

# Main Street Business Opportunity

# Workbook



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## **PREFACE**

The material and information contained in this program have been formulated using the knowledge and experience of some of the most successful leaders of the Primerica Sales Force. The result is material that we hope will be helpful to you in building a successful organization. This program is not a “directive” telling you how you must build your Primerica business. Primerica does require you to operate your business within legal and regulatory limits, and pursuant to Primerica’s policies and procedures. However, as an independent contractor, this is your business, and you decide how to build it. Keep in mind that the material presented in this program may help you avoid common pitfalls of building a Primerica business, and enable you to achieve your dreams sooner. Finally, this material is not intended to be an all-inclusive guide to building your business. Other materials produced by Primerica will add to your knowledge of building a successful business.

## THE PURPOSE OF THE OPPORTUNITY MEETING

### Creating the Right Environment

The purpose of the Opportunity Meeting is to:

- Show the bigness of the opportunity.
- Add credibility.

**Credibility is the only ability you can't give yourself**

- Borrow confidence from your team.
- Borrow confidence from the system.
- Borrow confidence from your RVP or Upline.

**The system is in place:**

- Come on board.
- Use the systems the company has already put in place.
- All you have to do is copy a proven system.
- Don't try to reinvent the wheel - you don't have to!

Even though Primerica has a proven system in place, there is flexibility, which allows you to tailor the flow of the meeting and see what works best for you. Some people in Primerica do one big opportunity meeting where, during the week, they showcase the opportunity. They may have all the reps (the newer ones and the veterans) in the room, as well as new guests. Then on Saturday morning, they may have training.

Other offices may do an Opp Meeting simultaneously while training is going on, whether it's for unlicensed or licensed representatives. Either way, whatever system you're using in your Primerica office, have an opportunity meeting where you've got some people attending who are already in the business. This will help create a positive, successful environment so that people feel comfortable walking into the business.

**For example:**

If you can, picture walking into a party where you don't know anyone or walking into an office the first day of a new job. You may not feel comfortable. At an Opp. Meeting when people walk in, you want them to feel comfortable right away. So one of the easiest things and first things to do is smile and greet someone when they arrive. Those simple gestures create a different feeling than walking into a cold environment.

**Some other suggestions include.**

- Utilize diversification among your team as greeters.
- Find commonality-identify professions or interests.
- Make people feel comfortable by being friendly and interested.

## How and Why To Invite People

### LEARN TO BECOME A GREAT INVITER

#### Invite people to the:

- Environment
- The system
- The bigness of what we're doing

#### How to position it

When you invite guests, it's helpful if they can meet other people they can relate to either by job, family or background. Getting them to the meeting is the first step.

You may tell a prospective recruit, "I spent some time with you so why don't you invest an hour or two and come down and see our office? This way you can get some more information and you might be interested in earning some additional income." Even if that person is not interested, they might know some people who may be, and give you a referral. In this way you can maximize your opportunity.

Another example would be to ask, "Hey, who do you bank with?" They may say they bank with ABC Bank. I'll say, "Have you ever been to ABC Bank?" Of course they've been to the bank. You bank with them. Well, if you've been to that bank and you do business with them, wouldn't it make sense if you're going to do business with me, if you're going to have your financial game plan and your financial needs analysis with our company, wouldn't it make sense to know where the office is? This way if you ever have any questions you can stop by. So why don't you do this, why don't you come by? What's better for you, Tuesday or Saturday or Wednesday or Friday? Invite them to the office.

#### Why Invite Them: Utilize the Bigness of the Opportunity

You want to utilize the opportunity meeting to confirm their decision to attend, show the bigness of our opportunity, show the Primerica environment and show them Primerica's success.

#### You can't give yourself credibility - so use Primerica.

Everyone has personal credibility with his or her friends, family and co-workers. What you may not have is financial credibility. Borrow that credibility from the leaders in your office. By putting together personal and financial credibility you can build a huge business.

## Who to Invite

DON'T THINK OF IT AS "RECRUITING" ... THINK OF IT AS "INVITING"

Who would you call if your car broke down or you were inviting people to be in your wedding? Invite those people - those whom you want to spend time with.

### Sample Invitation Script

#### For a friend:

"I'm thinking about getting involved in something. I'm excited. I want you to come down and take a look at it. You may or may not be interested, but you probably know some people that I don't know. I need your help. Can you help me out? Whether you're interested or not, you don't have to get involved that night, but I promise you're going to get a great education. Afterwards we'll grab a cup of coffee. Worst case scenario is you're going to get a great education."

#### For an acquaintance:

"Hey, I don't know if you'd be interested, but the company I'm working for is on an expansion phase right now. I can introduce you to someone at my office that's in charge of expansion in the area. I can't guarantee anything. What I'd like to do is have you come down and meet with the regional vice president from my office and see if you qualify. Here's my number, what's the best way to get in touch with you?"

ALWAYS GET TELEPHONE NUMBERS!

### Three Things You Have to Do When Recruiting Somebody:

1. Create interest.
2. Learn how to overcome objections.
3. Learn to close.

## Don't be a "secret agent!"

YOU WANT EVERYONE TO KNOW WHO WE ARE AND WHAT WE DO!

You should want everybody to know who we are and what we do because when they think about money, you want them to think about you and Primerica.

People will refer other people. People know thousands of people. The average 30-year-old person knows hundreds, if not thousands of people. Those people that you and I know, know people that we don't know and it's a never-ending process.

### How to reach those referrals

It's a numbers game.

- Understand the numbers.
- Accept the numbers.
- Work the numbers.

Stack the numbers in your favor.

The more credibility you have = the more numbers in your favor.

Show up - it's easy to not answer the phone or ignore email. It's harder to get rid of you when you show up at the door!

PPU = PICK PEOPLE UP

## Creating the Right Environment

### Before the Meeting

When a new recruit walks into the meeting, it really doesn't make a lot of difference what they thought of Primerica before. The important thing is what they think of Primerica afterwards. Create a positive environment that starts right when the new recruit walks in.

Maybe they just worked 8 hours or 10 hours; maybe they had a stressful day at work. The meeting should be positive, interesting and fun. The best environment is relaxing and exciting without being goofy. There's no need to go over the top. Be professional but at the same time, be exciting.

Anyone feels more comfortable when they know someone at a meeting. Help new guests feel comfortable as soon as they walk in by following these simple steps as soon as they arrive.

### Prepare For Your Meeting

#### First, Prepare Your Team

- Make sure enough of your team plan to attend so your guests are covered.
- Your team members should dress professionally.

#### Sign-In Desk with Sign-in Sheet

- Have someone sitting at the reception desk, smiling and greeting people.
- Have your team greeting people as they arrive.
- Make sure everyone signs-in - printing both their name and phone number.
- Make sure you include this statement at the top:  
"By providing the information requested below, I agree to be contacted by a Primerica representative regarding the Primerica business opportunity."
- The person at the desk should double-check the information.
- The information must be legible so you can follow up with each person.

#### Designate Jobs

- Make sure your leaders get there early to set things up to run smoothly.
  - > Room is set up according to plan.
  - > Air conditioning is comfortable.
  - > Music is playing in background.
  - > Make sure audio visuals work.

**The purpose of these steps - ELIMINATE DISTRACTIONS.**

**Play Videos**

There are plenty of company-approved image videos available to you that explain the opportunity and act as an introduction to new people. This adds credibility and a dimension of professionalism.

You will find a list of approved videos to run in [Additional Tools](#)

**Make sure no paperwork is being done before/during the meeting**

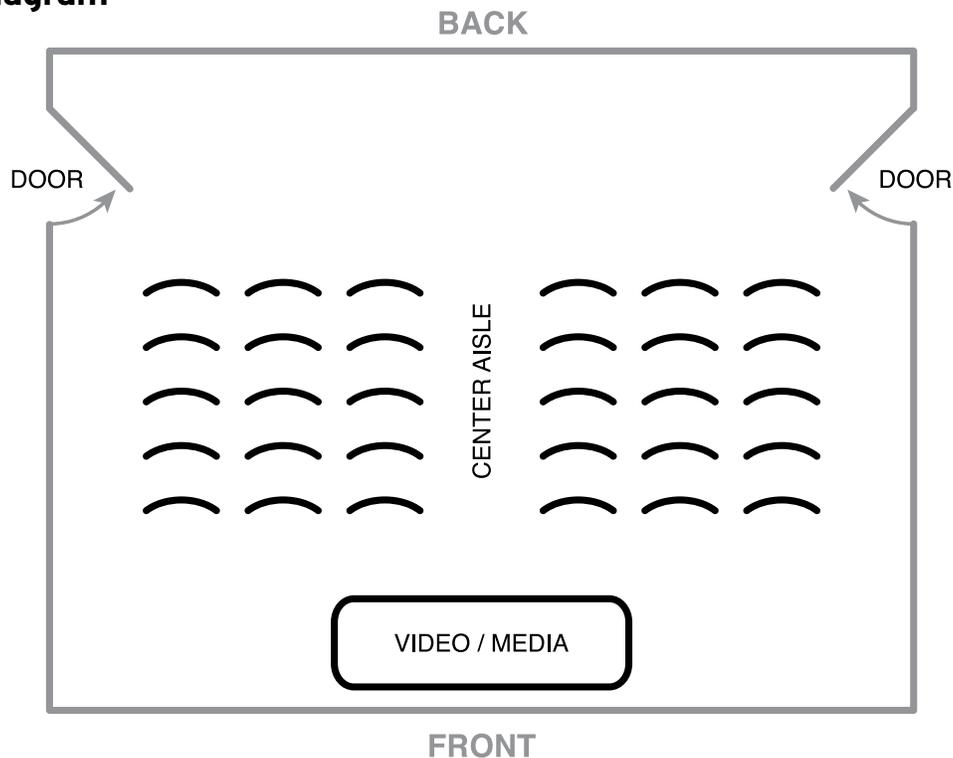
- Keep people energetic and interacting with others.
- Create room synergy - created by positive, smiling people.
- Be real. Be yourself.
- No sideline chitchat.
- Only paperwork that should be filled out is the IBA - but do it after the meeting.

**No hanging out in hallways**

- Not as inviting.
- Not as comfortable.

**No crowding the sign-in table****Arranging the Room for Your Meeting**

- Arrange the room so the door is in the back of the room - eliminate distractions in case someone comes in late or walks out of the room.
- Get the lights in front to be on a different switch than the ones in the back - so you can dim those lights a little bit.
- Don't shut the lights off completely.
- Cover up the window - people get distracted if it rains or someone drives by.
- No mirrors.

**Room Diagram**

**Introducing Your New Representative**

- Be conscientious.
- Don't call him "the new guy" - make him or her feel included.
- Add credibility to the person who invited you.
- Give them information when you make introductions:
  - > "I invited them because they're a client."
  - > "I invited them because they're friend of mine."
  - > "I invited them because we met at church.", etc.

**Introducing your RVP**

You've got to learn how to introduce somebody to your RVP so the RVP has some idea which way to go with the conversation.

- People want to feel like they have an "in."
- It's not what you know, but who you know.
- Build a connection - find a common talking point.

**Prepare the person before the meeting.**

**Get your guest there a few minutes early so they feel comfortable.**

**Let them know up front how long the meeting and discussion will last.**

**Conduct During the Meeting**

- Don't talk during the meeting especially when someone else is presenting.
- Bring a notebook and take notes.
- Provide inexpensive notebooks and pens for your guests.
- Stay off devices like phones or tablets - it looks like you're texting.
- Shut off cell phones.
- No distractions.
- Ask people to hold questions until the end.
- Help the speaker along - nod your head and be engaged.
- Ask people already in the business to take notes.
- Have different presenters give different sections - create commonality.
- Be a student of the business in order to build your business.
- Don't get up during the meeting - it creates a chain reaction.

## **After the Meeting - Next Steps**

### **Get everyone to fill out a questionnaire.**

- Even people who have been there before.
- This is a team effort.
- Build a team environment.

### **Purpose of the Questionnaire**

- See what someone's interest is - part time, full time, just an FNA, etc.
- Have some way to follow up with them.
- Get references.

The Questionnaire can be found in Additional Tools.

### **Make sure you introduce your guest to the RVP or leader after the meeting.**

- Meet your guest at their seat, the front of the room, in the hallway, or come get them when they are done.
- Tell them you will introduce them to your RVP.
- Make sure your leaders handle any areas of concern.

### **Don't ask open ended or yes/no questions?**

- Avoid questions like "what did you think?"
- Instead, ask a "leading" question; "What did you like most about what you just heard? What intrigued you the most?"

## **Building Credibility and Closing – The Four Cs**

Keep in mind you cannot give yourself credibility. The whole purpose of the meeting is to present who we are and what we do.

Sometimes people start doing the meeting after the meeting. You've got to be careful. It's amazing how, after an hour-long meeting, people in base shops will go out into the parking lot or hallway and spend a half hour to 45 minutes, explaining the meeting.

That's called "selling past the close." There's a reason we do our Opp Meetings the way we do them.

### **The Four "C"s**

In the meeting we talk about who the **Company** is, the **Credibility**, the **Concepts**, the **Compensation**, and then we talk about the close.

### **Any mention of compensation figures must be accompanied by the following statement:**

"From January 1 through December 31, 2013, Primerica paid a total of \$536,506,140 in compensation to its sales force, at an average of \$5,614 per life licensed representative. Actual gross cash flow is, among other factors, dependent upon the size and scale of a representative's organization, the number of sales and the override spread on each sale, and the ability and efforts of a representative and their downlines. Having said this, Primerica provides an opportunity for individuals who work hard to develop a business with unlimited income potential."

Once a person is closed, their next step is to set up a time to get together with the leader in the office for a one-on-one interview.

- This can be done in their home or invite them back to the office for a follow-up meeting.
- No meetings right after the Opp Meeting.
- If they have more questions - schedule a follow-up meeting.

**Don't fill out paperwork after the meeting.**

**The only paperwork you should fill out is the IBA.**

- Before filling out the IBA, introduce your guest to the RVP - they lend credibility.

## Overcoming Objections

- Negative or cynical guest? Escort them away from the group.
- Address their questions and concerns.
- Be nice, cordial.
- Keep them away from the rest - "a bad apple spoils the bunch."
- Don't waste time with someone who's not interested.
- Spend your time with people who are interested.

### Sample script:

"Listen, if we could prove to you what we showed you tonight makes sense, would you take action?"

"If we could prove to you what we showed you tonight is good for people, would you be interested in getting started?"

### Recognition After Meetings

Some people like to do recognition after meetings

- Give out checks.
- Recognize people (advancement, licenses, etc.).
- Client success stories.

### Takeaway Pieces

Some people like to have takeaway pieces to give out after meetings.

- Keep it simple.
- The more information you give, the more people want to check it out.
- Steer people in the right direction if they say they're going to research online.

### Examples of Approved Takeaway Pieces:

How Money Works

A Company of Destiny

We Are Primerica

Consider the Source

[For a complete list of takeaway pieces see Additional Tools](#)

## Follow Up

Set up a time to get back together so we can give them more information.

- You don't want people leaving and talking about Primerica.
- Give them information so they can make a decision.
- Some people are ready to get started.
- Start by filling out the IBA.
- Set a time to get back together so they can get off to a fast start.

### Sample script:

"If you're going to make a major decision, like making a career change or making extra income or putting together a financial game plan, would you want a lot of information or a little information? The challenge is, is we just sat down with you for an hour. What we need to do is set up a time to get back together and get you some more information so you can make an informed decision."



## Check Lists:

### Before the Meeting Check list

- Be prepared mentally with enthusiasm, conviction and team spirit.
- Check your slides and media so everything works.
- Make sure you have appropriate music or an approved video playing.
- Coach everyone in your office to dress professionally for the meeting.
- Have your team wear nametags.
- Set up the room so the door is at the opposite end from the presentation(so late comers don't walk in front of you).
- Assign jobs to key people on your team so it's not all on your shoulders.
- Have a sign in-sheet with spaces for name, phone and signature.
- Include the following at the top of the sign-in sheet:  
By providing the information requested below, I agree to be contacted by a Primerica representative regarding the Primerica business opportunity.
- Your receptionist should be cheerful and greet people as they enter and sign in.
- Make sure everyone signs in and gets a name tag.
- Your team should greet people as soon as they arrive.
- Make sure you have "runners" to take people to the RVP before the meeting.
- Invite your guests to sit in the front.
- Intersperse your team among your guests before the meeting to cut down chatter.
- Start the meeting on time.

**During the Meeting Check list**

- Don't talk during the meeting especially when someone else is presenting.
- Bring a notebook and take notes.
- Provide inexpensive notebooks and pens for your guests.
- Stay off devices like phones or tablets - it looks like you're texting.
- Shut off cell phones.
- No distractions.
- Ask people to hold questions until the end.
- Help the speaker along - nod your head and be engaged.
- Ask people already in the business to take notes.
- Have different presenters give different sections - create commonality.
- Be a student of the business in order to build your business.
- Don't get up during the meeting - it creates a chain reaction.
- Resell the dream to your existing leaders-they become better leaders.

**After The Meeting Check list**

- Close with the Four “Cs”: Company, Credibility, Concepts, Compensation.
- Any mention of compensation must be accompanied by the following earnings disclosure: “From January 1 through December 31, 2013, Primerica paid a total of \$536,506,140 in compensation to its sales force, at an average of \$5,614 per life licensed representative. Actual gross cash flow is, among other factors, dependent upon the size and scale of a representative’s organization, the number of sales and the override spread on each sale, and the ability and efforts of a representative and their downlines. Having said this, Primerica provides an opportunity for individuals who work hard to develop a business with unlimited income potential.”
- Get everyone to fill out a questionnaire.
- Have someone from your team follow up with each guest.
- Meet your guest after the meeting; at their seat, in the lobby or hallway.
- Don’t ask open ended “yes” or “no” questions.
- Identify each person’s interest - part-time, full-time, just an FNA.
- Make sure you have complete, legible contact information.
- Encourage each person to list referrals.
- Introduce your guest to the RVP after the meeting.
- Make sure your leaders handle any areas of concern.
- Set up a follow-up appointment with both husband and wife.
- Once all appointments have been set, this is a chance to have a weekly huddle with your team leaders.
- Recognize new team members.
- Set goals for coming week/month; share responsibility with team leaders.
- Each team leader knows his/her responsibility for the week.



By providing the information below I agree to be contacted by a Primerica representative regarding the Primerica business opportunity.

Date of Briefing \_\_\_\_/\_\_\_\_/\_\_\_\_ Referred By \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone No. ( ) \_\_\_\_\_ day ( ) \_\_\_\_\_ eve

Occupation \_\_\_\_\_ How Long? \_\_\_\_\_

**Please Circle One:**

Married?

Children?

Own Home?

Own Life Insurance?

Yes No

Yes No

Yes No

Yes No

**Check All That Apply:**

- I have an interest in earning additional income and would like to set a follow-up interview to discuss the Primerica opportunity.
- I would like to schedule an appointment with a Primerica representative to have a complimentary Financial Needs Analysis done for my family.

**I have a particular interest in the following:**

- Getting out of debt  Saving money on insurance premiums
- Planning for retirement  Planning for children's education
- 401k rollover

Follow-up Home Appt. Date: \_\_\_\_\_ Time: \_\_\_\_\_ Follow-up Interview Date: \_\_\_\_\_ Time: \_\_\_\_\_

**List three personal references**

1. \_\_\_\_\_ Phone No. ( ) \_\_\_\_\_

2. \_\_\_\_\_ Phone No. ( ) \_\_\_\_\_

3. \_\_\_\_\_ Phone No. ( ) \_\_\_\_\_

I understand a Primerica representative may contact these references regarding the Primerica business opportunity.

## **List of Approved Recruiting/Image Videos**

### **Available in the Download Center on Primerica Online**

Terry Bradshaw's Net Worth Commerce Report on Primerica

Imagine

Primerica: The Cornerstone of Opportunity

Primerica: A Main Street Company

Freedom Redefined (Millennials)

The Future of Primerica

Build It. Live It.

Primerica: A Moment

Primerica, The Way Out

A New Opportunity for a New Generation (Millennials)

Dare to Dream

Go For It

## **List of Approved Specialty Videos**

9/11 (The Crusade)

Identifying the Culprits (What We Do And Why)

Consider the Source (Overcoming Objections)

Primerica International Headquarters (Support)

## **List of Approved Brochures**

How Money Works - A9162

A Company of Destiny - A8868

Make A Change - A9230

Dependence or Independence - A9169

Your Money, Your Time, Your Choice - A9211

The Primerica Crusade - A9257

We Are Primerica - A9189

Primerica Credibility Sheet - A9031

Consider the Source - A9163

Dream Business - A8844

## Recap

### Purpose:

- To show the bigness of Primerica.
- To reinforce the concepts and opportunity.

### Recruit:

- Always on-on-one across the kitchen table with husband and wife.

### Invite:

- Husband and wife to the Opportunity Meeting.

### Also:

- The Opportunity Meeting should be a place where your part-time and full-timers can come each week to get rejuvenated.

### How often?

- Every week.

### How long?

- One hour and 30 minutes. (Some leaders prefer to hold the meeting to one hour or less)

### Who conducts?

- RVP should be master of ceremonies and primary speaker.
- Might have one or two other leaders speak.
- A new recruit should see leader - the kind of people they are, their excitement and commitment.
- Never talk about anything but Primerica.
- Never use outside speakers.
- Never over-promote the opportunity.
- No smoking, no alcohol and no profanity.
- Never charge to come to the meeting or require purchase of materials.

### Content of Presentation

- Start Opportunity meeting with your personal story.
- What is Primerica and what have we done?
- We are on a great expansion to reach Main Street North Americans.
- We need passionate people.
- Don't worry about prospecting, sales, etc. We will teach you - "You are never alone."
- Financial opportunity - part-time.
- Long range - full-time leadership potential.
- How to get started - get a commitment.

