, so for the rest of their career they can collect them.

Why It's So Powerful

1. As an EMD, this makes it so you don't have to continue to rebuild your base shop every time you promote an EMD
2. This means there are two ways to get wide. 1) Personal Directs. 2) Executive Exchange Legs
3. You give up 1 direct leg, to collect new legs for the rest of your career
4. It allows you to maintain a strong Base Shop
5. It prevents generational creep; Which is EMD Promotions that go deep versus wide (Width = Wealth)

Note:

On the next page you will find an example of "Generational Creep" and how it impacts your business in a negative way.

Exchange Principles

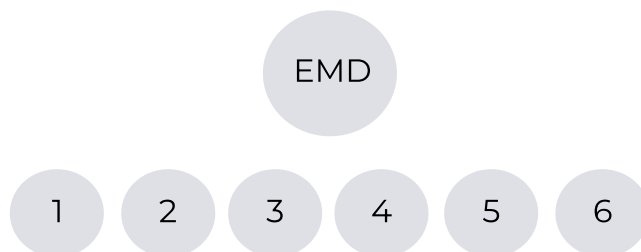
All Great Things Are Built On Principles

Executive Exchange Leg: 6 Wide vs. 7 Deep

6 Wide In EMDs

If you are an EMD with 6 Direct 1st Generation EMDs. and let's say each EMD is producing 50,000 points per month in their base shop for a total of 300,000 super base points.

At an 18% Override (including bonus), you would be earning \$54,000 per month.
\$648,000 Per year.



EMD

1 $50,000 \times 18\% = \$9,000$

2 $50,000 \times 9\% = \$4,500$

3 $50,000 \times 6\% = \$3,000$

4 $50,000 \times 3\% = \$1,500$

5 $50,000 \times 3\% = \$1,500$

6 $50,000 \times 3\% = \$1,500$

7 $50,000 \times 3\% = \$1,500$

***That Is A \$378,000
Difference In
Cash Flow***

7 Deep In EMDs

If you are an EMD that is 7 Deep in EMDs. and let's say each EMD is producing 50,000 points per month in their base shop for a total of 350,000 super team points.

Your 1st through 7th generation override would pay you \$22,500 per month (Including bonuses) for a total of \$270,000 per year.

Exchange Principles

Recommended Standards For An EMD Promotion & Their Executive Exchange Outside of The Mandatory Guidelines

The EMD Being Promoted

- ☐ The Ability To Get Directs
- ☐ 10+ Recruits Per Month
- ☐ 25,000 Base Shop Points Per Month
- ☐ 15 Agents Showing Up To Base Shop Zooms
- ☐ 5 Certified Field Trainers
- ☐ Has An Assistant
- ☐ Their Team Looks To Them For Leadership
- ☐ Public Speaking / Training Skills
- ☐ They Know Their Business Ratios & Metrics
- ☐ You Trust Their Integrity
- ☐ They Are Fully Equipped To Run Their Own Base Shop
- ☐ Fulltime

All of the above must be met outside of their Executive Exchange

The Executive Exchange

- ☐ The Ability To Get Directs
- ☐ 10+ Recruits Per Month
- ☐ 15,000 to 25,000 Base Shop Points Per Month
- ☐ 10 Agents Showing Up To Base Shop Zooms
- ☐ 3 to 5 Certified Field Trainers
- ☐ Their Team Looks To Them For Leadership
- ☐ Public Speaking / Training Skills
- ☐ They Know Their Business Ratios & Metrics
- ☐ You Trust Their Integrity
- ☐ They Are Fully Equipped & Running Their Own Team
- ☐ \$50,000 Watch or Close To It
- ☐ You Have A Strong Relationship With Them
- ☐ Fulltime



Personal Compensation Example

EMD PERSONAL INCOME:

\$2,000 Per Month IUL

$$\begin{aligned} & \$2,000 \times 12 \\ & = \underline{24,000 \text{ Points}} \\ & \times 85\% \end{aligned}$$

= \$20,400 Month

\$250,000 Rollover

$$\begin{aligned} & \$250,000 \times 7.25\% \\ & = \underline{18,125 \text{ Points}} \\ & \times 85\% \end{aligned}$$

= \$15,406 Month

TOTAL PERSONAL INCOME:

\$35,806 Per Month x 12 = \$429,672 Per Year

This income example includes the Base Shop bonus of 5%

\$500,000+ Income Example

Personal Income

$$\begin{aligned} & 25,000 \text{ Points} \\ & \times \underline{80\%} \end{aligned}$$

\$20,000

Base Shop Income

$$\begin{aligned} & 85,000 \text{ Points} \\ & - \underline{25,000} \\ & = 60,000 \text{ Points} \\ & \times \underline{30\% \text{ (avg.)}} \end{aligned}$$

\$18,000

Base Shop Bonus

$$\begin{aligned} & 85,000 \text{ Points} \\ & \times \underline{5\%} \end{aligned}$$

\$4,250

Total = \$42,250 Per Month x 12 = \$507,000 Per Year

Builders Compensation Example

\$1,200,000+ Income:

<u>Personal Income</u>	<u>Base Shop Income</u>	<u>Super Base Income</u>	<u>Super Team Income</u>	<u>Bonus Income</u>
25,000 Points <u>x 80%</u>	100,000 Points <u>- 25,000</u> = 75,000 Points <u>x 30% (avg.)</u>	400,000 Points <u>- 100,000</u> = 300,000 Points <u>x 15%</u>	n/a	Base Shop <u>100,000 x 5%</u> \$5,000 Super Base <u>300,000 x 3%</u> \$9,000
\$20,000	\$22,500	\$45,000		

TOTAL PERSONAL INCOME:

\$101,500 Per Month x 12 = \$1,218,000 Per Year

Builders Compensation Example

\$6,000,000+ Income:

<u>Personal Income</u>	<u>Base Shop Income</u>	<u>Super Base Income</u>	<u>Super Team Income</u>	<u>Bonus Income</u>
25,000 Points <u>x 80%</u>	100,000 Points <u>- 25,000</u> = 75,000 Points <u>x 30% (avg.)</u>	1,100,000 Points <u>- 100,000</u> = 1,00,000 Points <u>x 15%</u>	5,000,000 Points <u>- 1,100,000</u> = 3,900,000 Points <u>x 5% (avg.)</u>	Base Shop <u>100,000 x 5%</u> \$5,000 Super Base <u>1,000,000 x 3%</u> \$30,000 Super Team <u>3,900,000 x 2%</u> \$78,000
\$20,000	\$22,500	\$150,000	\$195,000	

TOTAL PERSONAL INCOME:

\$500,500 Per Month x 12 = \$6,006,000 Per Year

Builders Compensation Example

\$12,000,000+ Income:

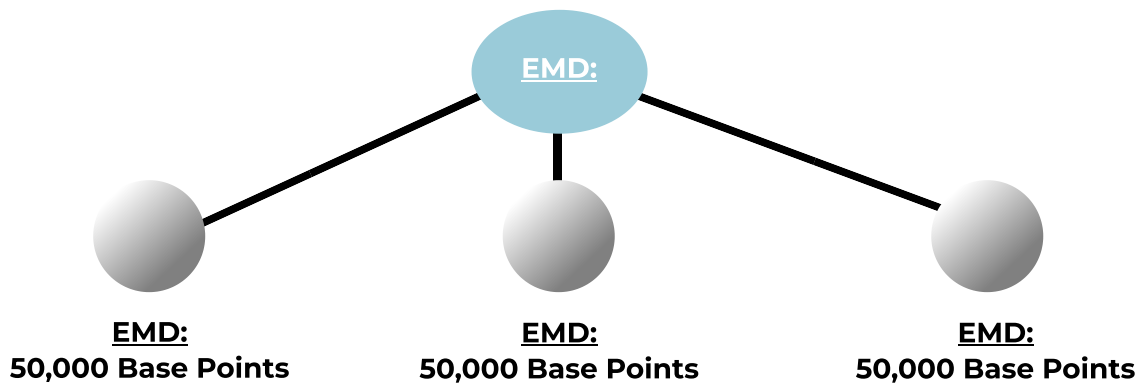
<u>Personal Income</u>	<u>Base Shop Income</u>	<u>Super Base Income</u>	<u>Super Team Income</u>	<u>Bonus Income</u>
25,000 Points <u>x 80%</u>	200,000 Points - 25,000 = 175,000 Points <u>x 30% (avg.)</u>	2,200,000 Points - 200,000 = 2,000,000 Points <u>x 15%</u>	10,200,000 Points - 2,200,000 = 8,000,000 Points <u>x 5% (avg.)</u>	Base Shop <u>200,000 x 5%</u> \$10,000 Super Base <u>2,000,000 x 3%</u> \$60,000 Super Team <u>8,000,000 x 2%</u> \$160,000
\$20,000	\$52,500	\$300,000	\$400,000	

TOTAL PERSONAL INCOME:

**\$1,002,500 Per Month x 12 =
\$12,030,000 Per Year**

**"The Money You Make Should Be A
Byproduct of The People You Help
And The Person You Become In
The Process"**

Personal Compensation Example

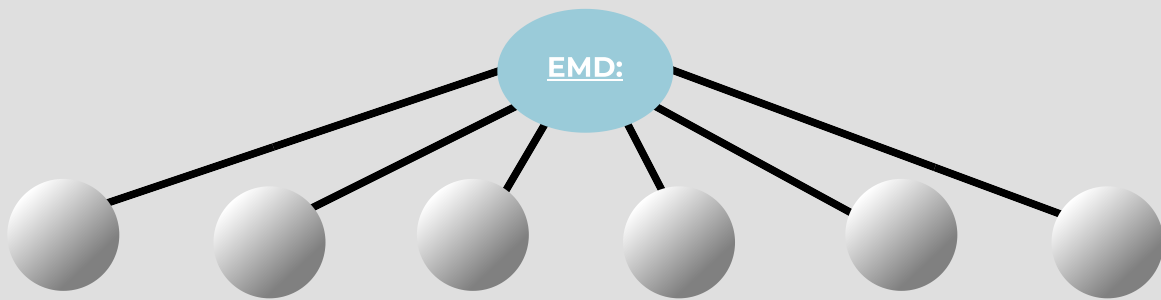


Personal:
 $25,000 \times 85\% = \$21,250$

Base Shop:
 $25,000 \times 40\% = \$10,000$

Super Base:
 $150,000 \times 18\% = \$27,000$

Total Income: $\$58,250 \text{ Per Month} \times 12 = \$699,000 \text{ Per Year}$



This Assumes That Every EMD Base Shop Does 50,000 Points Per Month Including Yours

Personal:
 $25,000 \times 85\% = \$21,250$

Base Shop:
 $25,000 \times 40\% = \$10,000$

Super Base:
 $300,000 \times 18\% = \$54,000$

Total Income: $\$85,250 \text{ Per Month} \times 12 = \$1,023,000 \text{ Per Year}$

Grade Yourself As An EMD

- Did I qualify for C Team? **Yes /No**
- Did I qualify for B Team? **Yes / No**
- Did I qualify for A Team? **Yes / No**
- Am I Tracking 300,000 Personal Points Per Year? **Yes /No**
- Am I Tracking 24 Personal Directs Per Year? **Yes /No**
- Am I Personally Developing At Least 5 Days Per Week? **Yes/ No**
- Am I Running The GFI System Effectively? **Yes / No**
- Am I Holding a Weekly Base Shop Training? **Yes / No**
- Am I Holding a Weekly CFT Meeting? **Yes / No**
- Am I Holding A Weekly Frontline Meeting? **Yes/ No**
- Do I Have a Licensing Coordinator? **Yes/ No**
- Do I Have An Operations Manager? **Yes /No**
- Do I Have a CFT Coordinator? **Yes /No**
- Do I Have Someone Doing Recognition Flyers and Presentations? **Yes /No**
- Do I Have A CFT In Progress Class Going On Daily? **Yes /No**
- Am I Holding A Base Shop Retreat At Least 2 Times Per Year? **Yes /No**
- Am I Going To All GFI Leadership Meetings & Events I'm Invited To? **Yes /No**
- Am I Hitting the Base Shop Bonus Every Single Month? **Yes /No**
- Is my Licensing Ratio Over 50%? **Yes /No**
- Is my recruit To Net Point Ratio More Than 5,000? **Yes /No**
- Is my Personal Persistency Over 95%? **Yes /No**
- Is my Base Shop / Hierarchy Persistency Over 90%? **Yes /No**
- Am I 100% Full Time In GFI And This Is All I Do? **Yes /No**
- Does My Base Shop Know Our 5 Flagship Products Inside And Out? **Yes /No**
- Does My Base Shop Do 10 Recruits Per Month or More? **Yes /No**
- Am I Intentionally Working On Getting Better In ALL 5 F's? **Yes /No**
- Am I On At Least 10 Field Training Appointments Per Week? **Yes /No**
- Am I 100% Laser Focused & Have Eliminated All Distractions? **Yes /No**
- Do I Know & Understand All of My Business ratios? **Yes /No**
- Do I LOVE this Business? **Yes /No**

How Did You Score?

How Many "yes"? _____ \div 30 = _____ (Score)

