

How I Built My Business

By Hector LaMarque

Focused on Getting Tons of Experience:

You must go on as many appointments as possible to see as many different types of people and situations to learn how to deal with them. This will allow you to close more recruits and sales when you go on your own and it will allow you to be an effective field trainer, which will allow you to build an RVP base shop.

Train Your People Like Your Financial Life Depends On It, Because It Does:

The only reason you lose people is because they can't close, if they can't close they can't make money, if they can't make money they can't stay in Primerica. There is nothing more important than teaching people how to close if you want to retain them.

You lose people because they aren't able to get a check, if they don't get a check they don't get paid and by the way if they don't get paid neither do you! If they don't get checks they begin to think something is wrong with them, they get depressed their spouse gets negative and they quit. If they get checks they get more confident, their spouses get more supportive they see themselves as capable of becoming an RVP and thus work harder.

People don't prospect and set appointments because they associate going on appointments with pain and rejection because they aren't good at closing. On the other hand if they can close they associate appointments with making money and pleasure.

You need to keep asking yourself, if my key people could operate across the kitchen table exactly like me what would my business look like? You all know your business would explode.

So why for the love of God do you not spend at least 80% your time teaching these key people how to do exactly what you do to get the results you get across the kitchen table?

Focus on Getting Your People to Be Tough:

You are never going to build a great business with people who aren't tough mentally. You need to constantly let them know the tougher they are the greater the likelihood they will be successful. Anyone in a business of their own has to be tough to survive, just look at the environment today business owners who panic and go into the fetal position will be out of business. All of you have gone through or are currently going through tough times why would a new representative be immune to tough times. I have been through countless tough times and my mental strength has allowed me to persevere and the same is true for you as well. Don't sugar coat how tough a person has to be to succeed.

Let them know there will be challenging times but the reward of financial independence is more than worth it.

Save Your Money:

It's difficult to articulate how amazing being debt free and financially independent is. It's better than I ever thought it could be, had I known how good it was I would have worked harder been more focused on investing and paying everything off and been very slow to buy anything that increased my overhead. Over the last three years I sold two expensive homes at the top of the market and downsized to smaller homes reduced my overhead to a ridiculously low amount which creates zero financial stress. I saved and invested enough money over the years so I don't need Primerica income to sustain my lifestyle and it feels incredible.

It allows me to focus on my business without any concern with the outcome; I can just focus on helping people without any need to anyone to do anything. The ironic thing is coming from this place actually allows you to get people to do even more because they can feel your intent and when it is totally to help them without any need from you they perform at a higher level. If I had to do it over again I would have been even more conservative I would have stayed in my first home longer paid it off saved several million dollars before I would have thought about buying a big house and trying to impress everyone. I would have only focused on building a big base and producing 100 first generation RVP's. I tell everyone to be slow to increase their overhead make sure you have at least a million in cash but no one ever listens but I bet right now they wish they had.

Your big home and fancy dream doesn't sell the dream a huge investment portfolio does because it represents freedom.

Your homes and cars represent jail unless you own them out right.

The only way you can tell if your business is profitable is by how much you've saved at the end of the year. Your savings represents your actual profit; your total gross cash flow does not represent how well you are doing your savings does. I know people making considerable income who are doing very poorly and people who make modest incomes but are doing incredibly well because they live well below their means and invest rather than spend money to impress people, people that don't give a damn about you or your families well being.

You're just a nightmare waiting to happen if you don't save your money and you don't get your people to save. You are setting your whole business up for disaster if you don't make becoming debt free and financially independent a top priority for you and your teammates.

People tend to do make very stupid decisions when they are stressed for cash. This can be avoided with a focus on saving and being debt free.

The sad fact is the majority of people if they went without a paycheck for 2 to 4 weeks they would be bankrupt. You should have an absolute minimum of 3 to 6 months income set aside in an emergency account and 12 months would be better. Being liquid allows you to never have to make crisis management decisions and to stay focused on what really allows you to build a solid business; recruiting and training.

Teach the Fundamentals Constantly:

Vince Lombardi the legendary coach of the Green Bay Packers started every season holding up a football and said “Gentlemen this is a football” what made him a legend is his understanding of the importance of the fundamentals. Legendary basketball coach John Wooden who won ten national NCAA championships out of 12 years, started every year teaching his teams exactly how to properly put on their socks to prevent blisters and ran drills that simulated actual games.

His philosophy was we might get beat by superior teams but we will never beat ourselves because we will be over prepared. He understood you can’t control how good your opponent is but you can always control how prepared you are and if you are totally prepared you will win more than you lose. Are your people totally prepared when they hit the kitchen table? If not what’s your plan to make sure that every one of your teammates is prepared to win every time they are in front of a prospect? Your focus on the 7 Fundamentals guarantee yours and their success. The reason people don’t focus on the fundamentals is because they think it’s boring. Boring has made me rich you should try it.

Focus on Getting People to Compete:

You should have healthy competition going on all the time. How you do it is by calling them and asking them where they’re at (Recruits and Premium) and letting them know where their competition is. You should use the Google Spread Sheet and have an updated board in your office showing where everyone’s numbers are daily.

You should have contests every month and sometimes weekly to discover the competitors. I have never seen anyone get big who wasn’t highly competitive. Rick Susie, Chris Howard the Younger’s, Brandon Neil etc.

You Must Put on Great Meetings:

People have to go away from your meetings thinking, I can’t wait to implement what I learned today, I know it’s going to help me recruit and close more.

If you want people coming back and more importantly motivated to bring people with them they have to feel like they are getting fed great material that will help them be more successful. Motivation should be less than 20% of your meeting and 80% should be how to do the business get results and make money. Your total intention is to develop field trainers and RVPs who make money, not motivational gurus.

Build Great Relationships:

I focused on building great relationships, not superficial ones but ones where I truly cared about the people. I spent a huge amount of time with the key people, pot lucks, week end beach and park outings. The first 6 or 7 years we didn't do anything if it did not include our Primerica team. We had fun together, we got to know their spouses and kids we built great friendships. It's much harder to quit on a friend than it is on co worker.

We loved them, we didn't make them feel bad about when things weren't going well for them; we encouraged them and kicked them in the butt when they needed it without damaging their sense of self. We truly cared about their success especially when they doubted their ability to succeed. We constantly built them up, encouraging them getting them to believe they could succeed. We pointed out every good characteristic they had constantly reminding them how talented they were and why they were going to win in Primerica.

People need people who believe in them, the best gift you can give people is belief in them.

Focused on Improving and Growing Every Month

The top priority's of my business life have been improving myself and growing my business. When I started thinking about becoming successful I was living in an apartment with lime green shag carpet, Jann was supporting us, Dack was a newborn and we were dead broke.

I was working at a steakhouse bussing tables and washing dishes making \$3 an hour. If you would have told me then I would have earned over \$40 million by age 50 I would have thought you lost your mind. It would have looked insurmountable to get there at that point to envision that level of success. By focusing day by day on improving myself in every area especially in the areas I was weak and then teaching others what I did, it happened and it can happen for you to if you commit yourself completely to improving yourself constantly especially in the areas that are now weaknesses. If you do this you will succeed you will realize your dreams, it won't happen overnight but it will happen.

I have 100% faith that every one of you can improve your businesses and lives immeasurably if you are focused on improving your sales skills, product knowledge, prospecting, setting appointments, presenting, overcoming objections, mastering, recruiting across the kitchen table, getting a new recruits list and on 10 to 15 appointments and leadership, you are going to be hugely successful. If you do these things you will grow year after year and 5 or 10 years down the road you will be amazed at what you built. Don't lose your focus on improving and growing or you will experience more challenges than you would like, I guarantee it. You have to look at everyone like they can do it, they all won't but they can if they improve. The gotcha is most won't improve but some will like, Daniel Alonzo, Brandon Neil, Danny Chamurro, Gary Kornegay, etc.

I Managed My Time Well:

I didn't have an elaborate time management plan. I simply asked myself every hour Hector what did you do in the last hour to grow your business. If I did something positive I repeated it in the next hour if I wasted that hour I would immediately get back on track making phone calls to make something happen in the next hour.

It really was that simple, imagine if you did that everyday how much more you would get done every week and as you know weeks turn into months and months turn into years and years turn into careers. If you look at my career it turned out pretty good with that focus wouldn't you agree? I kept a day planner and I made sure every night before I went to bed I had every hour planned out the next day, who I was going to see, who I was going to call and who I was going to meet with. With a fully planned day I woke up and hit the ground running if it wasn't full I went to work to make sure I filled up my schedule with activity to insure I was in front of prospects that could lead to recruits and sales. My number one priority was having appointments with husbands and wives across the kitchen table they were the only appointments I counted as appointments. Recruiting and prospecting were activities to secure appointments.

I never deluded myself into thinking that a recruiting appointment was an actual appointment it was merely activity that might lead to a real appointment (husband and wife across the kitchen table) that could lead to sales and recruits that would result in actually making money. You get yourself in trouble when you start thinking that prospecting and recruiting appointments are actual appointments. If I wasn't in someone's home sitting at the kitchen table, I wasn't working and neither are you. If you start counting kitchen table meetings as your only appointments you will quickly see you don't actually work very much. The reason you aren't making the kind of money you want to is you and your team aren't on enough real appointments (husband and wife across the kitchen table).

I lived this motto; **"I must do the most productive thing possible at every given moment."**

If you live this motto you will be very surprised by how much you can actually get done and how much money you can make in the process. You have to stop letting so much time get away from you and maximize the 24/7 God has given you.

I Had a Long Term Outlook:

I made every business decision based on the long term consequences. I asked myself, If what I am about to do was printed on the front page of the newspaper would I be proud of the decision I am about to make, If the answer is yes then I do it, if it's no then I don't do it. If you operate this way you won't ever have significant regrets. Spending 80% of your time training is a long term decision; by focusing on developing and training people you make more money and have more freedom long term.

You eventually develop people who don't need you constantly motivating them to get them to perform.

If you don't train people well you will forever have to do countless meetings to keep everyone motivated and you will never be free. The better people are trained the less they need you its just plain common sense, why people in Primerica don't get the importance of training people well completely baffles me. Chris Howard, Rick Susie, Gary McCrummen, Jorge Verdugo, Barry Andrushak, Curt Joiner, Jatinder Bajaj, Mike Mendoza, Todd Mendel, Dennis Lange, Steve Cross, Steve Vasquez, Allen Souza, Ron Morales, Martin Flores, etc. don't need me because I trained them well. Can I help them yes, but if I died they all know how to do Primerica very well and are cape able of building as big a business as they are motivated to build.

They are all great at the fundamentals every one of them no exceptions. The businesses they have built are reflective of their motivation not their ability.

Don't Take it Personally:

Business doesn't care about your feelings; all it cares about is that you make a profit. Look at all the huge companies who are going bankrupt, Circuit City, Lehman Brothers, possibly AIG and GM. Do you think how the people involved feel about this is of any importance? I don't think so, our feelings don't matter the only thing that matters is getting result, recruiting training and making a profit, regardless of how we feel about what we have to do, you just have to do it? If you for one minute you think your spouse or kids care about how hard you have to work or the rejection you have to go through will make them sympathetic you are severally deluded.

All they care about is that you win that you produce that you make money and you make their lives easier and less stressful. You might not like that but you better believe it and deal with it. I didn't think Jann, Dack and Jenee think I am special just because I was their husband and dad. They feel the way they do about me, because in spite of all the obstacles and potential excuses I just flat got it done.

They couldn't care less about all the dark houses, no shows, charge-backs and people quitting I had to go through. The only thing that makes them proud of me is I built a successful business that made their lives easier. You better grow up and come to terms with that, stop feeling sorry for you and just get it done.

In the end you either get it done or you don't there is no in between. You either get financially independent or you don't and not doing it is not acceptable when you have the vehicle and the means to do it.

People much less cape able than you have done it and so can you.

The truth is if you don't make a profit your expendable. If you get slighted it's not the end of the world, just go win and I promise you, you won't be ignored just look at the celebrity Brandon Neil is becoming in Primerica.

If Brandon had a little \$10,000 base shop you wouldn't be seeing him on EPN TV and he surely wouldn't be invited to speak all over the country if he wasn't getting results would he? It's all happening because he's getting it done. He is no better than you he is focusing building not selling, he is training and developing people not just recruiting them hoping some will stick. He is a fundamentals guy doing the same old boring stuff over and over until his people get it.

You Must be Tolerant:

Because of the diversity of Primerica you have to be tolerant. You can't make it long range if you aren't tolerant; everyone is an individual with their own ideas about the world. If you are a dictatorial leader you will never produce independent leaders like Rick Susie, Chris Howard or the Younger's. You can't expect everyone to be like you, they are what they are and you have to look for what's right with them not what's wrong with them.

You have to look for what you have in common not what make you different. Rick Susie and I are as different as two people can be in so many ways, but where we are alike is what I focus on, our our competitiveness, our love of people, our similar roots growing up our desire to win in our lives.

I don't need you to be like me it's not possible, but we can share common goals like wining for our families, righting the wrongs of the financial service industry, helping people get out of Corporate America, and helping people become free and somebody they are proud of.

If your religion or ethnic background or political beliefs are different from mine that is not important, all I care about is you wanting to save Middle America from the bloodsucking financial services industry with me. If you want to help, let's get it done if not have a good life.

When someone tries to control me or tell me what to do I want to strangle them I can't stand it. If you ask me to join you in righting an obvious wrong I am in.

I Believe in What We Do 100% I Am Passionate About It:

I love what **we** do, I love what **I** do. I love changing people's financial lives with our products and our opportunity.

Our solutions and opportunity are both incredibly important. I have never been embarrassed about recruiting, training and selling. I am proud to be a professional sales person and trainer. Our system gives average and ordinary people like me and you the opportunity to radically change our lives that's absolutely incredible. With the economic climate we're currently in what we do is more important than ever. I know it's not easy to build a Primerica business but for the right person who cares about others and is tough mentally Primerica is the greatest opportunity ever created in North America. I think most Primerica representatives RVP's included don't really feel that way and it comes across when they are in front of clients and potential recruits. They see this as just a way to make a living; I have always seen Primerica as a way to change lives.

The way you truly see what you do is reflected in every encounter you have with people and it influences your prospects and your trainees accordingly. Their reaction to you is illustrated in their behavior, joining or not joining, buying or not buying. When you see Primerica as the most wonderful thing you have ever been a part of they will tend to see it that way too. If you see it as a way to make money they will never have the passion needed to recruit and build a great business. I don't like what I do, I love it, and I see Primerica as a super positive way to change people's lives. Not everyone's lives but the lives of those who are motivated to change their lives. People like Jose Daniels, Louis Lemus, Juan Jimenez, Judith Aliniz, Lynn Massey, and Todd Brown. So I work hard to transfer what I know to these people and do all I can to insure they succeed.

Once I Developed My Philosophy and System I Have Never Deviated From it:

My philosophy is: Recruit great people, train them really well, teach the 7 Fundamentals, get wide, build a big base shop and produce strong money making 1st generation Regional Vice Presidents that know what to do, so they don't need you to grow their businesses.

The problem with most people is they don't have a philosophy or it changes depending which speaker they most recently heard.

This has been my focus for the last 25 years

1. Monday morning managers meeting 9 to 12
2. Tuesday night Opportunity Meeting 7 to 9
3. Saturday Training Meeting 9 to 12
4. Two Fast Starts twice a year
5. A summer Retreat
6. A RVP Leadership Retreat

Always do what's Right:

You know what that means; always make sure your people come out on top in every situation.

Never take advantage of anyone under any circumstances, especially financially. Your peoples trust in you is one thing you can never sacrifice. They must know you have their best interest at heart at all times. You need to treat everyone like they are family, family you would never in a million years take advantage of.

It takes a second to lose someone's trust and a lifetime to earn it back. So don't ever make the mistake of taking advantage of your people in any way shape or form. If you always think long term this won't ever be a problem for you.

You can't run a successful business if your people are questioning your motives and integrity.

You Can't Ever Show Hurt Focus on the Future:

In 1984 I made \$55,000 at my job and \$18,000 in Primerica. In 1985 I was full time and made \$35,000 with reimbursements I actually netted about \$25,000 so that was a \$50,000 decrease and I was suing a former business partner who stiffed me for \$20,000. My response to this situation was to recruit like crazy and closed tons of sales. I never once told talked about my income dropping or my financial situation to anyone. I never uttered a doubtful or negative word to anyone including my wife Jann. All I talked about was how great things were going and how great they were going to be. I focused on where I was going not on where I was. I acted as if I was already and RVP making big money that was my mindset. I talked constantly about the future laying out my plan on how I was going to get there. The next year I recruited, Rick Susie, Gary Mc Crummen, Jorge Verdugo, Todd Mendel, Dennis Lange, etc.

If I had a woes me attitude focusing on what my problems there is no way I would have recruited all those great people and developed the momentum that catapulted our income to \$86,000, \$409,000, \$855,000 the next 3 years.

If times are challenging you can talk to me about it but don't you dare mention it to anyone else you need focus on where you're going to be and you work like you know it's going to happen and it will I promise.

If you show any doubt, fear or worry you are guaranteeing problems for yourself. Life is a self fulfilling prophecy what you are thinking and talking about most consistently will most certainly come to pass. Right now you need to be selling the future prosperity of those on your team and those contemplating joining your team. All I ever talked about was how great it was going to be and how we were all going to win big and change or lives if we were tough enough and focused on getting better.

It came to pass just the way I envisioned it and exactly how I sold it for those who followed me and listened to me and did what I told them. Not everyone did but those who did are glad they did.

Today we are at an amazing time, a time when everyone is doubtful, fearful and worried about the future. You need to be the beacon of light shining with optimism and inspiration and hope for them to latch onto. You have the vehicle and way for people to break out and change their lives while helping others to do the same.

You need to realize who you are and the power you possess to facilitate that change if people are willing. I did it you can do it and I am going to help you do it.

I Stayed in the Field Even When I Started Making Big Money:

The biggest mistake I made was getting out of the field too soon.

Field training was easy I cherry picked who I trained, I only went on qualified appointments with people who I believed could actually do Primerica. As a result my closing ration was 90% plus and I was able to recruit credible and high quality people who made growing easier and easier for me. I think if you're good in the field you should be completely focused on duplicating yourself constantly until you have double digit 1st generation RVPs.

Repetitiveness is the Key:

The average person needs to hear something 250 times before they internalize it, geniuses' only need to hear it 150 times.

Spend Time with Your Base Shop:

Your base shop is the engine of your business you don't shut it down until you're ready to retire. If you close your base shop your income will never grow again. New relationships are the key to your future.

Stop Being One of the Guys and Start Being the Leader:

I was never interested in being one of the guys. Art Williams was never one of the guys he was the leader. John Wooden wasn't one of the guys he was the leader. Michael Jordan wasn't one of the guys he was the leader. You need to decide you are going to be the leader, you decide where your team is going it can't be run by committee. You need to have the vision for your business and sell it to your team. You need to let everyone know they can count on you to be tough, to show them the correct way to do what they are afraid to do and teach them to do the same. You need to be the most excited the most intense the most motivated the most positive the most everything. You have to be someone people want to be like, someone they want to emulate.

Create a Haven:

No negativity ever. You need to create a place people can't wait to get to, because they feel better when they are there.

Zero tolerance for back biting and gossip. If they aren't talking about recruiting, growing, making money and helping people get better then they don't belong in your business. There is so much negativity in the world your business has to be a respite from negativity for them. If you create this haven you will retain many more people.

Nothing wears me out more than negativity. I can't stand complaining cry-babies. The complainers are so stupid they don't even realize they are creating all the things they're complaining about.

They don't realize that their energy/thinking is a magnet for their troubles, they think it's something outside them that is creating their world but it's what inside their head that they are saying out loud that creates all their misery. Run from those people like your life depends on it because it does.

You are the Key:

It's not your spouse, your kids, your up-line, your down-line, your ethnic background, your schooling, your parents it's you and you alone who is responsible for your situation. But the good news it's you who can change it too. You don't need any one person, yes you do need a collective but there is never any one person you need. What you really need is to realize the key is YOU and as you go mentally so goes your life along with it.

You need to get off with you and you alone and decide if you're going to do what it takes to build the business of your dreams. For some of you it's going to be a long battle but if you don't decided your life is not going to get better and there is a good chance it's going to get worse. You know where your weak decide to turn that weakness into strength. It won't happen overnight but success never does. I know you can do it, I know what I did and it wasn't complicated or overly difficult. You need to be consistent, get better every day and teach what you know and it's done.

Love and Gratitude,

Hector LaMarque