GFI SYSTEM

You Don't Run A Business You Run A System
and The System Runs Your Business

Taking Over The Industry

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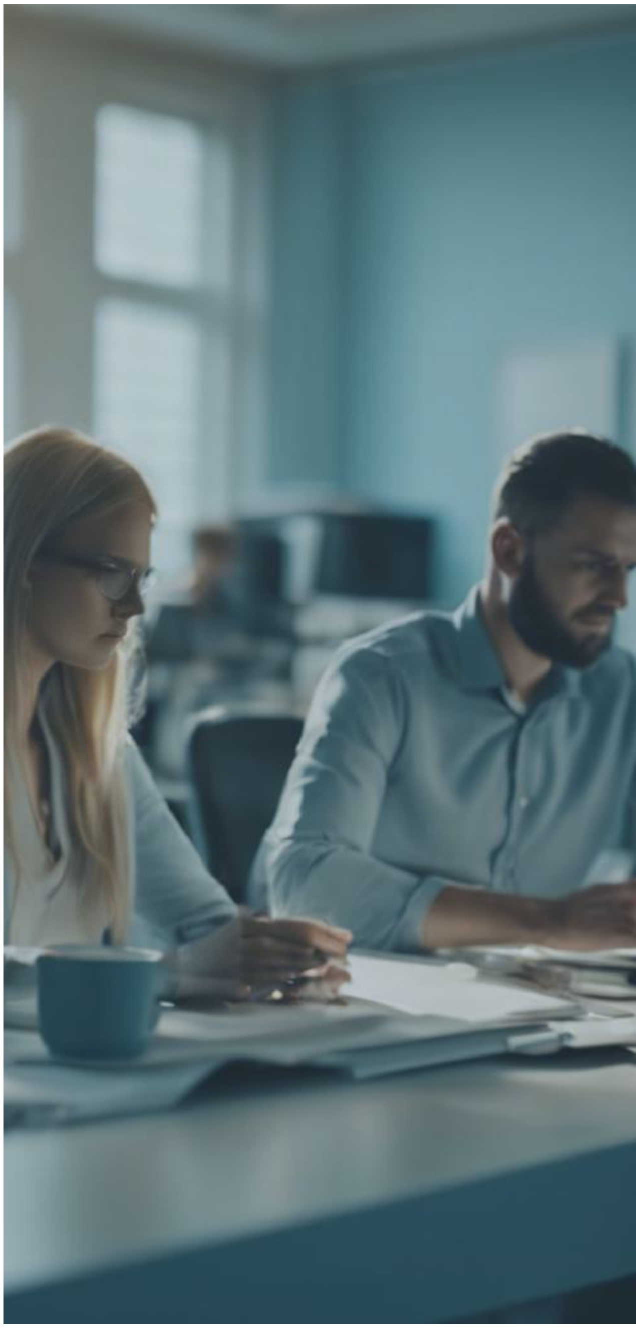


IMPORTANT:
This manual is for internal use only and not to be shared with the public. Because of the value found in this manual, it is important that we keep all proprietary information and strategies confidential, and to only share it with our active and existing agents!

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"

2030 Commitments

We Will Help the financial lives of 100 Million Families

We Will Help 10 Thousand Agents Earn A 7 Figure Annual Income or More

We Will Do 20 Billion Per Year In Revenue By 2030

We Will Have 1 Million Licensed Agents

Introduction

The goal of any system is to remove thinking, and streamline processes in order to scale. Businesses that are personality and or talent driven and not system driven will have a very difficult time growing and or sustaining any growth that they do have.

The word "SYSTEM" is an acronym that stands for Save Yourself Time Energy & Money and thats exactly what it does.

A tight system is like a well oiled machine that will not only lead to explosive growth but growth that is sustainable.

When running a system the worst thing that you can do is pick and choose which part of it you want to run and or don't. Every piece and every part is strategically placed creating a recipe for success.

BUILDING PHASES

PHASE 1

RECRUITING VOLUME

Prospect → Trainee

PHASE 2

THE GFI SYSTEM

Trainee → Trainer

PHASE 3

LEADERSHIP DEVELOPMENT

Trainer → EMD

SYSTEM OUTLINE : A - Z

Recruiting Interview:

- ▢ Schedule Onboarding 1 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

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 Ethos)

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)

GFI System Progressions

Onboarding 1

- ▢ Licensing (The New Agent Should Have A Test Date Within 24 Hours of Coding)
- ▢ Internal Consumption

Onboarding 2

- ▢ **Profile A Top 100 Business Partner List**
- ▢ Start Building Them An Agency
- ▢ Add 3 to 10 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

Understanding Onboarding 1

Main Outcome: Internal Consumption

Onboarding 1 Goal

There Are A Couple of Main Outcomes In The Onboarding 1:

1. For them to see our crusade and how big of a difference we are making
2. For them to see the need and demand for our products and services
3. For them to see enough value that they want their friends and family to know about what we do
4. For them to want become a client themselves ***(Very Important)***
5. For them to commit to passing their life license exam in less than 7 days

Onboarding 1 Checklist

Once You Get To The 7 Day Standard Page, Do Not Move Forward Until The Following Appointments Are Scheduled:

- [ ] A meeting with the licensing team to get into their pre licensing courses and schedule a test date
- [ ] Schedule their Personal Financial Review (PFR) within 48 hours of Onboarding 1, with their spouse or significant other
- [ ] New Agent Onboarding School
- [ ] Onboarding 2 (Never leave an appointment without and appointment)

Onboarding 1 Tips

- [ ] Sell the crusade big with passion, energy, and conviction. People lack fulfillment. So, if they can see and feel that they will get that here, it will make them want to stay.

- [ ] Make it fun and smile often. If you don't look like you are enjoying it, why would they want to stay in business, and one day be in your shoes?

- [ ] Keep it simple. If people don't think they can do it, then they won't stay

- [ ] Make sure to go over the scenario of disaster and get their commitment to wait before talking to everyone about their new role

- [ ] Make sure to role play the common questions that people ask so they have a level of confidence (found in Onboarding 1)

- [ ] Never leave an appointment without an appointment. The worst thing you can do is leave an appointment without the next one scheduled. The busier you get, the more you will forget about the appointment you "should have" scheduled

- [ ] Be trustworthy and integrity driven. If their friends and family doubt them, the certainty of your character will be the reason they stay

Onboarding 1

PERSONAL FINANCIAL REVIEW

Leaving The Onboarding 1

The last slide of the Onboarding 1 is the product service menu. Go over that menu with them and then ask "out of these 10 areas, what matters most to you and your family" (The same way you would in a field training appointment). From there, ask the 5 Magic Questions and begin the steps found below:

- [ ] 5 Magic Questions
- [ ] Gather Basic Financial Information
- [ ] Schedule or Confirm Personal Financial Review
- [ ] Send Agency Rocket Video & Have Them Complete The Financial Snap Shot

SECOND APPOINTMENT FLOW

Rebuild Rapport: Reconnect with some of the things that they mentioned to you the first time that you were all together to show that you were listening

Remind Them: Remind them of what they said was important to them regarding their financial goals during the 5 Magic Questions, and then let them know that the plan you put together can help deliver on those goals (make sure to be enthusiastic).

Life Only Market

- *4 Buckets*
- Agency Rocket
- Application

Life On A Budget

- *4 Buckets*
- DIME
- Term LB Illustration
- Application

Rollover Market

- *Redo GRIP*
- *Annuities Genius*

Income Annuity:

Show The Guaranteed Income

Growth Annuity:

Show The Most Recent 10 Years, Along With The Best & Worst 10 Years of The Last 20 Year Illustrator

- *Submit Application*

Both

Compartmentalize the appointment into 2 sections:

one regarding new money (life)

one regarding old money (Rollover)

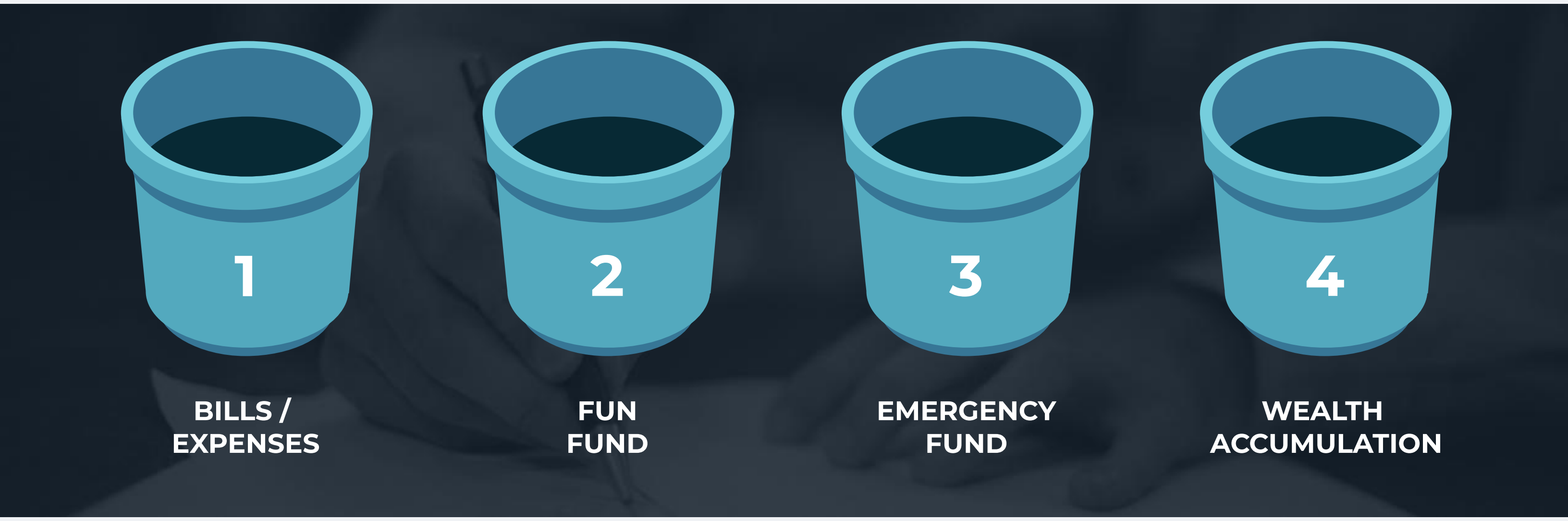
Focus on whatever you think will be the larger case first

It's easier to add on Juvenile, Final Expense, & Term LB after the larger accounts are established. So confirm those first, and then add on the others

Life Only Note:

If you complete 4 Buckets and there is limited to no disposable income, then use the *"Life On A Budget"* Process.

4 Buckets
BREAKDOWN



The goal of the 4 buckets is to help organize the clients money in order to identify the disposable income that the client has.

The two most important buckets are bucket 3 and bucket 4.

The Best Way To Explain It:
The dollar amount found in bucket 4 will be the monthly premium that you start the client off at. After they reach 3 to 5 months worth of income saved in an emergency fund. We will then utilize the money that was going into bucket 3, and start contributing it to bucket 4, overfunding the IUL.

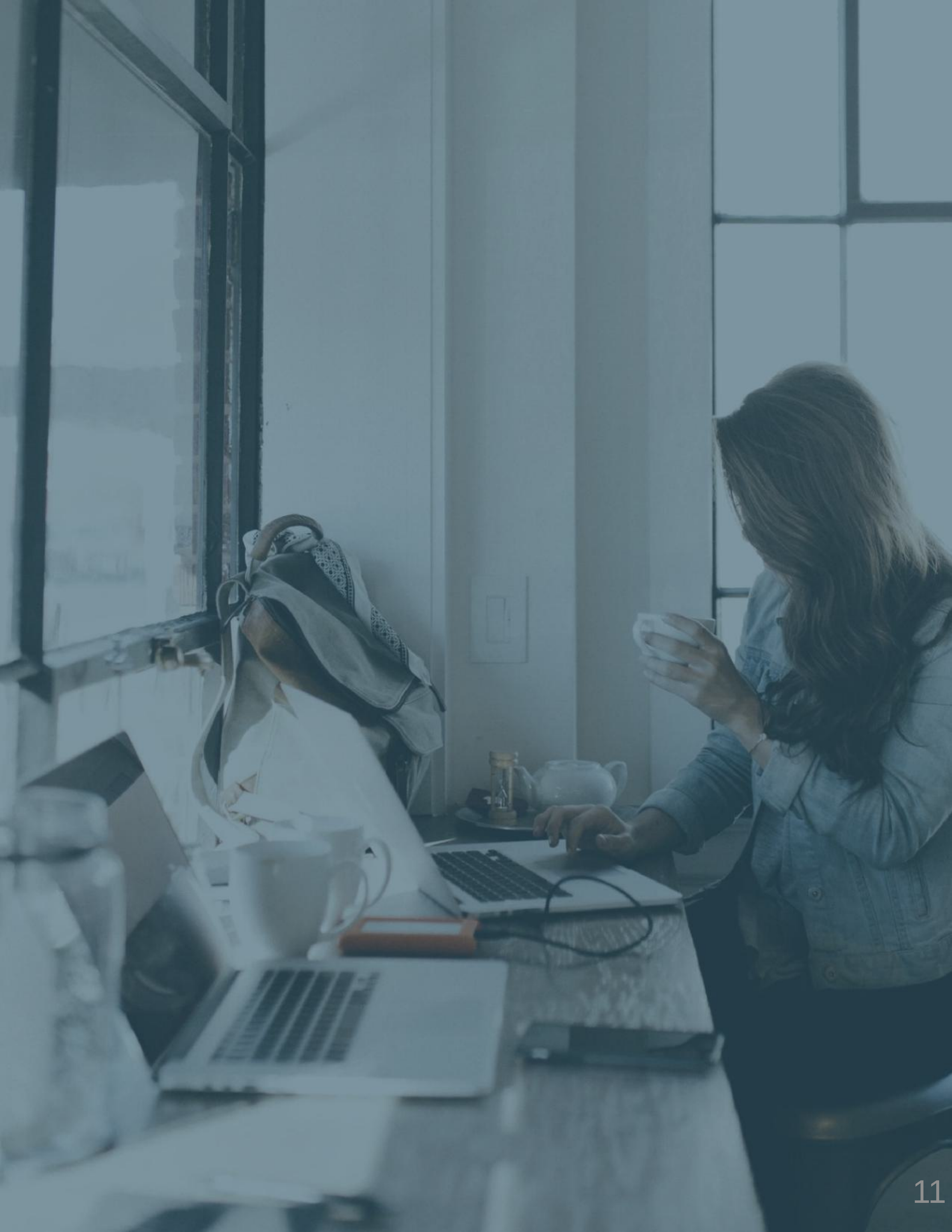
When running the IUL illustration, the minimum dollar amount that you would illustrate would be the dollar amount found in Bucket 3 + Bucket 4.

Bucket 3 + Bucket 4 = Monthly Premium Illustrated

Smoking Out The Money

Are you in love with your (account), or would you be open to a better option? Better option? Okay excellent. So if we could potentially redirect the money that you were contributing to your (account), and redirect it into an account that grows indexed and tax advantage, you would be open to that? Amazing!

So then what we will do is calculate that money coming back into your disposable income, and add it directly into bucket 4, how does that sound? Fantastic



Understanding Onboarding 2

Main Outcome: Recruiting & Taprooting

Onboarding 2 Goal

There Are A Couple of Main Outcomes In The Onboarding 2:

1. For the EMD to overcome any guards that are still up about our business
2. For the EMD to get commitments from the new agent that they will become a client (if suitable), complete their field training appointments, earn their Field Associate promotion, become a Net License, and get signed off as a CFT
3. For the new agent to fall in love with and want to build an agency
4. For us to start building the new agent an agency

The Onboarding 2 should be done by the EMD & above and here is why:

1. It gives the EMD a chance to get to know each new agent that comes onboard
2. It gives the EMD a chance to address any concerns or doubts they might be experiencing (Use questions in opening Onboarding 2 slide)
3. Leveraging the Onboarding 2 "business plan", the EMD can help get commitments from the new recruit that they will become a client (if suitable), complete their field training appointments, earn their Field Associate promotion, become a Net License, and get signed off as a Certified Field Trainer. This increases accountability along with the likelihood of milestones being accomplished
4. There should be no one better at explaining why we build an agency than the EMD

Onboarding 2 Checklist

Do Not Leave This Appointment Without The Following Completed

- ☐ Scheduled 3 to 5 Recruiting Interviews for them
- ☐ Create a top 100 potential business partner list
- ☐ Schedule Onboarding 3 (Done By CFT)
- ☐ The CFT should schedule a phone zone that day with themselves, to begin calling the top 100 potential business partner list they just gathered
- ☐ From this list you should be able to add 10 new recruits to their agency over the next 7 days

Onboarding 2 Tips

- ☐ Talk "growing the size of your licensed agency" instead of "recruiting"
- ☐ Explain override compensation in a way that sounds like you are helping someone versus's profiting on someone
- ☐ Make sure they can explain back to you with clarity on how to earn their Field Associate promotion. If they can't explain exactly how to earn it, then they most likely will not accomplish it

Onboarding 2 Recruiting Flow

If the system is being ran correctly, the system should always produce more recruiting volume.
Recruits go into the system, and the system generates more recruits.

Recruit

Onboarding 1

Licensing | Internal Consumption

Onboarding 2

Develop & Profile A Top 100 Potential Business Partner List

Call That List Immediately Using The "3 Good quality Script" With The Intention To Add 10 Directs For The New Agent Within One Week Of Their Onboarding 2

Onboarding 3

Set 10 Qualified Field Training Appointments

Understanding Onboarding 3

Main Outcome: Schedule 10 Field Training Appointments

Onboarding 3 Goal

There Are A Couple of Main Outcomes In The Onboarding 3:

1. You want the new agent to want to go on as many Field Training appointments as possible
2. Create a top 25 Field training list (In order to be in a rollover market, be intentional about making sure half of this list is above the age of 50)
3. You want the new agent to become extremely competent and confident when it comes to the Field training script and the common questions that people ask when trying to set Field Trainings
4. Make sure a minimum of 10 Field Trainings get scheduled in this Onboarding 3

Onboarding 3 Checklist

Do Not Leave This Appointment Without The Following Completed

- [ ] Build a top 25 Field Training list (Half in a rollover market)
- [ ] Role Play the Field Training script and common questions asked until the trainee is bullet proof on what do to and what to say
- [ ] Schedule 10 Qualified Field Training Appointments

Onboarding 3 Tips

- [ ] Make sure the new agent becomes bullet proof when it comes to what to do and what to stay when trying to set a Field Training. If the new agent experiences failure, then they most likely won't have the confidence to continue.

- [ ] Do not send the new agent home to make calls by themself unless you watched them set at least 4 appointments in front of you.

- [ ] If the new agent doesn't get all 10 Field Training appointments scheduled within 48 hours of the Onboarding 3, then they lost their confidence. Schedule another Onboarding 3 with them to re role play the scripts and get their confidence back up. Then schedule the remaining appointments.

Complete 10 Field Trainings

Main Outcome: Complete 10 Field Training Appointments

Field Training Goal

There Are A Couple of Main Outcomes In The Field Training Process:

1. To gain support for the new agent from their family and friends
2. To teach the new agent everything they need to know in order to become independent
3. To help make every one of their friends and family clients
4. To teach the new agent how to close and make money on their own. If you don't close in their market with them, then you are duplicating someone that doesn't know how to get a result on their own
5. To generate referrals for the new agent for when they become independent

Field Training Checklist

Make Sure To Do The Following

- ☐ Must Complete 10 Qualified Field Trainings
- ☐ Make sure they are in a MACHO market
- ☐ Make sure half of the appointments are done in a Rollover market so the agent gets trained in a life and annuity market
- ☐ Spend 15 minutes after each training appointment role playing the presentation with the agent
- ☐ Spend 20 minutes before every closing appointment teaching the new agent how to run illustrations and how to come up with a financial plan

Field Training Tips

- ☐ Field Train, don't field sell. If an agent goes through their field training process and isn't competent enough to do it all on their own, then you dropped the ball as a trainer. We need to develop independent trainers, not milk their market with no duplication in mind.

- ☐ Leverage the Field Training Guide for more details on how to be an effective Field Trainer and closer

CFT IN Progress

Main Outcome: Develop Certified Field Trainers

What Is CFT In Progress?

1. 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.
2. 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.
3. 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:
Annuities Genius

Thursday:

Class 1:
Service Menu &
5 Magic Questions

Class 2:
GFI Rocket

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 Managment

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 setup and structure a client account, and how to close and persuade a client to do what's in their best interest.

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

Completed 10 Field Trainings

- [ ] Complete 10 Qualified Field Trainings

First Cycle

- [ ] After Earning Their First Cycle

Net License

- [ ] 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

LP30

- [ ] Licensed & Appointed
- [ ] Promoted To Field Associate
- [ ] Within First 30 Days

Certified Field Trainer

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

NEW AGENT CHECK LIST

- ☐ Get Your Business Code Number
- ☐ Client
- ☐ Pass License
- ☐ Business Partner Marketing Plan
- ☐ Licensed & Appointed
- ☐ Complete 10 Qualified Field Trainings
- ☐ Field Associate or Senior Associate
- ☐ Net Licensed
- ☐ CFT In Progress
- ☐ Certified Field Trainer
- ☐ Elite Trainer ($10,000 In Cashflow)
- ☐ Marketing Director
- ☐ $50,000 Watch
- ☐ $100,000 Ring
- ☐ Executive Marketing Director

Systemize Where Your **Client's Come From**

1

Internal Consumption

Internal Consumption is when our own agents become clients. This should happen after Onboarding 1 in the system and as long as it's suitable for the new agent.

This means that every new recruit should also equal a new client. So if you add 10 new agents to your agency this month, then you should also have a minimum of 10 new clients as well.

2

Field Training

Field Training is where a new agent will go on a minimum of 10 appointments with people they know in order to help gain support and learn how to represent our firm properly. After educating their market on what we do, at least 7 out of 10 appointments should want our help as well which means that 10 Field Trainings should equal a minimum of 7 new clients.

3

Referrals

One of the main outcomes of every Field Training appointment is to earn at least 3 new referrals for the training agent. This means that 10 training appointments should equal 30 client referrals.

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.”

Licensed Agent Onboarding

Main Outcome: Appointments Right Away

Onboarding 1 Flow

- ▢ Go through Onboarding 1 in order for them to see our 5 flagship products
- ▢ Create a top 25 client list
- ▢ Call that list in order set client appointments or field training appointments

Leaving Appointment:

Schedule Personal Financial Review
Schedule Onboarding 2 Within 48 Hours

Onboarding 2 Flow

- ▢ Go through Onboarding 2 and explain why we build an agency
- ▢ Create a top 100 potential business partner list
- ▢ Call that list in order set recruiting interviews

Leaving Appointment:

Schedule Personal Financial Review
Schedule Onboarding 2 Within 48 Hours

7 Day Standard

- ▢ 1 Sale
- ▢ 1 New Direct Business Partner
- ▢ Within 1st 7 Days
- ▢ Become a Client (If Suitable)

After 10 client appointments, they can enter CFT In Progress and get signed off as a Certified Field Trainer

Agency Owner Onboarding

Week 1:

Everyone ICA's & Get's A Code

Licensed Agent Group Appointment Submittal

Group Licensed Agent Onboarding 1

- [ ] Have Everyone Profile A Top 25 Client List
- [ ] Do A Massive Phone Zone After

Group Licensed Agent Onboarding 2

- [ ] Have Everyone Profile A Top 100 Potential business Partner List
- [ ] Do A Massive Phone Zone After

Week 2:

Daily 1.5 Hour "How To" Training

Monday: Recruiting Interview & Process
Tuesday: System Flow
Wednesday: Field Training Appointment 1
Thursday: Personal Financial Review
Friday: Anything That Needs Extra Attention

Do A Weekly Q&A Call Every Week For Them & Their People Until Everyone Has Extreme Understanding

NOTE:

Get them to an in person event or retreat right away to help lock them and their agency in.