

STEPS FOR SUCCESS

All Agents - Steps for Success

1. Go through the sales process yourself
2. Set Goals / Create Action Plan
3. Participate in Corporate / Team Meetings and Trainings
4. Learn the script / Have an invitation
5. Create a list of people you know / prospect list / how prospect
6. **Most important step** – Get Out There and Talk to People!!!

Step 1 – Go Through the Sales Process

- Be a Product of the Product!
- See first hand what your client prospects will experience
- Will create an excitement that others will feel from you - will be contagious
- PLUS – with the current promotion, you get to become Director immediately WITH the overrides at Director level!!!

Step 2: Set Goals / Create Action Plan

- What do you want to do with your Worth business?
 - Build a team? How large?
 - Concentrate on personal referrals?
 - Are you driven by helping others, driven by making money, both? Or what?
- What is your “Why”?
 - Know your motivation behind your desires
 - Be honest and dig deep
 - Write it down!!!! You will need to remind yourself of this from time to time...

Step 2: Set Goals / Create Action Plan

- Now that you know what you want, create your goals!!!!
- Be successful with SMART Goals:
 - Specific
 - Measurable
 - Attainable
 - Reasonable
 - Timely
- Write them out, look at them regularly, share with others
- Example of a “SMART” goal:
 - I will refer 4 client prospects to Worth Unlimited in February 2013
 - I will recruit 2 new agents in February 2013
 - I will be Executive Director by July 1, 2013

Step 2: Set Goals / Create Action Plan

- Do not shoot from the hip!!!!
 - Plan to Succeed – Those without a plan, plan to fail!
- Create an Action Plan
 - What do you need to do on a **consistent basis** to achieve those goals? What action will you take?
 - Block out time to do your daily actions
 - Prioritize this time

Step 3: Participate in Corporate / Team Trainings and Events

- Wednesdays
 - Opportunity Calls at 5pm PDT / 8pm EDT
- Thursdays
 - Agent Training at 5pm PDT / 8pm EDT
- Every Other Tuesday –
 - Team Training at 11am PDT / 2pm EDT
- Live Opportunity Meetings
- Team Saturday Trainings
- Upcoming National Convention

Step 4: Learn the Script / Invitation

- Learn the script in the back office – Know your story (Core Message)
 - Practice, allow it to feel natural
 - Work with your upline
 - Role Play
 - Ask to practice with friends and family
- The Constant / Core Message:
 - Your story - My story (or example of client) –
 - This program is helping my family pay off a 29 year mortgage in only 9.1 years. We are saving over \$327,000 in interest and almost 20 years of payments. We did this:
 - Without refinancing
 - No change to our monthly budget
 - Monthly payments remained the same

Step 5 – Prospect List

- Create a list of people you know / go through your book of business (BOB)
 - Use the memory jogger
 - Categorize the list – agent vs. client vs. both
 - Rank 1-10
- Take your top 10 people
 - CALL THEM!!!
- Don't have a book of business? Begin Prospecting
- Follow up is critical!

Step 6 – Talk to People!

- You learned the script in Step 4 – So, you know your story (Core Message), you know what to say, so...
- Start Talking to People – Carry on a Conversation

Step 6 – Talk to People!

- How do you start the conversation?
 - Get people to ask you what you do for a living
 - Ask them what they do for a living
 - Well, you know how... (problem) Well I... (solution)
 - » Well, you know how most people here in the Vegas Valley are upside down on their mortgages? Well, I show people how to build equity in the shortest time frame possible, given their financial situation
 - Ask people “Will that affect what I do for a living?”
 - Doctors, procedures, medication, adult beverages, anything!!!
 - Ask questions!!!

Step 6 – Talk to People!

- Friends and Family
 - Ask what they have been up to – they will in turn ask you
 - Talk about interesting facts
 - About the real estate market
 - i.e.: In Las Vegas, a recent news article indicated that 95% of the houses were upside down
 - About debt in general
 - Talk / Complain about decrease in paycheck after Soc Sec tax / employee tax relief expired
 - About earning extra income
 - Ask for their help
 - Need help working on commercial / “sales pitch” – can I practice on you?
 - Would appreciate your opinion on this new opportunity – will you take a look at this and tell me your thoughts?
 - What did you like best?

Step 6 – Talk to People!

- Random People
 - Golfing, grocery store, doctor’s office, etc...
 - Talk about real estate
 - Upside down properties
 - Lucky we don’t have upside down properties
 - Talk about people getting less money in their paychecks / Fiscal cliff / Expiration of tax benefits (employee tax and SS tax)
 - There is almost always a “Hot” Ticket item that can be related to Worth in some manner (income or paydown of debt)
 - Naturally start a conversation unrelated to Worth
 - Then, ask them what they do for a living – Most people will then in turn ask you what you do for a living
 - And/or Ask: Have you heard about the Worth Account
 - I am so relieved that we were not affected by ... - We have been using this program that is helping us pay down our debts / We have been working with a company helping people pay down their loans quickly and earning extra income – truly a win/win
- Recipient of Service
 - Just had great service at a restaurant, store, phone / tech service – whatever it may be
 - You did a great job today, thank you. You know, I am looking for some more agents – are you interested in making some extra money?
 - **Get their contact info!!!**
 - Leave your Business Card / Pass Along Card

Step 6 – Talk to People!

- Transition Phrases
 - You started the conversation, how do you transition into Worth
 - Asking others what they do for a living, they will in turn ask you what you do for a living
 - If talking about real estate or debt - Ask: Doesn’t it make you mad all the interest you pay to financial institutions / on your mortgage / on credit cards / etc...
 - Make a Statement: I couldn’t believe it at first, but I found a way to pay less interest / found a way to keep more of my hard earned money and give less of it to financial institutions

Step 6 – Talk to People!

- Transition Phrases
 - You started the conversation, how do you transition into Worth
 - What did you get for Christmas this year? – they will most likely ask you in return or just volunteer the info: We gave each other the best gift – we gave the gift of paying off our debts! (debt pay down / financial freedom)
 - Ask about their New Year’s resolution – let them know you may have a solution to help them keep on track
 - What ever topic you began discussing, relate it back to Worth
 -
 - Housing Market - We are so lucky that the housing market decline did not affect us...
 - Tax increase - Fortunately, we have some good timing – just as our paychecks are going down a bit, we are actually paying off some debt so we won’t really feel an impact. In fact, have you ever heard of the Worth Account?

Step 6 – Talk to People!

- Transition Phrases
 - You started the conversation, how do you transition into Worth
 - What do I do???
 - I ask a very simple question:
 - **Have you heard about the Worth Account program?**

Step 6 – Talk to People!

- Yvonne Rosnik – Perfect Example!
 - Started talking about real estate
 - Asked:
 - Do You Own Any Property?
 - Do You Have Any Mortgages?
 - Don't You Hate All that Interest You Pay Upfront?
 - Have You Heard About the Worth Account?

Step 6 – Talk to People!

- Ask prepping questions:
 - What would you do if your mortgage company called you today and said:
 - Meet me today and for the same cost of doing a refinance, we will shave off 15 years of payments off your mortgage.
 - Would that be of interest to you?
 - What have you done in the past to pay down your debt quicker?
 - How did that work for you?
 - What would you do differently if you had no debt?
 - Ask series of questions:
 - How many years until your mortgage is paid off?
 - How long until you retire?
 - Would you be interested in a program that would allow you to retire and have your home paid off prior to that date?
 - Can really drive it in further...
 - Do you have an idea of how much retirement income you will have when you retire? Will it be sufficient?
 - What if we could show you not only how to pay off your current mortgage before you retire, but also a rental property (or two) for additional cash flow to help fund your retirement years?

Step 6 – Talk to People!

- Core message always the same - What changes is the introduction
- The Constant / Core Message – Your Story (or example of client)
 - This program is helping my family pay off our 29 year mortgage in only 9.1 years. We are saving over \$327,000 in interest and almost 20 years of payments. We did this:
 - Without refinancing
 - No change to our monthly budget
 - Monthly payments remained the same
- How it works –
 - Typically the same, but may vary depending on who you are speaking with / what they said was important to them

Step 6 – Talk to People!

- How Does it Work?
 - We have a financial GPS program that looks at income, looks at debt, looks at monthly expenses and mathematically calculates the fastest way to pay down your debt, given your financial situation. Most of our clients pay off their loans in as little as ½ to 1/3 the time.
 - It is pretty simple to see how it can work for you – I refer you over to our corporate office and they collect your debt information. They will need your current principal balance, payment and interest rates on your mortgage, credit cards, auto loans, student loans – any type of debt you may have. You can find these on your most recent statements. So, if you have your statements or know these balances, we can call over to the corporate office right now.

Step 6 – Talk to People!

- Even More Info
 - Give GPS analogy
 - Do you have a GPS in your car?
 - We have a financial GPS
 - After this, need to redirect back to setting an appointment.
- Remember – you are NOT the expert. Don't practice outside your area of expertise
 - Don't give too much, lead them to setting an appointment
 - **Keep it Simple!!!**
 - Kirk Gomez – Excellent analogy

Step 6 – Talk to People!

- Don't wait until the script / commercial is perfect
 - it never will be
 - In fact, you do NOT want it polished or perfect!
- Create goals / follow your action plan
 - Don't shoot from the hip
 - But, do talk to everyone!!!
- Always lead the prospect back to setting an appointment
 - If lots of questions, refer them to the expert to answer them

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15 MINUTE BREAK

HANDLING OBJECTIONS

Objections

- These are actually good things
 - Shows the person is interested
 - Gives clues as to what is important to them
 - They are telling you how to close them!
 - They are not saying no, they are letting you know they need more information
- Small closes and commitments through out the process.
- Conquer objections before the prospect voices them
- Remember, our responses will either mitigate or intensify the Objection – If you make a big deal about it, they will too
- And, remember, we will not be able to help everyone move through their resistance -
 - Some will, some won't, so what, next!

First of All...

- Always respond in a positive manner
 - Don't get frustrated or annoyed by the objection
 - Do NOT get defensive – Worse thing you can do is get defensive
 - Best thing to do – agree with them!! And, then lead them through the process
- Often, when appropriate, respond with Feel, Felt, Found
 - I understand how you feel
 - If appropriate - Tell Your Story about how you encountered the same concerns!!!!!!
 - I felt the same way
 - After some research, I found...

FIRST, THE NORMAL QUESTIONS

Remember

- Follow the Script
- I ask people – Have you heard of the Worth Account?
 - The Worth Account is a web-based program that is helping people across the country pay off their loans in as little as 1/3 to ½ the time. In fact, my family... (go into your core message)
- Keep your core message the same (the core message is your story)
 - Example:

This program is helping my family pay off our 29 year mortgage in only 9.1 years. We are saving over \$327,000 in interest and almost 20 years of payments. We did this:

 - Without refinancing
 - Monthly payments remained the same
 - No change to our monthly budget
 - Would you like to see if you qualify?

What is it?

- The Worth Account is a web-based Financial GPS that looks at income, looks at debt, looks at monthly expenses and mathematically calculates the fastest way to pay down your debt, given your financial situation. Most of our clients pay off their loans in as little as ½ to 1/3 the time.
- It is pretty simple to see how it can work for you – I refer you over to our corporate office and they collect your debt information. They will need your current principal balance, payment and interest rates on your mortgage, credit cards, auto loans, student loans – any type of debt you may have. You can find these on your most recent statements. So, if you have your statements or know these balances, we can call over to the corporate office right now.

I Need More Information, Still Unclear

- Give GPS analogy
 - Do you have a GPS in your car?
 - We have a financial GPS
- After this, need to redirect back to setting an appointment.
- Remember – you are NOT the expert. Don't practice outside your area of expertise
 - Don't give too much, lead them to setting an appointment
 - **Keep it Simple!!!**
 - Remember – you are the paramedic, not the Doctor in the field

MOST COMMON OBJECTIONS

Sounds Too Good to be True

- I understand how you feel, I felt the same way, and after some research, this is what I found...
- Tell a story – use first names if possible (especially if your own story; however, if using someone else's, use first names only if won't breach confidentiality),
 - My story – married to a rocket scientist...
- After the story, follow it up with hard evidence:
 - Since, the program has been featured in:
 - Numerous industry-leading magazines throughout the country (Broker Banker, Mortgage Planner, True Wealth, etc...)
 - Numerous news broadcasts throughout the country, including NBC News and NewsWatch
 - And, has earned numerous awards throughout the country including:
 - Ernst & Young Entrepreneur of the Year, Financial Services, 2008, Utah Region

Sounds Like a Scam

- I go straight to Ernst and Young...
- Have you ever heard of Ernst and Young?
 - Third largest professional services / financial services company in the world
 - Plays important public interest role as it is one of the largest auditors of public companies
 - Ernst and Young came knocking on our doors in 2008 and asked to look at our program, company, executive team, and support system. They were determined to prove our system did not work. They looked through our financials, interviewed our executive team, sat with customer service while they worked with clients, and tore apart our program by crunching the numbers, computing the math, and scouring the system for flaws.
 - What they found after doing this **extensive due diligence** is not only are we doing what we say we are doing with excellent customer service and incredible executive team, but our program exceeded all expectations and is in fact showing our clients how to pay off their debt in as little as 1/3 to 1/2 the time. Ernst & Young was so impressed with our system, they awarded the founders with the Ernst & Young Entrepreneur of the Year award, Financial Services,

I Can Do This Myself

- Of course you can! There is no secret to paying down debt – you need to send more money. The key is to make sure you send the correct amount, at the right time, to the right debtor. The wrong decision will cost you time and money.
- May be helpful to do a side-by-side comparison of what you are currently doing versus what the program can do for you. This will help you make an educated decision about whether this program is right for you.

I Can Do This Myself...

- Anyone can send additional money to the principal, but have you? And, if you have, do you do it consistently? If so, how do you know you are sending the right amount, at the right time, to the right debt? The wrong decision will cost you time and money.
- We all know how to lose weight - reduce our caloric intake and increase exercise, we will lose weight...
- Why then, do most people who are serious about losing weight spend money on:
 - Personal Trainers and One-on-One Sessions (therapy, gym, dieticians)
 - Jenny Craig
 - Weight Watchers
 - Gym Membership
- Need Accountability, Need Support
- Chances of Success Increases Tremendously
- They have tried and not been successful

I Can Do This Myself / Bi-Weekly Payments From Mike Bunker

- We just recently sold this program to 4 financial planners, a mortgage underwriter and a PhD Mathematician.
- Why would they pay the equivalent of closing costs for a mortgage if I am just giving them something that just says ok – make a bi-weekly payment or a spreadsheet they could do on their own in 5 minutes? Why would they invest in the program from us if that is all it was?
- Have you ever had a GPS in your car? What is the closest downtown area, big city that you live closest to? Have you ever been down their during rush hour? (oh, yes, it is terrible...). So your driving and you have to get to an important meeting and all of a sudden, your singing to your favorite song or listening to the game and something happens and you miss your freeway overpass. And, you say oh my gosh, what do I do?
- What does the little lady in the GPS say? Recalculating, right? But, if it was a real person, they would be saying “Look genius, I told you the fastest way, but you didn’t listen, and maybe it wasn’t your fault, maybe the exit was closed or there was an accident. But, because you didn’t follow my direction, I have to tell you the second fastest way. And, looking at all of the information in front of me, that is 3.2 miles that you just cost yourself and, oh by the way, because of traffic, that is 14.7 minutes.
- Can you imagine if you could take that same type of technology and plug it into your financial world where it looks at your mortgage, all of your creditors, your income, the timing, your bills, what is coming down the road, interest rate, amortization schedule, the plane tickets you have to buy three months from now to visit Mom and Dad, your tax return, your quarterly taxes, and when your son walks in and says “uh, Dad / Mom football camp money is due on Friday and it is \$400 – sorry I forgot to tell you”? Can you imagine? If you didn’t follow the exact right mathematical game plan that may have just cost you \$900 over the course of time and that is just one little decision!
- Can you imagine having that technology and the advantage this will bring to your finances?

Bi-Weekly Payments / Send Extra Money

- Absolutely – you will pay down your loans quicker by doing the bi-weekly program or consistently sending extra money. In fact, I have done both! And, what I have found is that this program far exceeds anything I could do on my own. It well out performs a Bi-weekly program and sending extra money.
 - Remember, a bi-weekly payment program only saves about 4-8 years on a 30 year mortgage. We save an average of 15 to 20 years on a 30 year mortgage.
 - Our program helps people make their cash flow work in the most efficient manner possible so you can take advantage of all the pennies, nickels, dimes, quarters, dollars. Simply sending extra money does not help you ensure you make every dime work the best it can for you. Besides, how do you know you are sending the correct amount, at the right time, to the best debt? In order to make sure your money is working as good as it can for you, you need to take into consideration:
 - Interest rates
 - Amount owed / Principal balance
 - Amortization schedules
 - Payment dates
 - Time value of money
 - Length of Debt
 - Calculation of payment
 - Etc...
 - Otherwise, you could be wasting time and money by targeting the wrong debt at the wrong time with the wrong amount
 - How about we do a side-by-side comparison so you can see what you are doing versus what the program can do for you. This will allow you to make an educated decision about whether or not this program is right for you.

How Much Does it Cost?

- I don't know what the program will cost for you. The program varies in price based on the savings the program will provide you.
- The Corporate office will run an analysis and based on your specific situation, they will inform you what the investment will be.
- If continue to pressure:
 - Unfortunately, I do not know what your cost will be. It is kind've like when you qualified for your current mortgage – you don't know what you will qualify for until they gather your information and run the numbers.

Sometimes People Have Heard of the Max Cost - \$3500

- First of all, we don't know what your investment will be until Corporate looks at your unique situation. The max for your 2 mortgages is \$3500; however, there is a strong possibility that it will be lower than this. We won't know until we see how the program can help you.
- Until then, let me ask you a question.
- Let's say it is Monday morning and I am your mortgage person and I give you a call. I say, Todd, your not going to believe this – as part of the Government bailout, there is a new program on the market that is going to take your 28 year mortgage and have your mortgage completely paid off in 14 years and you can keep your same payments. Todd, this is going to save you \$155,000 in interest and 15 years of payments. The best thing is that this is a one-time closing cost of \$3500. Todd, what are you going to do if I was your mortgage person and I called you that morning?
- You would beat down my door to do this. And, that is exactly what this is, except you are not paying for a refinance and it will tackle all of your debt, not just your mortgage.
- You are going to be spending that money anyway. You can either write a check for \$155,000 to the bank or you can invest \$3500 in your future and save that \$155,000 and more in future interest and payments.

I Will Lose My Tax Advantage!!

- You are correct – once your mortgage is paid off in full, you will no longer be able to write off your interest.
- The question is: which would you rather have – a dollar or 30 cents. Remember, in order to have the 30 cent write off or savings from that tax write off, you have to spend a dollar on interest.
- For me, I would rather save the dollar in interest than the 30 cents I save with the write off.

Dave Ramsey / Suzie Orman

- Thank goodness you are doing something to begin paying off your debt – great job!!
- Both of these people are considered “experts” on debt payoff. Yet, have you noticed that Dave Ramsey and Suzie Orman give two completely different viewpoints on how to pay off debt?
 - Dave Ramsey says tackle the debt with the lowest balance. Once this is paid off, roll the payment over to the next lowest debt balance. And, so on.
 - Suzie Orman says “No, no, no” that is not the way to pay off your loans. She says instead, target the credit card with the highest interest rate. Once you have this paid off, roll the payment over to the next highest interest rate credit card. And, so on...
 - How do you know which strategy is the best for your unique situation?
 - The reality is paying down debt in the fastest way possible is all about math!
 - Dave Ramsey and Suzie Orman had to create a one-size-fits all approach to paying down debt that was easy for the average person to follow. And, thank goodness they did – they have helped many people at least do something about their debt.
 - Unfortunately, though, their approaches are not necessarily the fastest approach or the approach that will save you the most money. In fact, sometimes Dave Ramsey’s approach is best, sometimes Suzie Orman’s approach is best. And, sometimes, neither approach is the best and most efficient way to pay off loans.
 - That is the beauty of our system – the Worth Account takes the guess work out of the equation and shows you mathematically the fastest way to pay down your loans, and build a savings account, given your situation. As things change, the program instantaneously adjusts to new situation and maps out the best path accordingly.

I Don't Want to Give You My Financials

- Means one of three things:
 1. Secretive – therefore they don't know enough information to move forward
 2. What they informed you about is a fib
 3. Embarrassed
- Remind them that these are confidential meetings and they are not sharing information with you; they will give the numbers to the Corporate office – you will never know their situation.
- Acknowledge – often when I hear that response, it means that you don't have enough information to move forward. Do you have any specific questions I may answer for you?
- If still resistant, send more information
 - Videos
 - Website

In Summary

- Acknowledge the objection, repeat their statement (except the scam objection), and do not get defensive
- Use feel, felt, found when appropriate and insert a story
- Follow up with hard facts/evidence, but, do not vomit on your prospects
- Remember, some people are in love with their debt and will find every excuse to remain married to their debt
 - Debt is like an abusive relationship...