

Team Building Basics

Getting Referrals



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Notes

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. The only requirement that Primerica makes is that you operate your business within legal and regulatory limits. As an independent contractor, this is your business, and you decide how you will build your business within the regulatory and legal requirements. However, 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.

Remember that you must always comply with Primerica's telephone solicitation policy (located in the Advertising Handbook) prior to placing telephone calls or sending texts.

INTRODUCTION

Introduction

What is a Referral?

A referral is someone who might need our services or Opportunity. Although our business is primarily a warm market business, referrals are the lifeblood of our company. Remember, the key to success is building referrals into your warm market. And, the best way explode your business is through word-of-mouth referrals.

Why People Do Not Ask For Referrals

- They forget
- They think they'll appear too pushy
- They make too many false assumptions
- They were not successful the last time they asked
- They don't know how

Develop a Referral Mindset

The key to getting referrals is simple...just ask. Eighty percent of people will give you referrals, if you just ask for them. So, the more you ask, the more referrals you will receive. Never miss an opportunity to be referred to a potential recruit.

Getting referrals is mostly a matter of your positive attitude and the mindset that you have earned the right to unlimited referrals because of the person you are and the service you provide through Primerica. The person you are calling is the lucky one. If it was not for you calling and taking the time to introduce them to what you have learned, they may never have a chance to become financially independent. They are probably trapped in a J-O-B and don't wake up every day feeling passionate about doing something special with their lives. Just like most families in North America, they are probably financially strapped. They may be better off than we were before Primerica, but that does not mean much in the overall plan to become financially free. The sooner you develop this attitude the sooner you will experience success in your business.

Introduction

Keys to Finding Referrals

- Write down everybody you know. Don't leave out anybody. Give everyone a chance to learn about the Primerica Opportunity.
- Look through your address book, cell phone contacts, and social networking friends lists.
- Use the Memory Jogger to trigger names of people you may have overlooked.
- Ask for names from your friends and relatives—people who are supportive of you and your business.
- Always ask the “Million-dollar” question! “Who do you know?”

Introduction

Working in the Right Market

One way you can recognize opportunities is to work within your warm market. Your warm market is made up of those people with whom you have some relationship. It can consist of not only people in your family or best friends, but also people at church, people at school or work – even someone you speak to regularly at your favorite fast food stop. At this point, don't worry about what you think their interest will be in Primerica. You won't know their interest until you ask them. We're looking for leaders. Often people who really make a difference in Primerica are people who seem outwardly to be doing fine but who, inside, are longing to make a change in their lives.

Working the right market is critical to your success. The right market will help you make money and build a solid business. To maximize your time with your trainer use what we call "5 Pointers" or "MACHO."

Your Target Market	
M	Married
A	Age 25-55
C	Has Children
H	Home Owner
O	Occupation/Employed Full Time

Each of the 5 categories is worth one point. During your field training across the kitchen table, you'll only see 4-5 pointers. Three-pointers and below will be invited directly to an Opportunity Meeting or to a one-on-one interview with your trainer.

Introduction

Even when you're working in your warm market, you may encounter someone who says, *"I don't know anybody."* Understand that the response doesn't mean they won't give you referrals. Instead, the person just can't think of anyone at that moment. To help, develop a few *"Who Do You Know"* responses.

Do You Know Anyone Who

- Was recently laid off?
- Is not making enough money?
- Is unhappy with their career?
- Is a successful young person?
- Is looking to supplement their retirement?
- Is concerned about their retirement?
- Is concerned about college/education funding?
- Could use extra income?
- Would like to get out of debt?
- Feels stuck in their J.O.B.?
- Would like to say goodbye to their boss?
- Wants to own a business?
- Is trying new ventures?
- Is open to other opportunities?
- Is looking for a career change?
- Works more than one job?
- Has children?
- Is a single parent?
- Is ambitious?
- Has a good work ethic?
- Is looking to change their life?
- Wants the possibility of making six-figures or more?
- Likes training and helping others?
- Needs the information I presented to you?

Notes

REFERRAL SYSTEMS

In the United States and Canada, before any calls or texts to referrals can be made, the phone number must be screened against the Primerica Do Not Call/Do Not Contact list, both available on POL.

For complete details regarding Primerica's telephone solicitation rules, including rules governing phone calls and text messages, please refer to the Advertising Handbook (Chapter 14 for the US and Chapter 7 for Canada) which is available on POL.

Referral Systems

Successful Referral Techniques

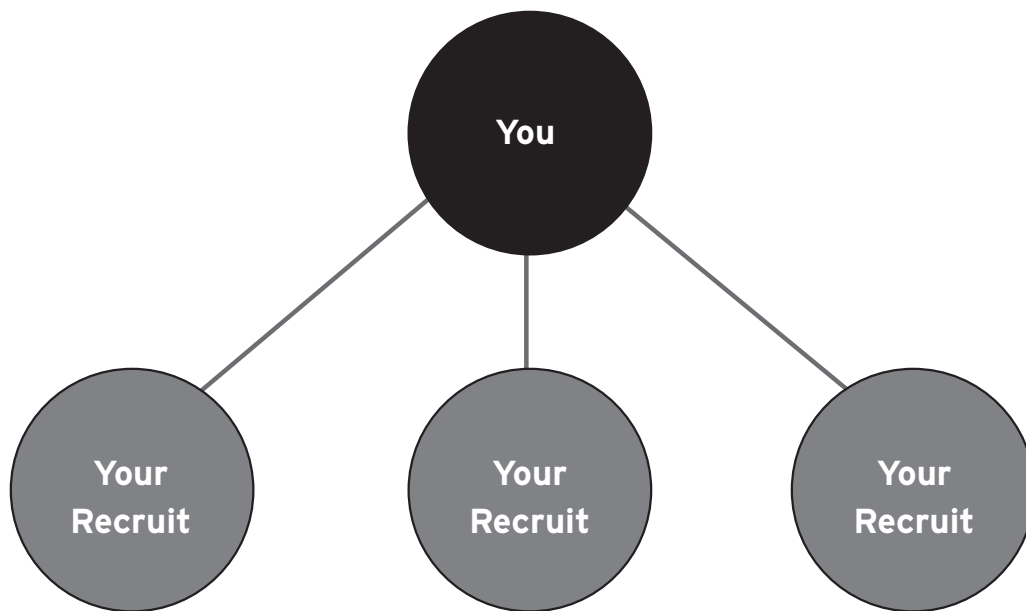
Here is an overview of some of the most popular referral techniques used by Primerica Representatives. These techniques involve contacting referrals in a number of ways including face-to-face, written, and through the telephone.

Tap Rooting System

Develop Your Market

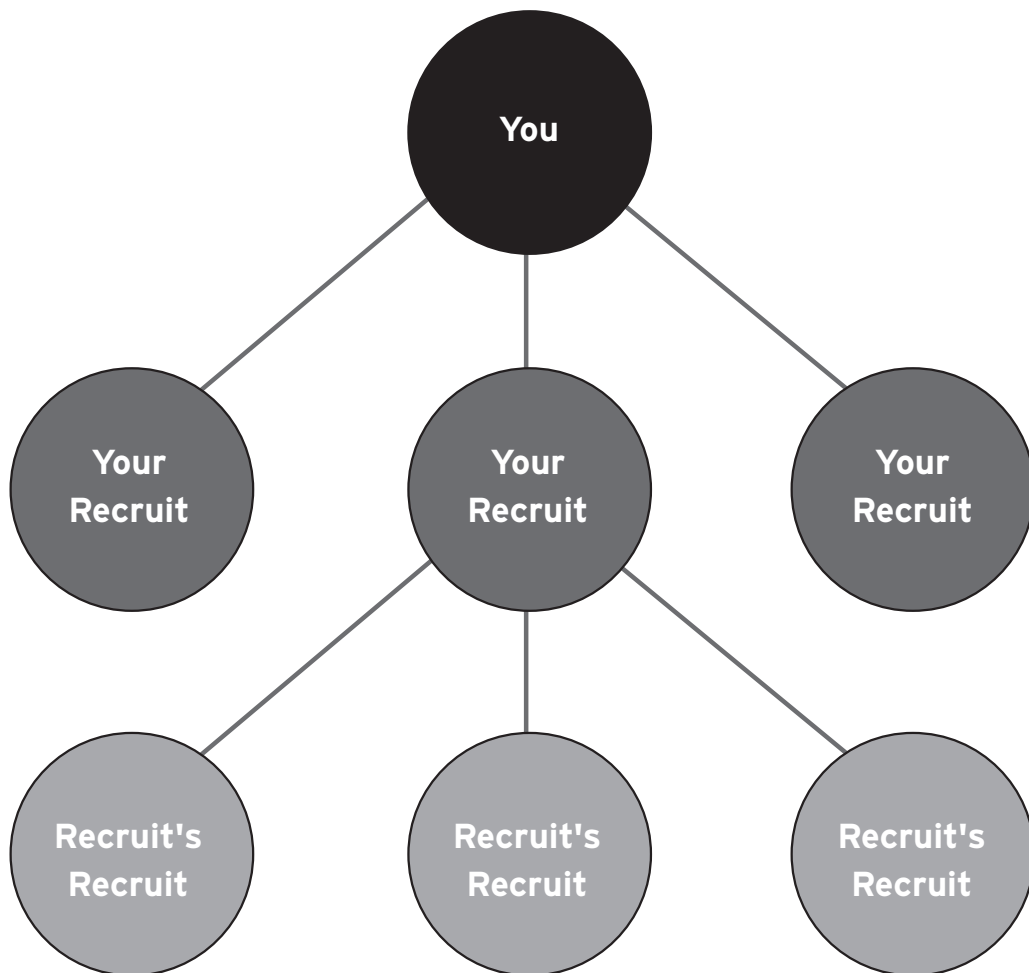
Because you are not licensed when you start, your Field Trainer will go with you to interview your warm market. Since the Field Trainer is licensed, they will help your client now, and you will benefit from the training. If your family or friends are interested in joining Primerica, they become part of your Primerica business.

Once you recruit three people, you advance to Senior Representative.



Tap Rooting System

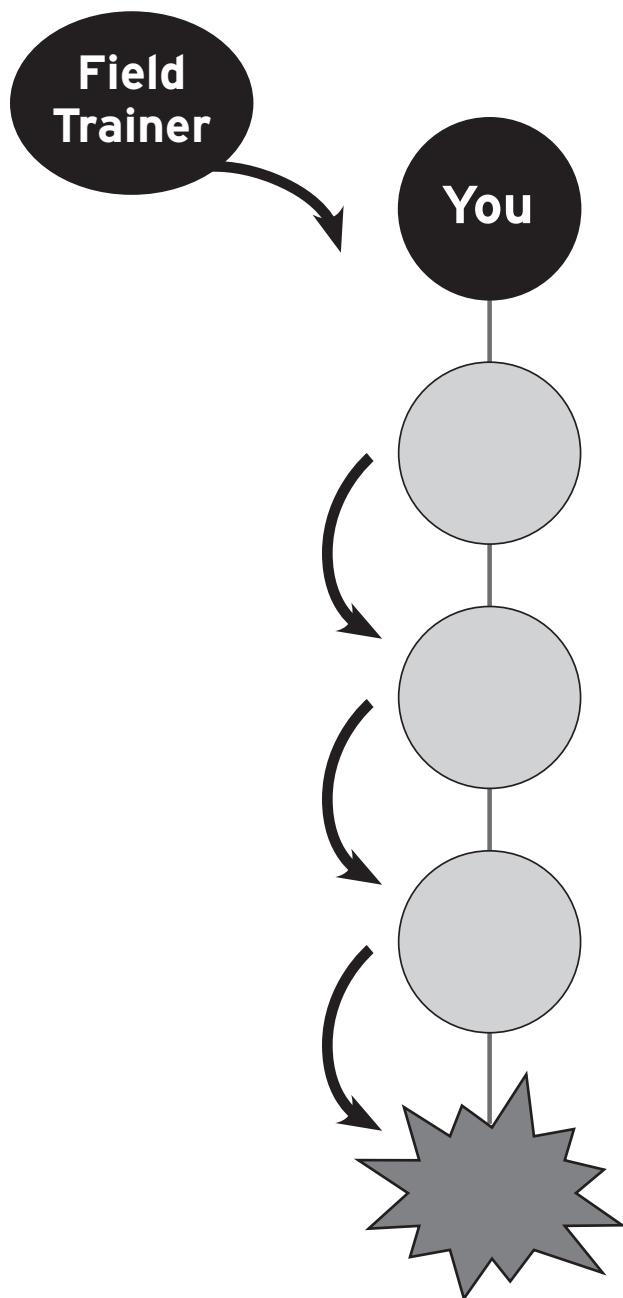
Each of your new recruits knows people that you do not. Their lists open up an entirely new market to you.



When your direct recruit advances to Senior Representative and you submit \$2,500 in Bonusable Premium in one month*, you qualify to advance to District Leader.

* You must be appropriately licensed to sell life insurance.

Tap Rooting System



You recruit someone who recruits someone else. That person then recruits the next person. And, by the time this third person recruits someone, chances are good that you will find a fireball, which is someone that joins the business and just explodes

Fireball!

By the time you have learned to do the business, you should have built a business. Market development allows you to have a system in which prospecting for referrals and recruits never stops. Tap rooting is a skill that explodes depth and stability into your business.

Third Party Referral System

The Third Party Referral System

The Proven Primerica System that allows you to make sales, generate referrals, recruit and field train – all in one process.

Income and Outcome

Primerica success is equal parts “income”- today’s earnings based on personal sales, and “outcome”- tomorrow’s overrides earned from sales by recruits. The Third Party Referral System (TPRS) was created to ensure your success in both aspects of our business.

TPRS works by generating a pool of unlimited referrals. It’s been proven to take as many as 100 qualified leads to schedule 20 appointments during one week. Used properly, TPRS may help you meet and even exceed that number. Through unlimited referrals, you can achieve unlimited sales, recruiting and overrides - maximizing your immediate “income” and your ultimate “outcome.”

Part I: Collecting Qualified Referrals

Selling and recruiting are “two sides of the same coin.” Without a steady stream of qualified leads, success in either area is impossible.

TPRS teaches you to compile 10 or more referrals from each client presentation. As you practice the system, your efforts will multiply themselves many times over, creating a never-ending pool of prospects.

Setting the Stage. The process of obtaining the referrals begins at your initial presentation. During this first visit, it’s important to establish a commitment between you and your clients. Let them know you’re committed to “doing what’s right” for them. Sell the worth of what you’re offering. Let the clients know the value of the Financial Needs Analysis or FNA.

Third Party Referral System

Stress that this report is completely free of charge and obligation. Ask the client: “When I come back, if I can show you a strategy that is better for you in every way, and you be the sole judge, is there any reason we can’t do business?” Then ask them to “recommend 10 people just like yourself (married with children, age 25+, own a home, income \$20,000+) who ought to hear about our company and concepts; they, of course, make up their own minds. Fair enough?”

TPRS Data Documents: After your clients have agreed to provide the information, you’ll use three TPRS standardized documents to record the details. The “Memory jogger” prompts clients to contribute names of friends, neighbors, family members, and business associates who may be potential clients/recruits. Referral Cards are used to qualify these leads and to log contact information. S.T.E.A.M. cards help distinguish clients who are especially promising recruits by identifying characteristics associated with success in our business. These forms may be used at different times during the presentation, depending upon your needs and preferences.

In Canada, before contacting referrals using the name of a recruit or client, you must obtain written permission from the recruit or client. A sample letter is available on POL in the Canada Advertising Handbook.

Third Party Referral System

THE "MEMORY JOGGER"

CLIENT REFERRALS

NAME & PHONE

1. Work _____
2. Works for you _____
3. Eat lunch with _____
4. Brother _____
5. Sister _____
6. Lives on your left/Lives on your right _____
7. Local relatives _____
8. Closest friend _____
9. Father over 40 with children under 10 _____
10. Adopted children _____
11. Working couple _____
12. Single, working people _____
13. Is "thrift-minded" _____
14. Financially successful _____
15. Recent promotion _____
16. Is in a business partnership _____
17. Works for company with no or poor pension plan _____
18. Owns business _____
19. Service business - grocer, butcher, etc. _____
20. Church, golf, bowling, bridge, club _____
21. Wealthy grandparents _____
22. Works afternoons _____
23. Works at night _____
24. Day off during week _____
25. Doctor, dentist, minister _____

Third Party Referral System

- S** 26. Best salesman _____
- T** 27. Teacher _____
- E** 28. Enthusiastic _____
- A** 29. Most ambitious _____
- M** 30. Money-motivated _____

If you agree to contact your referrals on my behalf: "I've just met a man/woman who has a great idea. I've asked him/her to call on you, and I suggest you talk with him/her when he/she calls. It will really be worth your time. His/her name is (representative) with Primerica. In fact, he/she is here right now. Please talk with him/her."

If one of your referrals telephones you with questions: "I'd explain it if I could, but I really can't. It is a good deal, though, and we're in on it and it's saving us a lot of money. So talk to him/her when he/she calls. They'll give you all the details, okay?"

Third Party Referral System

Client Referral Card (U.S. Version)

Name _____	Spouse's name _____
Street Address _____	City/State, ZIP Code _____
Home phone # _____	Work phone # _____
Ages of children: _____	
Special interests: _____	
Referred by: _____	Phone #: _____
Reason referred: _____	
Best time to meet: _____	Appointment: _____

Third Party Referral System

Client Referral Card (Canadian Version)

Name _____	Spouse's name _____
Street Address _____	City/Province Postal Code _____
Home phone # _____	Work phone # _____
Ages of children: _____	
Special interests: _____	
Referred by: _____	
<i>By signing this card, you agree to a Primerica Representative contacting this referral to offer Primerica products and services and mention your name.</i>	
Signature _____	
Reason referred: _____	
Best time to meet: _____	Appointment: _____

Third Party Referral System

S.T.E.A.M. Referral Card (U.S. Version)

Name _____	Spouse's name _____
Street Address _____	City/State, ZIP Code _____
Home phone # _____	Work phone # _____
Ages of children: _____	
Special interests: _____	
Referred by: _____	Phone #: _____
Reason referred: _____	
Best time to meet: _____	Appointment: _____

S. T. E. A. M.

Third Party Referral System

S.T.E.A.M. Referral Card (Canadian Version)

Name _____	Spouse's name _____
Street Address _____	City/Province Postal Code _____
Home phone # _____	Work phone # _____
Ages of children: _____	
Special interests: _____	
Referred by: _____	
<i>By signing this card, you agree to a Primerica Representative contacting this referral to offer Primerica products and services and mention your name.</i>	
Signature _____	
Reason referred: _____	
Best time to meet: _____	Appointment: _____

Third Party Referral System

Permission Required to Use a Referrer's Name

In Canada, when contacting the individuals on the list of referrals given to you by a client, you must have obtained written permission from the client to use his/her name during the calls. Below is a sample letter/note a client or recruit can write and sign, to give permission to use his/her name when contacting referrals.

SAMPLE LETTER FOR CLIENT/RECRUIT PERMISSION

Dear (Name of Primerica Representative):

I/We are excited about the information provided to us by Primerica Financial Services and I/we wholeheartedly give permission for my/our name(s) to be used in promoting your business services.

I/We have reviewed the sample letter(s)/script(s) you propose to use and would be pleased to have my/our name appear in this contact with prospective clients/recruits. I/We would be pleased if you would contact the individuals attached.

_____ Name of Client/Recruit	_____ Signature	_____ Date
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_____ Name of 2nd Client/Recruit	_____ Signature	_____ Date
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Third Party Referral System

STEP BY STEP:

1. During the second visit, satisfy your commitment to the clients by presenting the results of the FNA and your proposal.
2. Ask the clients to honor their promise to you by providing referrals. Give both spouses a copy of the “Memory Jogger.”
3. Read the “Memory Jogger” aloud while recording answers on Referral Cards. In this first step of the process, gather names only - no addresses or other information. Collecting ten names should take less than two minutes.
4. Be sure to use body language. Keep your eyes focused on the Referral Cards with your pen poised at the first blank. Don’t look up. These actions let the client know you’ve taken their commitment seriously - you expect the referrals you were promised.
5. When all names have been recorded on Referral Cards, move on to the Apps. While one spouse answers App questions, have the other use the family’s address book to fill in phone numbers and mailing information on the Referral Cards. When both have completed their responsibilities, have the spouses switch tasks.
6. When the App process is completed, review the Referral Cards with the clients, gathering data that will qualify the referrals. Ask for any personal information (hobbies, interests) that will make your initial contact easier. When you’re finished be sure to leave both copies of the “Memory Jogger” behind, encouraging the clients to offer additional referrals at a later date.

Introductory Referral Letters for Potential Sales: After all leads are qualified, you should ask the clients if they remember the letters sent to them by (third party). Then encourage them to complete Referral Letters for all the referrals they’ve provided, just as (third party) did. These letters should be pre-printed, with blanks for the salutation and signature. Have your clients fill in the spaces first, then go back and ask them to personalize each letter with a handwritten postscript.

Third Party Referral System

NOTE: It's important to get all the letters SIGNED before asking for postscripts. If the client runs out of time you'll still have the names of the referrals, and their written consent to contact the referral.

Work the system in layers to maximize results. If desired, you can ask the clients to hand address the envelopes as well. Mail the letters the same day they're completed.

Third Party Referral System

LETTER OF INTRODUCTION

Dear _____ ,

Opportunities that can really help us don't come along very often. And when they do, in the rush of everyday life, we often let them slip by.

I was lucky enough to have been referred by a friend to review a program that turned out to be very important to me financially, especially in these challenging economic times.

When I was first approached, I had little interest in even talking about it. But after I heard the details, I quickly changed my mind. This program is worthwhile and very important. That's why I recommend that you take the opportunity to hear more about it.

I asked (representative) with Primerica to contact you in the near future. Make up your own mind, naturally, but it's my sincere belief you will find this opportunity to be truly beneficial.

Sincerely,

Name

(Be sure to add a handwritten postscript. Print the letter on personal size stationary, then mail in a hand-addressed letter size envelope. Don't use a return address. Make the letter look informal.)

Third Party Referral System

Example postscripts:

"You should really give a few minutes of your time to (representative). He/she really saved us some money, and I knew you'd want to find out if he/she could help you, too."

"Take some time to hear what (representative) has to say. He/she really opened our eyes. I wanted you to have the same opportunity he/she gave us."

After receiving a letter, the referral will often call the third party (the client who made the referral) for additional information. Since your client may not be able to answer all of the referral's questions, ask them to use a prepared response, printed on the bottom of the **"Memory Jogger"**.

"I'd explain it if I could, but I really can't. It is a good deal, though, and we're in on it and it's saving us lots of money. So talk to him/her when he/she calls. They'll give you all the details, okay?"

Introductory Telephone Calls: If you've really succeeded in getting your clients excited, they may be willing to make preliminary contact with referrals on your behalf. To make it more comfortable for them to offer this assistance, ask them to use this telephone script:

"I've just met a man/woman who has a great idea. I've asked him/her to call on you. I think you'll like what he/she has to say. It will really be worth your time. His/her name is (representative). In fact, he/she is here right now. Please talk with him/her."

Third Party Referral System

Overcoming Objections:

You'll occasionally have clients who say it's their policy to never give referrals. Here's a time-proven response to help you overcome that objection:

"I could understand your position if we were talking about spending money - if someone was trying to sell you cookware, encyclopedias or siding for your house. But what we're talking about is the exact opposite of that. In most cases, we're talking about saving and getting more for the money that you're already spending. Don't you owe it to your friends and relatives to share this information? Don't they deserve the chance to at least decide for themselves? It's everyone's right to make up their own mind, don't you agree?"

Obtaining Recruiting Referrals: After all referrals have been collected and qualified, ask the client(s) to attend an Opp meeting. If they agree, the process is complete. If they can't or won't attend, put the S.T.E.A.M. cards to work. These cards let you identify those individuals with characteristics that are proven indicators of success in Primerica. S.T.E.A.M. cards are used to gather that qualifying information. Again, ask for S.T.E.A.M. data only after clients have offered 10 (or more) qualified referrals. Use S.T.E.A.M. cards to gather five additional leads that might not have been provided otherwise. You should read the S.T.E.A.M. questions aloud.

S Who's the best Salesperson you know?

T The best Teacher?

E The most Enthusiastic?

A The most Ambitious?

M Who do you know who's Money-motivated?

Third Party Referral System

Part II: Contacting The Referrals

Using the Telephone:

Because TPRS generates a tremendous number of referrals, it's essential to make contact immediately after the leads are gathered. If using introductory letters, you'll need to wait three or four days before telephoning. Without letters, you can begin calling prospects immediately. The TPRS system uses a series of scripts to make telephone contacts more comfortable and effective. Have these phone tracks in hand during all phone calls. They've been designed to handle all objections so you can get the appointments you need to succeed.

Script For Initial Contact:

"Hello (referral's name), this is _____ with Primerica. _____ asked me to call you. Did you receive a letter from them? Good. They asked me to personally take a few minutes and share this concept with you. Which would be a better time for you? 7:00 or 9:00 p.m. on _____? OK!

And your (spouse) will be there too, right? _____ said your address is _____ in _____. (Get directions if necessary). I'm looking forward to seeing you and _____ next _____ at _____. Thanks!"

Third Party Referral System

If No Letter Was Received:*

“Well, I’m really glad I called you then. I talked to _____ and they asked me to share a financial concept with you that they had never heard before. They made me promise to get together with you and (spouse) and review it with you both. Which would be a better time for you? 7:00 or 9:00 p.m. on _____?”

*In the U.S. and Canada, you must immediately, WITHIN THE FIRST 30 SECONDS of making the call, disclose the following information:

- i. Identify yourself (first and last name), your title (representative or other approved title), and the company you represent (i.e. Primerica)
- ii. The type of business being provided (i.e. our business opportunity or Primerica’s products and services)
- iii. The TRUE PURPOSE of your call (i.e. to conduct warm market training sale or background check, and/or to make the person aware of our business opportunity or Primerica’s products and services)

In Quebec: Representatives must also immediately:

Identify your title and sector in which you are authorized to act. In addition, you must identify the company you represent (i.e. Primerica Security Advisor with Primerica or Primerica Financial Services, acting in the insurance of persons).

Third Party Referral System

“What Is It?”

“It’s a system that can save you money and as _____ said, it was very beneficial to them. They asked me to simply share the program with you. Which would be a better time for you? 7:00 or 9:00 p.m. on _____?”

Client Persists: “What Is It?”

“It’s a financial service _____ said was absolutely different from anything they had ever heard. That’s why they asked me to share it with you. Which would be a better time for you? 7:00 or 9:00 p.m. on _____?”

Client Insists: “Tell Me What It Is.”

“I’d be glad to. In fact, _____ asked me to do the same thing. After I told them the whole story in person, they were able to evaluate it fairly. So which would be a better time for you? 7:00 or 9:00 on _____?”

“I’m just Not Interested.”

_____ wasn’t interested either. But after I took a few minutes to explain it to him, he said it was totally different from anything he had ever heard, and was so impressed with the benefits that he asked me to give you a call and at least quickly review it with you and (spouse). I told him I’d be glad to. Which would be a better time for you? 7:00 or 9:00 on _____?”

“I’m Still Not Interested.”

“Oh, did _____ explain the concept in total detail to you and (spouse)? (WFA) Okay, because after I took a few minutes to explain it to them, they both said two things. (1) It is completely different from anything they’ve ever heard; and (2) Instead of them explaining it to you, they wanted me to give you all the information. Which would be a better time for you? 7:00 or 9:00 on _____?”

Third Party Referral System

“Send Me Some Information.”

“Okay, I’d be glad to. In fact, we have a brochure that tells exactly what the concept is. What I’ll do _____ is drop it off so you can review it. Your home address is _____ Good! I’ll drop it off at 7:00 or 8:00 on _____. Which would be a better time for you?”

Client Says: “Tell Me About It Over the Telephone.”

_____, if I could relay that over the phone I would, but it does take about 20 minutes, in person. As _____ said, it really did save them some money I promise you’re under no obligation whatsoever, so which would be a better time for you? 7:00 or 8:00 on _____?”

“Call Me Back After the Holidays.”

Answer #1: “I’d be glad to do that. _____ said you might want to wait until then. But he told me to at least share the concept with you before (holiday). After I’ve had a chance to meet with you and (spouse), you’ll see why. So which would be a better time for you? 8:00 or 9:00 on _____?”

Answer #2: **“I’m just Too Busy. Call Back Later.”** “Okay, let’s do this. We’ll save the complete presentation until after (holiday) and what we’ll do now is simply give you a preview of the concept. Then you can decide when you want to get together for the rest of the story. Which would be a better time for you? 7:00 or 9:00 on _____?”

Third Party Referral System

Part III: Tips For Making The System Work

- Practice the system. Use TPRS on each and every call. After you've mastered the program, teach it to others.
- Stay ahead of the game. If you don't respond to referrals quickly, you'll soon be overwhelmed by the volume the system generates. Share or trade leads with others in your organization if necessary. Just don't let referrals go stale.
- Spend the time to properly qualify all leads. Quality referrals are absolutely essential. With so many prospects, you won't have time to waste on unproductive calls.
- Use the system in field training. This is an ideal way to gather referrals for a new recruit whose natural market may be eroded during field training.
- Utilize the power of the third party. Upon your initial meeting with the referral, the connection you share with the nominator* is all you have in common. Use that connection to start building a relationship with the referral.
- Continue your relationship with the third party after the referral. Share your success stories - and your failures. Ask them to call clients who are reluctant to set an appointment or who have decided not to do business.
- Don't stop other recruiting activities. Use TPRS to complement activities that your organization may be successfully using.
- Friendship, curiosity, or "need or greed." Remember: those are the only three reasons a potential client will make an appointment.
- Avoid high pressure. Clients will more readily provide referrals if they feel you're not going to annoy their family, friends, neighbors or business associates.
- Always "do what's right." A satisfied client will always be happy to tell others about you and your financial concepts and solutions.

* In Canada, make sure to have the written consent of the nominator before using his/her name.

Direct Contact Referral System

The key to motivating people to give you referrals is to provide more service than people expect and to always do what you say you will. People must feel good enough about you and what you did for them to feel compelled to help you through referring people they care about to you.

If you are disciplined with the process of the Direct Contact Referral System, having people to call, talk to, see, recruit and do business with will be the least of your problems.

The goal is to collect a minimum of 25 or more referrals from every new recruit and 15 from each client. The referrals should be "4 or 5 pointers." Qualification of the referrals is critical to the success of the new recruit. The more committed you are to staying in a qualified market, the greater the probability of success for your new recruit. It is important to remember the success of the system is only as good as the credibility of the person(s) referring you. If the referral has a high level of credibility, your ratios of setting appointments, closing sales and recruiting will improve dramatically. I have noticed many agents stop using the system, falsely believing the system does not work, when in fact it is the credibility of the referral and failure to follow the system as it is designed that leads to poor results.

Direct Contact Referral System

Step One

Show the new recruit/client the system. Show them a copy of the letter detailing the process of post scripting the letter to their referrals. Tell them what you will be saying to the client to reassure them that you will not do anything to embarrass them or hurt their relationship with the people they have referred.

Step Two

Ask for and collect names, addresses, and phone numbers of each referral. Goals are 15 referrals from clients and 25 or more from a new recruit.

Step Three

Organize letters beginning with their hottest market to their coolest.

Note: Be sure and get letters for their entire warm market even if you plan on calling their hottest market without sending a letter. It is not unusual for people to quit before they start so you want to be sure you still have a way to access their warm market if they decide to quit. The trainer should always retain the letters and control the mailing of the letters since you will be working around the trainer's schedule.

Step Four

Teach the new associate how to set appointments with their hottest market with which they have the most credibility. Do this before mailing the letters. If the new associate won't do this, mail the letters and make the appointments yourself. This is where the system really works well.

Step Five

Mail the letters to the remaining referrals in blocks of ten, beginning with warmest to coolest.

Direct Contact Referral System

Step Six

Using appointment setting script, call to set appointments three to four days after mailing.

Remember the appointment setting ratios will only be as good as the level of credibility your new associate has. Your ability to consistently ask for and gather referrals will keep you with a constant flow of prospects to contact. These contacts are expecting you to call. You will never have a need to cold call if you are disciplined at following the system. The more you focus on serving the needs of your clients and new associates, the better the system works. People that are highly satisfied want to refer you so make sure they are satisfied.

Direct Contact Referral System

Appointment Setting Script

"Hello, may I speak to _____?
_____ this is (your name) I'm calling in regards to the letter (referring person) sent you. Did you receive the letter?" (WFA)

"_____, they told me you and (spouse) were the kind of people that given the opportunity to significantly improve your financial situation, you would definitely be motivated to take advantage of that opportunity, is that true?" (WFA) "I guess so."

"(Referring persons) were excited about what I was able to do for them and they trusted me enough to ask me to contact you to explore to what extent I might be able to help you."

"_____, I am confident I will be able to significantly improve your financial situation and help you accomplish your financial goals."

"I focus on reducing your debt so you can retire years sooner, reduce stress and improve the quality of your life. That's important to you isn't it?"

"_____, I also work on a referral basis and because (referring person) trusted me enough to refer me to you, it's important you know I will not waste your valuable time. Does that work for you?" (WFA)

Direct Contact Referral System

Setting Appointment Using Alternate of Choice Close

"_____, what works better for you weeknights or weekends?" (WFA) "Is Monday OK or would Wednesday be better? I usually see clients at 6 and 8 PM what times do you prefer?" (WFA) "Would you please mark the date and time on your calendar so we don't get our wires crossed?"

"Great, _____ I'm looking forward to meeting you (referring person) said so many nice things about you!"

"See you on _____ at _____ o'clock, OK?"

Direct Contact Referral System

October 14, 2011

Fred and Wilma Flintstone
2335 W. Foothill Blvd.
Upland, CA 91786

Dear Fred and Wilma,

Recently, I had an experience that really made a difference to my family and me. A friend, _____ asked me to review some financial concepts. When I was first approached about this, I really was not interested. However, after taking a few minutes to examine the program I realized that it was incredibly worthwhile and valuable.

Because of what I've learned from _____, I'll never view my financial problems the same way again. I have started to take control of my financial strategies. The techniques and fundamentals I learned have changed the way I look at my future.

I was very impressed with what I was shown. Obviously, you can make up your own mind. But I think any time you spend with _____ will be worthwhile.

Sincerely,

Jack and Donna Ryan

P.s. Please make some time to meet with _____. I am sure you will be as impressed as I was. If I have time, I will come with him.

Jack

FNA Overview Referral System

To effectively get unlimited referrals, you must set up the results you are looking for on the front end of what you do. When you are setting a referral appointment from a client you have served, you must let your new referral know that it is because the referring client was so pleased with what we were able to do for them that. "I promised them I would call".

In the beginning of the presentation, and throughout the presentation, you must remind the referral the reason you are there is because a client referred them and that is the their (the referrals') good fortune. They should feel good about being referred because you only want to work with those who are well thought of by others. When you are working with a new associate on a training/recruiting appointment you must reinforce the fact that the new associate was impressed with what we do and has such a high regard for them that they were "compelled" to share Primerica.

Getting Referrals with the FNA/Scripts Client Referral FNA1- During Introduction

"_____, I am pleased to be able to share some information with you this evening. Your friends (referrals) spoke very highly of the two of you when they asked if I would give you a call. How long have you known them?"

The objective here is to get them to say a few good things about the people that referred them to you. This makes the connection to a good feeling when you ask this client for referrals. Remember, if people feel good and comfortable about something, there is a greater chance they will actually take action. It is important that people realize the VALUE we bring them, and feel compelled to do business with us. However, it is even more important that they feel good and comfortable about giving referrals of people they know who might benefit from our business or our financial services. Getting referrals can often be the first step toward recruiting someone into Primerica.

FNA Overview Referral System

Client Referral FNA - Discussing FNA in Presentation

"As a Primerica Representative, my job is to help families. It is something I truly love to do. I help families by educating. We feel the better educated a person is, the better clients they will become. So, you'll decide if you'd like to work with me after I go through the educational part. I would work with you forever and never charge any monetary fee for the services I provide. Fair enough?"

"You are probably wondering how I get paid. I am paid a fee for service built into all of the various products that I market. The companies I represent pay me directly when I make a sale. You do not. We are paid very much the way a travel agent gets paid. I also rely on you to provide me with warm referrals. If you feel that I do a great job for you, as your friends _____ and _____ felt. Is there any reason you would not give me referrals? Great let's shake hands on that."

This script sets up getting warm referrals during the presentation. From this point on, you may gather referrals at will by using the memory jogger and the referral section form in the back of the FNA. They may see the value of what we do during the presentation, during the FNA gathering, or on the FNA carry back appointment. It would be possible to get referrals at any or all of these occasions or any other time you seize the opportunity.

FNA Overview Referral System

Referral Section of FNA - Introduction List

"Assuming you feel good about what we do for you, is there any reason you wouldn't recommend 10 or more people like yourselves who should hear about the program? We will mention that we are helping you with your financial needs. Of course, they would make up their own minds. Write down everyone you know and everyone who knows and trusts you. Use the memory jogger at the bottom of the page to help you remember people you may have been in contact with."

Client Name <input type="text"/> Spouse Name <input type="text"/> Address <input type="text"/> City <input type="text"/> State/Province <input type="text"/> ZIP/Postal Code <input type="text"/> Phone <input type="text"/> Work Ph <input type="text"/> E-Mail <input type="text"/> Occupation <input type="text"/> Relationship <input type="text"/> <input type="checkbox"/> Age 25-55 <input type="checkbox"/> Married <input type="checkbox"/> Children <input type="checkbox"/> Homeowner <input type="checkbox"/> Employed F-T <input type="checkbox"/> Income \$25K+	Client Name <input type="text"/> Spouse Name <input type="text"/> Address <input type="text"/> City <input type="text"/> State/Province <input type="text"/> ZIP/Postal Code <input type="text"/> Phone <input type="text"/> Work Ph <input type="text"/> E-Mail <input type="text"/> Occupation <input type="text"/> Relationship <input type="text"/> <input type="checkbox"/> Age 25-55 <input type="checkbox"/> Married <input type="checkbox"/> Children <input type="checkbox"/> Homeowner <input type="checkbox"/> Employed F-T <input type="checkbox"/> Income \$25K+
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- | | | | |
|--|--|--|--|
| <ul style="list-style-type: none"> • Works With You • Works For You • Ate Lunch With Yesterday • Closest Friend • Brother • Sister • Other Relative in Vicinity • Who Lives On Your Left • Who Lives On Your Right • Who Lives Across The Street | <ul style="list-style-type: none"> • Needs More Money • Owns Business • Sells Something • Best Salesman • Ambitious • Financially Successful • Recent Job Promotion • Is In A Business Partnership • Manager • Single Working Person | <ul style="list-style-type: none"> • Church • Large Family • New Baby • Adopted Children • Recent Death • Teacher • Minister • Doctor • Dentist • Working Couple | <ul style="list-style-type: none"> • Golf - Bowl • Bridge Club • Good Traveler • Wealthy Grandparents • Most Enthusiastic • Thrift-Minded • Charity Work • Has Day Off In Week • Works For A Company That Has Poor or No Pension Plan |
|--|--|--|--|

FNA Overview Referral System

Introduction List (Cont'd)

Client Name <input type="text"/> Spouse Name <input type="text"/> Address <input type="text"/> City <input type="text"/> State/Province <input type="text"/> ZIP/Postal Code <input type="text"/> Phone <input type="text"/> Work Ph <input type="text"/> E-Mail <input type="text"/> Occupation <input type="text"/> Relationship <input type="text"/> <input type="checkbox"/> Age 25-55 <input type="checkbox"/> Married <input type="checkbox"/> Children <input type="checkbox"/> Homeowner <input type="checkbox"/> Employed F-T <input type="checkbox"/> Income \$25K+	Client Name <input type="text"/> Spouse Name <input type="text"/> Address <input type="text"/> City <input type="text"/> State/Province <input type="text"/> ZIP/Postal Code <input type="text"/> Phone <input type="text"/> Work Ph <input type="text"/> E-Mail <input type="text"/> Occupation <input type="text"/> Relationship <input type="text"/> <input type="checkbox"/> Age 25-55 <input type="checkbox"/> Married <input type="checkbox"/> Children <input type="checkbox"/> Homeowner <input type="checkbox"/> Employed F-T <input type="checkbox"/> Income \$25K+
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CHAMP/T.E.A.M.S. Referral System

1. Do Interview
2. Get interest level
3. Go through CHAMP/T.E.A.M.S.

It's not as important what you say, but your confidence, assertiveness and how you say it.

"We could go and use Monster or Career Builder like a lot of financial companies do but like I've mentioned throughout the presentation we only find our best people through a word of mouth recommendation basis. So if you would, I'd like to play a game with you. When I say Competitive, who's the most competitive person that you know? What do they do? Who else? Anybody else? Hardworking? Ambitious? Motivated / \$\$ Motivated / Business owner? People skills?"

"If I called _____ and told them 'I was speaking with (Interview) and they said you were the most (CHAMP) person that they knew, is that true?' What would they say? Would they be offended if I asked them that? What about _____? If I called them up and said ..." (repeat with every single person). "OK, what's _____ number? What about _____?"

"I'm going to send you a text message (template saved in your phone). Do you have some way to forward or copy and paste text messages on your phone?" (WFA) "Great I want you to just take a second and send it on to these people so they know I'm going to be calling them."

Text Message

"Hey I just got out of an interview and they asked me if I knew any other highly motivated and hardworking people and I recommended you. Would it be OK if they call you?"

CHAMP/T.E.A.M.S. Referral System

"You want me to text them right now?"

"Yeah, it will just take just a minute. I want to make sure they know I will be calling."

"Here's what's going to happen, these people you just texted are going to text you back with questions." (Which probably happens immediately).

"I'm going to give you a script right now. You don't have to worry about messing something up and giving the wrong responses, so just text them back what it says right here."

(Give client a highlighted script.)

Text Message Script

"I just met with a person that asked me if I knew of any highly motivated and hardworking people for some new positions and I recommended your name. Is it okay for _____ to call you?"

"What is the company? What do they do? How much do they pay?"

"It's a nationwide financial services company that is expanding right now in our area... All I know is they might be looking for some more sharp people and I thought you might be a good candidate. Since _____ is the representative or agent, I'd rather have him/her explain the details... You can also call them @ xxx-yyy-zzzz. Talk to you later."

"Do you need any experience, degree, or a certain background?"

"The main thing they are looking for is good people with great work ethic, that's why I thought of you... Since _____ is the representative or agent, I'd rather have him/her explain the details... You can also call them @ xxx-yyy-zzzz. Talk to you later."

CHAMP/T.E.A.M.S. Referral System

"Did you quit your other job? / Have you started yet? / How is going for you?"

(Finish the Conversation)

"I am excited working with _____! Get some information for yourself and set up a time to meet with her/him if you can, but I have a feeling you will be just as impressed as I am! Talk to you later."

"I just set up an interview with your boss, now what?"

"GREAT! Thanks for letting me know. Let's touch base after you meet with _____, and make sure you keep your appointment or contact him/her if you have to change the time. Talk to you soon..."

"I just set up a meeting with your boss, now what?"

"Awesome! I am planning to be there also, so I look forward to seeing you guys then! Since I am still early in my training if you have any questions just give _____ (trainer) a call... Talk to you later..."

4. Finish Interview

5. Call CHAMP/T.E.A.M.S. referrals five-10 minutes after interview leaves

CHAMP/T.E.A.M.S. Referral System

Use the following script when you call the CHAMPS/T.E.A.M.S. referral you just received from your client.

“_____, level with me, wouldn’t you agree that the world seems to be getting more and more impersonal? (WFA) And there are several impersonal ways that I could meet people for our services and career opportunities, like career fairs, or ads in the newspaper, etc., but I’ve found they don’t work as well to find the type of people and clients that I am looking for.”

“Now, _____, I know you are a person of influence, and I wouldn’t come to you if I didn’t think that you and _____ wouldn’t be able to help me out. Now I don’t want to waste your time or mine, but even if it may not seem like it right now, I bet you know several people that may be looking to make extra part-time* income, or even get out of debt faster and save more money for retirement.”

“So, would you be open to sitting down for even 10-15 minutes so I could show you what we do as a company, and at least you could better understand what I’m doing so you could refer people to me? So, would coffee before work, a quick visit around lunchtime, or would after you get off work be better?”

OR

* In Canada, part-time is not available in all jurisdictions.
Where available, it may be subject to certain restrictions.

CHAMP/T.E.A.M.S. Referral System

"_____, I'm sure you are a person of influence. And even if it may not seem like it right now, I bet you know several people that may be looking to make a career move, especially if the money and position were better."

"Well, would you at least be open to sitting down for 10-15 minutes so I could show you what we do as a company, and at least you could better understand what (trainee) is doing so you could refer people to him/her?" (WFA)

"So, would coffee before work, a quick visit around lunchtime, or would after you get off work be better?"

OR

"_____, level with me, wouldn't you agree that the world seems to "be getting more and more impersonal? (WFA) And there are several impersonal ways to meet people for our career opportunities, like career fairs, or ads in the newspaper, etc., but I've found they don't work as well to find the type of people we are looking for,"

"Now, _____ I know you are a person of influence, and (trainee) recommended your name very highly, and am I right to assume that you would want to help them out?" (WFA)

CHAMP/T.E.A.M.S. Referral System

T.E.A.M.S.

Another great way to brainstorm for your start up list & to help other people brainstorm for referrals for you is to use the "T.E.A.M.S." acronym to write down names of people who come to mind.

**REMEMBER: Senior Rep Promotion =
Three Cumulative Team New Associates**

T. Teacher / Coach / Instructor	1.	Tel #
	2.	Tel #
	3.	Tel #
E. Enthusiastic person / Energetic	1.	Tel #
	2.	Tel #
	3.	Tel #
A. Ambitious person / Money motivated / Athletics / Great attitude	1.	Tel #
	2.	Tel #
	3.	Tel #
M. Most competitive person / Manager / Mentor / Married	1.	Tel #
	2.	Tel #
	3.	Tel #
S. Service / Sales professional	1.	Tel #
	2.	Tel #
	3.	Tel #

Help Families Improve Their Financial Situations Referral System

1. Use Six-Page Sales Presentation
2. Complete a FNA to determine how much money the family has for us to work with each month
3. Have the client write Goals and Dreams on the We Help Families Improve Their Financial Situations sheet

Then, follow this script:

"If you would like for these to come true; either we make more money or these goals and dreams may not happen. So if I can share with you an opportunity that you can earn extra income each month, would you be open to exploring that option?" (WFA)

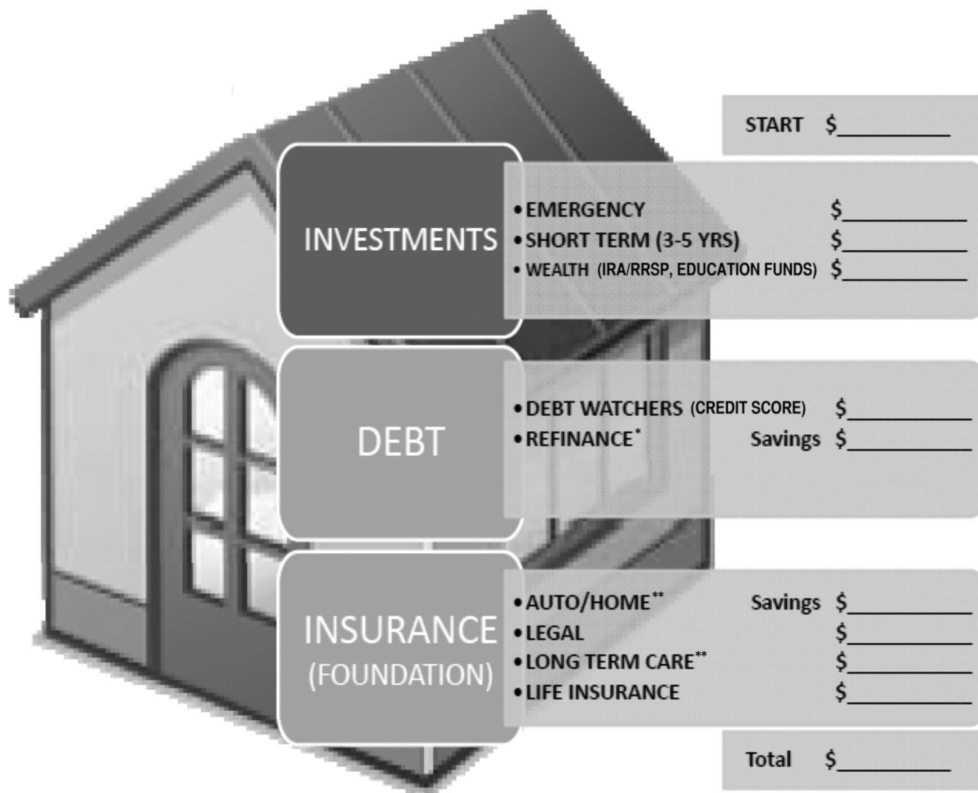
"Now that you have learned some powerful financial concepts; would you agree many families need to learn these also?" (WFA)

"Who would be the first family that comes to mind that could benefit from these financial concepts?" (Gather names)

(If your client has more than three referrals, use the 25 Names List.)

Help Families Improve Their Financial Situations Referral System

Referrals	Goals & Dreams
1. _____	1. _____
2. _____	2. _____
3. _____	3. _____



START \$ _____

INVESTMENTS

- EMERGENCY \$ _____
- SHORT TERM (3-5 YRS) \$ _____
- WEALTH (IRA/RRSP, EDUCATION FUNDS) \$ _____

DEBT

- DEBT WATCHERS (CREDIT SCORE) \$ _____
- REFINANCE* Savings \$ _____

INSURANCE (FOUNDATION)

- AUTO/HOME** Savings \$ _____
- LEGAL \$ _____
- LONG TERM CARE** \$ _____
- LIFE INSURANCE \$ _____

Total \$ _____

* Not available in the United States

** Not available in Canada.

Help Families Improve Their Financial Situations Referral System

❑ SUGGESTIONS TO GETTING OUT IN THE FIELD

In order to maximize your training time with your Field Trainer, the best training scenario involves what we call **"5 Pointers"** or **"MACHO"**.

1. Married	2. Age 25-55	3. Children	4. Home Owner	5. Occupation/Employed
------------	--------------	-------------	---------------	------------------------

Complete your Top 25 Name List

• Parents	• Mother-in-law	• Single Parents	• Church	• S - Salesperson
• Brother	• Brother-in-law	• Neighbors	• Coach	• T - Teacher
• Sister	• Sister-in-law	• Realtor	• Hairdresser	• E - Enthusiastic
• Uncle	• Working Couples	• Laid Off	• Car Salesperson	• A - Ambitious
• Cousins	• Best Friend	• Play Sports with...	• Does your Taxes	• M - Money Motivated
• Aunt	• Co-workers	• Boss or Ex-Boss	• Financially Successful	• Needs P/T Income
• Father-in-law	• New Baby	• Business Owners	• Dislike Job	• Dentist & Doctor

NAME/ADDRESS	Cell #	Home #	Work#	M	A	C	H	O
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								
11.								
12.								
13.								
14.								
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16.								
17.								
18.								
19.								
20.								
21.								
22.								
23.								
24.								
25.								

The Commitment Scenario Referral System

When using this technique, you complete your Kitchen Table (KT) presentation on the first appointment without asking for referrals.

However, lay the framework for asking for referrals on the second appointment by going through this commitment.

My Commitment to You

- Explain what we do and how we use the philosophy of "Buy Term and Invest the Difference"
- Analyze your current plan, which is a complimentary service
- Offer a proposal using the money you already spend, which could:
 - Save 30-60% on your life insurance premiums or double your benefits for the same amount of money
 - Reorganize your debt
 - Help lower your taxes
 - Free-up more money to save

Your Commitment to Me

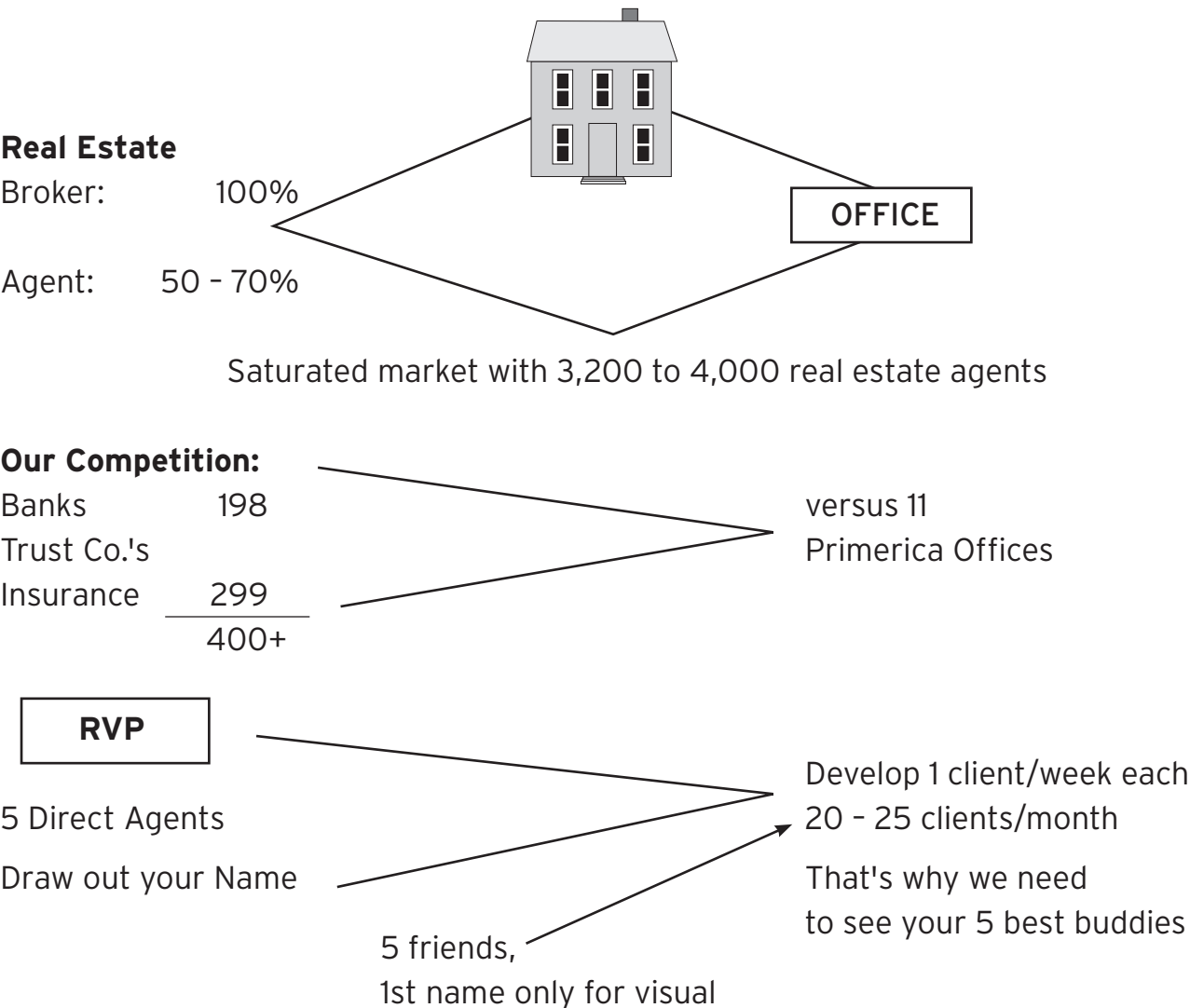
- If when I come back, I can show you a plan that is better for you and your family in every way, with you being the sole judge, is there any reason we couldn't do business?
- You recommend 10 people exactly like yourself who ought to hear about the plan. Of course, they would make up their own minds. Fair enough?

The Commitment Scenario Referral System

During your carry back presentation, draw the commitment scenario to help people see the business side of Primerica and then ask for five names of friends that they would call if they were going into business tomorrow.

“Who would you like to go into business with?”

From there, show them how they could expand their business if each of the five friends developed one client a week for 20 to 25 clients per month. Explain this is why we need to see your five best friends.

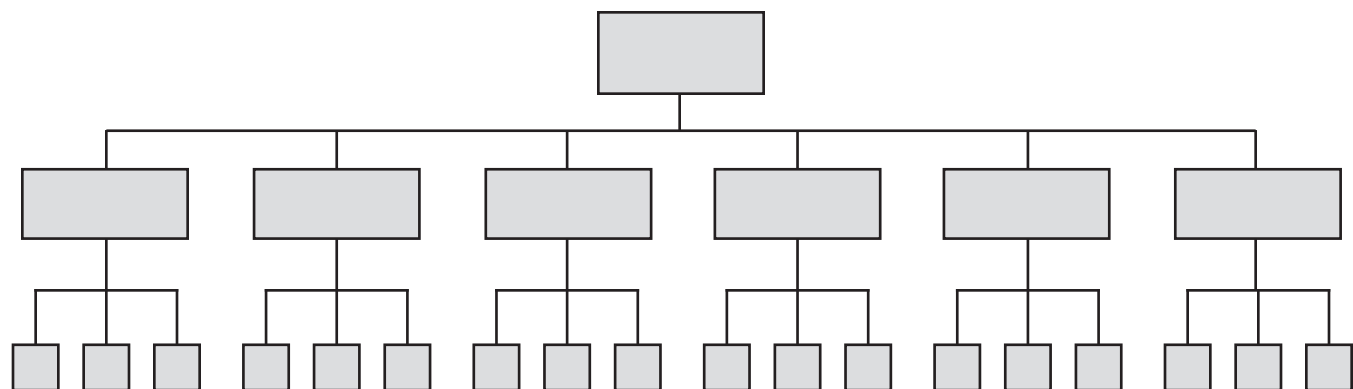


The Commitment Scenario Referral System

By drawing out the business structure, it shows the simplicity of building the business and advancing to RVP.

The Road Map to RVP

Just look at what your potential monthly earnings could be:



How fast can you put this into place? It's all up to you!!!

Goal Date _____

The Commitment Scenario Referral System

Get the names and prequalify referrals.

Primerica Financial Services Business Expansion - Referrals

There is no charge for our analysis.

However, we do request eight to 10 referrals of people you think could benefit from this information. Which eight to 10 friends or family members would you like to help first?

Name	Address	Phone	Married / Common Law	Kids	Owns Home	Age 25 - 45	Working
			Y N				

20 Referrals qualifies you to receive a complementary copy of "How Money Works".

Memory Jogger:

- Work with

Eats lunch with

Relatives

Neighbors

New Parents
- Recent Promotion

Hairdresser

Works with you

Brother/Sister

Closest Friend
- Business Owner

Recent Layoff

Play sports/cards with

School mates

The Commitment Scenario Referral System

You can also review the S.T.E.A.M. sheet with your clients.

S.T.E.A.M.

In addition to the memory jogger, another great way to create a prospect list is by using "S.T.E.A.M.". Take a look at the following adjectives and write down who comes to mind.

S.alesperson	1.	Tel #
	2.	Tel #
	3.	Tel #
T.eacher	1.	Tel #
	2.	Tel #
	3.	Tel #
E.nthusiastic person	1.	Tel #
	2.	Tel #
	3.	Tel #
A.mbitious person	1.	Tel #
	2.	Tel #
	3.	Tel #
M.ost competitive person	1.	Tel #
	2.	Tel #
	3.	Tel #

The Commitment Scenario Referral System

If your client isn't interested in the Primerica Opportunity, then review the following S.T.E.A.M. worksheet to get the names of referrals.

S.T.E.A.M.

Call your friend/client/old recruit/center of influence/someone in your pipeline -

I know you're not interested...

Looking for some key people...

Will you play a little game with me?

K, great...When I say:

"Enthusiastic" - Who comes to mind? _____

"Great Teacher" - Who comes to mind? _____

"Ambitious" - Who comes to mind? _____

"Motivated - maybe money motivated" - Who comes to mind? _____

"Not pushy, but a good salesman" - Who comes to mind? _____

Would they be offended if I told them you said they were:
great teacher/really enthusiastic/most ambitious/motivated/great at sales? _____

What's the best way to get a hold of them? _____

Address/work/phone number _____

The Commitment Scenario Referral System

Remember to invite recruits to the office.

“We are having a training session for all of our newest teammates this weekend and want to go through with them some of the things not to do so they don’t get blown out of the water.”

7-Point Process Referral System

With this technique there are seven opportunities to ask for referrals.

1. When you set the KT appointment, say, "There is no fee for the services that I will provide. If you think I've done a good job, refer me to three people."
2. At the first meeting, remind clients to give you three names on the referral sheet.
3. Ask for referrals when you complete the Input Sheet of the FNA.
4. For homework, have the clients write the names of the three couples they would like to take with them on vacation.
5. Email or send a note to ask if they have completed their homework assignment and to thank them in advance for any future referrals.
6. Reviewing the Retirement Details and Debt Elimination pages of the FNA shows the clients how to get out of debt and on track with their retirement. Ask them, "Who do you know that would like to get out of debt and be on track with retirement?" (Gather names)
7. Collect homework assignment from the first appointment.

Notes

SUCCESSFUL FACE-TO-FACE REFERRAL SCRIPTS

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Successful Face-to-Face Referral Scripts

The language used when asking for referrals is important. It's like telling a joke - if you blow the punch line, nobody gets it. If you ask for referrals incorrectly, you won't get them either. The following approved scripts were developed by successful Field Leaders and need to be followed exactly as written. In this section, you will see face-to-face scripts.

Face-to-Face Scripts

"Thank you for having us over tonight. We are going to do a seminar to help _____ with his/her training. We are giving you a free Financial Needs Analysis; however, we'd like to ask you for the names of 10 to 15 people you love, care for their finances, and would like to better their lives."

(Give client pens)

"When a names come to mind, write them down while we go through the seminar."

(Complete KT presentation and gather names at the end of the appointment. Give the list to the trainee).

"Thank you. These names will help _____ with his/her training."

OR

Have the following conversation with your client as you're wrapping up your first KT appointment.

"I wanted to talk to you about something very important. I want to explain to you how I am able to do this work, the FNA and teaching you the concepts we have discussed, without charging a fee. One of the big reasons is that I do not have to spend money on advertising. As you know, advertising is very expensive. When companies spend a lot of money on advertising, who has to bear that cost? (WFA)

"That's right, the consumer."

Successful Face-to-Face Referral Scripts

"All of my clients come from personal recommendation rather than advertising or cold calling."

"Does that make sense to you?" (WFA)

"Good. So here is what I am asking of you. When I come back, and I continue to show value, I would ask that you talk to some people who you know, that would benefit from what I have done for you. The key is that you would contact them first, and let them know that I know what I am doing, and that they can trust me. This way it is not a cold call."

"You can contact them the "old school" way, and call them... or you can just text them if that would be easier. Either way, I will wait to call them until you have contacted them."

"This helps the people you know, and it helps me. Sound fair?" (WFA)

"Great!"

Text Script

I just finished a very interesting appointment. I learned a lot. I think it's something you would definitely like to check out. Is it okay for _____ to call you?

Successful Face-to-Face Referral Scripts

On Second Appointment

After you've completed the FNA or done business, simply remind the clients about your previous conversation, and collect the names and phone numbers. Make sure you ask them about the people on the list, and make a few notes to refer to when you call. Be direct, confident, and make sure you have a clear, open conversation. Don't "skirt the issue."

OR

"Do you feel that you learned something tonight?"

"Yes"

"Do you feel good about the level of service I have rendered to your family tonight?"

"Yes"

"I'm going to put several hours of time into your program. We are going to provide your family with this analysis complementary."

"If it is true that you are comfortable with the service and education that we have provided, would you be willing to refer us to people you know and care about?"

"Yes"

Successful Face-to-Face Referral Scripts

(Give the client the "Please Help My Friends sheet")

If the Client Resists

"Well, we are not sure about giving out other people's names."

"If this analysis could dramatically change their lives, would it make sense to you to allow them to make up their own mind?"

"Yes"

"You do feel that I would show them the same amount of respect and courtesy that I have shown with you and your family tonight? Don't you?"

"Yes."

"Great, all that's going to happen is I will be calling them to share a little about our company and explain in detail areas that we may be able to assist them. If they feel comfortable, great. If they do not, no harm no foul. Does that sound fair?"

Successful Face-to-Face Referral Scripts

"Please Help My Friends"

Name _____ Last _____ Relationship _____
Phone _____ Address _____ City _____ Zip _____
☐ Married ☐ Kids ☐ Home ☐ Age 25 - 45 ☐ Income 25K ☐ Sports? ☐ Competitive?

Name _____ Last _____ Relationship _____
Phone _____ Address _____ City _____ Zip _____
☐ Married ☐ Kids ☐ Home ☐ Age 25 - 45 ☐ Income 25K ☐ Sports? ☐ Competitive?

Name _____ Last _____ Relationship _____
Phone _____ Address _____ City _____ Zip _____
☐ Married ☐ Kids ☐ Home ☐ Age 25 - 45 ☐ Income 25K ☐ Sports? ☐ Competitive?

Name _____ Last _____ Relationship _____
Phone _____ Address _____ City _____ Zip _____
☐ Married ☐ Kids ☐ Home ☐ Age 25 - 45 ☐ Income 25K ☐ Sports? ☐ Competitive?

Name _____ Last _____ Relationship _____
Phone _____ Address _____ City _____ Zip _____
☐ Married ☐ Kids ☐ Home ☐ Age 25 - 45 ☐ Income 25K ☐ Sports? ☐ Competitive?

Name _____ Last _____ Relationship _____
Phone _____ Address _____ City _____ Zip _____
☐ Married ☐ Kids ☐ Home ☐ Age 25 - 45 ☐ Income 25K ☐ Sports? ☐ Competitive?

Name _____ Last _____ Relationship _____
Phone _____ Address _____ City _____ Zip _____
☐ Married ☐ Kids ☐ Home ☐ Age 25 - 45 ☐ Income 25K ☐ Sports? ☐ Competitive?

Name _____ Last _____ Relationship _____
Phone _____ Address _____ City _____ Zip _____
☐ Married ☐ Kids ☐ Home ☐ Age 25 - 45 ☐ Income 25K ☐ Sports? ☐ Competitive?

Name _____ Last _____ Relationship _____
Phone _____ Address _____ City _____ Zip _____
☐ Married ☐ Kids ☐ Home ☐ Age 25 - 45 ☐ Income 25K ☐ Sports? ☐ Competitive?

Successful Face-to-Face Referral Scripts

Beneficiary Referral From KT Appointment

As you get the beneficiary information for a life insurance policy, ask, "If both of you were to pass away, who would take care of your kids?" (WFA)

"Let's get _____ on the phone so I can set up an appointment. This appointment is to make sure they know what being a beneficiary is all about."

You can also use this opportunity to gather their information.

OR

"Who will be your beneficiary? Contingent beneficiary?"

"My Spouse/Children"

"Unfortunately, it's not recommended you name minor children as a beneficiary. Who would be their guardian if something were to happen to both of you together?" (WFA)

'Great! What we've found is that many people don't have a will to define their wishes'.

(Talk about Primerica Pre-Paid Legal* and the importance of a will. What's even worse is they never inform the chosen guardian about the details of their decision).

"Do you think it's important that they knew you have made this extremely important decision?"

"Yes"

* In Canada, Pre-Paid Legal can be offered and discussed only in provinces where it is approved for sale.

Successful Face-to-Face Referral Scripts

"Great. Let's call them. We need to share with them the importance of your decision. I will promise you that I will inform them about the same information I have shared with you. I will keep all your numbers private, if that's what you would like. Once you have them on the phone, just introduce me."

(Client calls beneficiary and introduces you).

"(Client name), your (friend/brother/sister), have just listed you as a beneficiary on their life insurance policy. We need to get together so we can explain the details. When is good for you? Tuesday or Thursday?"

Overcoming the Gatekeeper

In the event you aren't working in the warm market, to help prevent your contact from being a gatekeeper to the potential referral, you may want to use one of the following:

The contact says **"What do you do?"**

"Is this for you or for someone else?"

"Someone else."

"What do they do?"

"They are a _____."

"Great! Tell them to call me. We're looking for people with that skill set!"

OR

The contact says **"What do you do?"**

"Is this for you or for someone else?"

"Someone else."

"What do they do?"

"I don't know."

"Tell them to call me."

SUCCESSFUL TEXT MESSAGE REFERRAL SCRIPTS

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Successful Text Message Referral Scripts

The language used when asking for referrals is important. It's like telling a joke - if you blow the punch line, nobody gets it. If you ask for referrals incorrectly, you won't get them either. The following approved scripts were developed by successful Field Leaders and need to be followed exactly as written. In this section, you will see text message scripts.

Warm Market Referrals Text Messages

"I just met with someone with Primerica and was asked if I knew anyone that was ambitious & maybe open to part-time work, I thought of you. Is it OK for _____ to call you?"

OR

"I was introduced to Primerica last week, was asked if I knew anyone that was ambitious & maybe open to part-time work, I thought of you. Is it OK for _____ to call you?"

Target Market from KT Referral Text Message

"I just sat down with a Primerica Representative and he/she totally changed the way I view my finances. I am really excited about it and as a favor to me, could you please take a call from _____?"

Target Market from Top 25 List Text Message

"Hey, I just started with Primerica. My RVP will be calling to ask you some questions about me. Please take a call from _____ and say some good things about me. I appreciate it! ☺"

Referral from Client Text Messages

"Hey _____, I just sat with a Primerica Representative who shared some amazing information with me. He has completely changed my outlook about my financial future. His name is _____ and I referred him to you. Is it OK for _____ to contact you?"

OR

Successful Text Message Referral Scripts

"Hey, I just sat with a Primerica Representative (or friend/cousin/coworker), & he totally changed the way I view my finances. As a favor to me, can you please take a call from _____? Thanks."

OR

"I just met with a person that asked me if I knew of any highly motivated and hardworking people for some new positions and I recommended your name. Is it OK for _____ to call you?"

1-3 Pointers from Top 25 List, Recruit Referral, or Character References Text Message

"Hey, I just got out of a business overview and they asked me if I knew any other highly motivated and hardworking people and I recommended you. Is it OK for _____ to call you?"

New Agent Setting Up KT Appointment Text Message

"Hey, I need a favor. I just got started with a financial services company. I have to witness 10 Training appointments, and I put you down as someone that would be willing to help me out. As a personal favor to me is it OK for _____ to call you? Thanks!"

Notes

SUCCESSFUL TELEPHONE REFERRAL SCRIPTS

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Successful Telephone Referral Scripts

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Client Calls Referral

"_____, hi this is (referral). I need your help. I would appreciate you doing me a personal favor. I would like you to take a phone call from a friend who is my personal financial representative. As a favor to me, just give him 10 minutes on the phone. At the end of the 10 minutes you can end the call or keep on talking. It is up to you. When is the best time for _____ to call during the day?"

OR

"Hello _____ can you do me a favor and please write down this name?" (Have client give your name).

"Sure, what is this about?"

"Well, _____ was able to help me out in some areas of my finances, but I'm not asking you to do business with him/her, I just want you to take a 10 minute phone call, from him/her, as a favor to me. If after 10 minutes you don't see value then just indicate that and hang up! Trust me, I'm sure you will see the same value we did. It will not be a waste of your time!"

"Sure, No problem!"

Successful Telephone Referral Scripts

Client Calls Referral/Recruit

"_____, hi this is (referral), I need your help. I would appreciate you doing me a personal favor. I would like you to take a phone call from a friend who is expanding his business in this area. As a favor to me, just give him 10 minutes on the phone. At the end of the 10 minutes you can end the call or keep on talking. It is up to you. When is the best time for _____ to call during the day?"

Tips for Setting Up A Warm Market KT Appointment

Before setting a Warm Market Referral KT appointment, you might consider following these general tips:

- Don't talk for more than 30 seconds without asking a question.
- Ask if now is a good time to talk.
- Establish the connection with the person that referred you within the first 15 seconds.
- Discover what's on their financial radar right now.

Calling to set up a warm market KT appointment:

"Hello, _____ this is _____. (Referral) passed your number over to me on (day). Do you have a quick minute to talk?"

"Sure"

"_____, how much did (referral) share with you about what it is that I do?"

"They shared that you have been helping them with getting out of debt and saving."

"That is part of what I do. I am kind of like a financial coach. I help families free up money and provide them with a complimentary Financial Needs Analysis. Do you currently have a financial game plan to prepare for kids college and retirement as well as becoming debt free. Do you currently have a financial coach?"

"No"

Successful Telephone Referral Scripts

"_____, what are some things that you and (spouse) have on your financial radar right now?"

"We have three young kids. And haven't saved anything for their college yet."

"Great, that is something that I (we) specialize in helping families accomplish. There is no fee for sitting down with me. All that I ask is that, if you feel that I have done a good job, that you refer me onto three friends that would benefit from sitting down with me like (referral) did by referring me onto you. Is that fair?"

"Sure, When do you want to meet?"

"What is the earliest you and (spouse) can meet this Thursday?"

"5:30"

"Great, I will plan to pop over around 5:30 on Thursday. Please give me a call if anything pops up between now and then."

OR

"Hello _____ my name is _____. Did _____ and _____ ask you to take my call?" (Either Way) "Great! I'm glad that I called then. (If they called) What did they tell you about me?"

"Well, we were able to do some great things for _____ and _____ financially, as well as educate them. They were so excited about what we did for them they had me to call you and _____ immediately."

Successful Telephone Referral Scripts

"We were able to educate them about"

- "How to retire early"
- "Getting out of debt sooner and cheaper"
- "Saving efficiently for college"
- "Saving on insurance premiums"
- "How to obtain a cost effective will"
- "Making more money"

"Which one of these interests you most?" (WFA)

"Great, that's what we will focus on when we are together!

_____ when are you and _____ normally together?

Weekdays or weekends? Daytimes or evenings?" (Alternate of Choice)

"Great, can you please put that in your calendar to make it a firm commitment because I will revolve my schedule around you and _____ for that day and I won't call to confirm." (WFA)

(Verify address)

"If you don't mind, we also travel in pairs for training purposes."

"Well _____, thank you for your time and I look forward to meeting you and _____ on (date and time)!"

OR

Successful Telephone Referral Scripts

"Hello _____, this _____. How are things going? "(Have a short conversation)

"The reason I was calling is that I was wondering if you guys would help me out?"
(PAUSE)

"As you may know, I joined a new company and everything is going great. But the reason I am calling is because I would really like to show you guys what I do and why I am so excited about my future with Primerica. I was going to see if I could drop by on _____ night and give you guys some information about the company, who we are, and what we do. You guys would give me an hour of your time, right?"

Successful Telephone Referral Scripts

What company is it with? What do you do?

"I work with Primerica. Are you familiar with Primerica? (WFA) You might be more familiar with some of our affiliate companies like MetLife, Citibank, Genworth or Legg Mason."

"We're in the financial services business and we educate families on how to make and save money. Plus, we are in a big expansion phase here in _____ and we are looking for people both part-time as well as full-time."

"But really, I just need your help. I want to give you guys more information about what we do and if anything you probably will know some people who can take advantage of our services, or even someone who would be good working with us, and that would really help me out. So would 6 or 8 work out better on _____ night? Will that time definitely work for (spouse) too, because it's important that he/she be there also? Great, I will plan to see you on _____ night at _____ o'clock."

OR

"Hello _____, this _____. How are things going? "(Have a short conversation)

"The reason I was calling is that I was wondering if you guys would help me out?" (PAUSE)

"As you may know, I joined a new company and everything is going great. But the reason I am calling is because I would really like to show you guys what I do and why I am so excited about my future with Primerica. I was going to see if I could drop by on _____ night and give you guys some information about the company, who we are, and what we do. You guys would give me an hour of your time, right?"

Successful Telephone Referral Scripts

"_____, level with me, wouldn't you agree that the world seems to be getting more and more impersonal?" (WFA) "And there are several impersonal ways that I could meet people for our services and career opportunities, like career fairs, or ads in the newspaper, etc., but I've found they don't work as well to find the type of people and clients that I am looking for."

"Now, _____, I know you are a person of influence, and I wouldn't come to you if I didn't think that you and _____ wouldn't be able to help me out. Now I don't want to waste your time or mine, but even if it may not seem like it right now, I bet you know several people that may be looking to make extra part-time income, or even get out of debt faster and save more money for retirement."

"So, would you be open to sitting down for even 10-15 minutes so I could show you what we do as a company, and at least you could better understand what I'm doing so you could refer people to me?"

"So, would coffee before work, a quick visit around lunchtime, or would after you get off work be better?"

OR

Successful Telephone Referral Scripts

"Hello, _____, this is _____. (Referral) had called you and mentioned I would call. Do you recall?"

"Did (referral) mention my name? Great what did (referral) tell you about me? (WFA) Do you have that time now? (WFA)... make sure you have their agreement to take the time suggested before starting)

"I am expanding my business and looking for a few key people to help with that expansion and (referral) mentioned you and your husband/wife were ambitious and motivated, and exactly the type of people that could help me with my expansion. At this point I don't know if you would have an interest or even if you would qualify but based on (referral's) recommendation I would like to visit with you and explore the possibilities."

"I have some time on _____ or _____ which would you prefer?"

OR

Successful Telephone Referral Scripts

"Hello is this _____? Hi my name is _____. You don't know me but, your contact information was referred to me by _____. Did _____ mention my name to you?"

"Yes they did mention your name"

"What did _____ tell you about me?" (WFA)

"Is that all?" (WFA)

"Anything else?" (WFA)

"Great!" (WFA)

"No they didn't mention your name"

"Well I'm glad I called then. _____ said that you were the type of person that given the opportunity to increase your income or enhance your current financial situation that you would definitely be open to taking advantage of that, is that true? (WFA)

"_____ was blown away by the financial concepts and solutions that I shared with him/her. He/She was most impacted by how much he/she was limiting his/her personal financial success, so he/she asked me to share with you how I was able to help her family."

"_____ I'd like to put your mind at ease, I don't charge a fee for our services or to consult with me. I'm compensated by the companies I represent and through sales. So, if I'm not able to improve upon your current situation I won't even ask for your business or referrals."

"Would you be open to an exploratory appointment, at no cost or obligation, so I can show you the beneficial information that I shared with _____?"

If Hesitant

"Generally when someone is hesitant to meet with me what I found is they think I'm going to waste their time and try to sell them something they don't want or need. Is that kind of how you're feeling? (WFA)

Successful Telephone Referral Scripts

"Think about this _____ would _____ have referred me to you if I had wasted his/her time or tried to sell him/her something he/she didn't want or need? (WFA) So can you see it's not in my best interest to waste your valuable time or sell you something you don't want or need, because then you wouldn't refer me to anyone! Right?"

"Also I promised _____ two things: First I wouldn't do anything to violate the trust that he/she has in me. Second I would show you how we were able to help his/her family using time-proven concepts and solutions. _____ was so excited that he/she said you would benefit from seeing what he/she saw. Would you be open to an exploratory appointment?"

"Yes"

"Are you and your (spouse) generally together during the day or evenings? Would Monday work or is Tuesday better? Is 6 pm good or is 8 pm better? What's your address? In talking with _____, he/she said you were great people and I'm looking forward to meeting you. I've got that in my calendar."

"If you realize you have a previous commitment could you give me a courtesy call at least two days in advance so I can open up that block of time for someone else and reschedule you for a different date and time? Fair enough? My number is 222-222-2221. Have a great day!"

"What do you do?"

"We deal in a broad range of financial services; we're a one stop financial super market that teaches families proven techniques to enhance their current financial situation."

Successful Telephone Referral Scripts

"I have someone handling my finances."

"Would it be worth it to get a second opinion if I could help you save money for your retirement* over the next 10-20 years, reduce the amount of time you're in debt significantly with less money than you're already spending, and cut your insurance cost? Wouldn't it make sense to at least invest 20-30 minutes to see how we can do those things for you?"

"Yes"

"Are you and your (spouse) generally together during the day or evenings? Would Monday work or is Tuesday better? Is 6 pm good or is 8 pm better? What's your address? In talking with _____, he/she said you were great people and I'm looking forward to meeting you. I've got that in my calendar."

"If you realize you have a previous commitment could you give me a courtesy call at least two days in advance so I can open up that block of time for someone else and reschedule you for a different date and time? Fair enough? My number is 222-222-2221. Have a great day!"

* Only securities licensed representatives may discuss retirement savings options with clients.

Successful Telephone Referral Scripts

"Calling From the Top 25-List"

"Hi _____, how are you? Actually we haven't had a chance to meet but an associate of mine (trainee) passed your name and number on to me. You know (trainee), right? Well, they asked me to give you a call and I promised them I would. I'm actually calling for two reasons."

"First, I'm a representative with Primerica here in _____, and I'm looking for some people both on a part-time as well as full-time basis and (trainee) said you were definitely the type of person I was looking for. Let me ask you a question, do you plan on doing what your doing right now as a career forever? Are you in a position that you might consider something different if the money and opportunity looked right?"

If Yes

"I am going to be conducting some interviews over the next week and I would be interested in meeting with you to see if we have a mutual interest. Do you currently work days or evenings? (WFA) So it sounds like an evening would work best for us to meet. (Don't pause) I have some time open on Monday or would Wednesday work better for you? (WFA) Now, _____ what side of town do you live on? Perfect, (trainee) and I are planning to be in that area anyway. If it could work for you, I'd like to just drop by and bring (trainee) with me. That would be OK wouldn't it?" (WFA)

(If they're married, say, "(Trainee) tells me that you are married, is that right? Is there any reason that your spouse wouldn't be there when we come by?" (Don't pause). "I think this will be something that they would want to know more about as well". (WFA) "What is your address there? OK then, I have you down for (day) at (time). We will plan to see you then!"

OR

Successful Telephone Referral Scripts

"Great! And based on what _____ already told me about you, I definitely think you are the type of person we are looking for. When can we schedule a time to meet and find out if we have a mutual interest. Do you have time today or tomorrow or would the next day or two be better? "

"Would _____ o'clock work or will _____ o'clock work out better?" (Wait for answer and give office them address).

"Let me ask you one more question. I am looking for a few other key people to help us expand our offices. Who other than yourself would you recommend?"

Successful Telephone Referral Scripts

"Calling From the Top 25-List"

"Hi, _____, how are you? Actually we haven't had a chance to meet but an associate of mine (trainee) passed your name and number on to me. You know (trainee), right? Well, they asked me to give you a call and I promised them I would. I'm actually calling for two reasons. "

"First, I'm a representative with Primerica here in _____, and I'm looking for some people both on a part-time as well as full-time basis and (trainee) said you were definitely the type of person I was looking for. Let me ask you a question, do you plan on doing what your doing right now as a career forever? Are you in a position that you might consider something different if the money and position looked right?"

If No And in The Market:

"Well remember I said I was calling for two reasons? The second reason is that (trainee) just started working with me part-time and they are currently going through the licensing and certification process with the state of _____ and our company. Now (trainee) needs to see a number of training appointments before he/she is certified with the company and I was going to see if he/she has enough credibility with you that you would help him/her out with their training?" (WFA)

If Yes

Set KT Appointment

If No

"_____, level with me, wouldn't you agree that the world seems to be getting more and more impersonal?" (WFA) "And there are several impersonal ways to meet people for our career opportunities, like career fairs, or ads in the newspaper, etc., but I've found they don't work as well to find the type of people we are looking for."

"Now, _____ I know you are a person of influence, and (trainee) recommended your name very highly, and am I right to assume that you would want to help them out?" (WFA)

OR

Successful Telephone Referral Scripts

“_____, I’m sure you are a person of influence. And even if it may not seem like it right now, I bet you know several people that may be looking to make a career move, especially if the money and position were better.”

“Well, would you at least be open to sitting down for 10-15 minutes so I could show you what we do as a company, and at least you could better understand what (trainee) is doing so you could refer people to him/her?”

“So, would coffee before work, a quick visit around lunchtime, or would after you get off work be better?”

Successful Telephone Referral Scripts

Calling Old Clients, Old Associates, Friend & Family, And Other Warm Market That Already Know What You Do

"Hey _____, this is _____ how are you doing?" (WFA) (Have a short conversation based on how well you know them. Talk about products they own, new changes, etc.)

"Hey, the reason I am calling is that Primerica is really expanding right now and my business is growing like crazy. And, I am looking for more people for our career opportunities both part-time as well as full-time."

"_____, level with me, wouldn't you agree that the world seems to be getting more and more impersonal? (WFA) And there are several impersonal ways to meet people for our career opportunities, like career fairs, or ads in the newspaper, etc., but I've found they don't work as well to find the type of people we are looking for."

"Now, _____ I know you are a person of influence, and even if it may not seem like it right now, I bet you know several people that may be looking to make a career move, especially if the money and position were better. So, would you be open to sitting down for just 10-15 minutes so I could show you more about what we do as a company, including the changes that have happened since the last time we talked, because you might be able to refer people to me. So, would coffee before work, a quick visit around lunchtime, or would after you get off work be better? "

Successful Telephone Referral Scripts

Field Training Appointment Setting KT

"Hi _____, how are you doing? This is _____ and I (was just/am) sitting here with _____. Like they mentioned, he/she just started working with me part time* and is currently getting certified in financial education. Would you say that he/she has enough credibility with you and (spouse) that you would be willing to help him/her complete a field training appointment this week?"

"All we ask is that you and (spouse) are both there and you promise to ask a lot of questions because that will really help with their training."

"He/She is scheduled to work with me this week on _____ & _____. Which is better for you guys?" (WFA)

"So, would _____ o'clock or _____ o'clock be best?" (WFA)

"Obviously, there is no need to confirm. I look forward to seeing you guys on _____ at _____ o'clock."

(Optional) "I'm sure (trainee) knows where you live but can I confirm your address real quick?"

* In Canada, there are restrictions on part-time activity which vary by province.

Successful Telephone Referral Scripts

"What is it about or what is it?"

"He/She will be getting trained in three different ways for about six weeks."

"First, (trainee) is enrolled in a state of _____ licensing class on the weekend."

"Second, (trainee) is attending weekly classroom training at my office."

"Third, and most important, (trainee) is doing some field training this week. I have found that one hour of ON THE JOB training is worth about 20 hours of classroom training."

"I know (trainee) will appreciate you helping him/her out with this a ton! "

"Would you say that (trainee) has enough credibility with you and (spouse) that you would be willing to help him/her complete a field training appointment this week for about 45 minutes?"

Successful Telephone Referral Scripts

Interview Appointment Setting Script

"Hi, can I speak to (referral)? Hi, my name is _____, and I am calling you on behalf of (trainee). I am actually a representative with Primerica. (Trainee) said that you were a highly motivated and hardworking person, would you say that is true? I'm looking for some people both part-time as well as full-time. _____ would you say that you are the type of person who would keep there career options open if the money and the position looked right?"

"Great! And based on what _____ already told me about you, I definitely think you are the type of person we are looking for. When can we schedule a time to meet and find out if we have a mutual interest. Do you have time today or tomorrow or would the next day or two be better? " (WFA)

"(Would _____ o'clock work or will _____ o'clock work out better?)
(WFA and give them office address).

"Let me ask you one more question. I am looking for a few other key people to help us expand our offices. Who other than yourself would you recommend? _____."

"What is the company?" What do you do?" or "What is the position?"

"I work with an international financial services company called Primerica that is expanding right now in our area. We are looking for people who can learn the financial side of what we do, but also be in a position to recruit and train others. Right now, I am meeting intersted individuals and I would love to set up a time to cover all of that with you and see if you meet the basic qualifications that I am looking for and see if we have a mutual interest. What normally works best for you? Around lunch time, in the afternoon, or maybe sometime in the evening?"

"What's your schedule look like over the next day or so?"
(Set up an appointment).

TOOLS

Tools

The following referral tools were developed by successful Field Leaders and need to be followed exactly as written. In this section, you will see activities, sample referral sheets and sample referral letters.

Client Survey



Three things I would like to accomplish tonight with my brief presentation:

- 1. Be able to earn your business as a client if we can help you in any way.
- 2. Get the names of friends/family that could use our services.
- 3. Talk to you about our expansion, and our part-time & full-time roles.

	Client	Spouse
What is your current career(s)		
What do you like about your current career?		
What would you change if you could?		

Do you see yourself retiring from your current career? ☐ Yes ☐ No

If time and money weren't an issue, what are some of the things you would do differently?

Will your current career allow you to live the life you want? ☐ Yes ☐ No

If I can show you how to earn the income you need to accomplish some of the goals you have for your family without having to leave your current career, would you have an interest in getting more information? ☐ Yes ☐ No

Why I decided to get involved with Primerica.

Before I go through my brief presentation let me show you how we help Families build a Strong Financial House.



Do you currently have someone who handles your financial needs? ☐ Yes ☐ No

As I go through my presentation I would like you to do three things:

- 1. Look at us from a client perspective.
I am going to go through some of our financial concepts that I am sure you will find beneficial, and when I am finished I will ask you a couple of questions to show you how they can work for you.
- 2. Look at us from a career perspective
Because I am sure that once you see how we help families, you will be excited to find out how you can do the same.
- 3. Think of people who would benefit from meeting with us?
As I go through my presentation what usually happens is people say "you know who needs to hear about this" and they start naming people they care about. So here is a referral sheet that you can write down anyone who comes to mind.

Tools

The greatest compliment you can give is your referrals.

Follow Up Date: _____ Client's Name: _____ Agent's Name: _____

WHO DO YOU KNOW?

BEST FRIEND

FAMILY

CO-WORKERS

Competitive, Hardworking, Ambitions, Motivated, People Skills, In between Jobs, Downsized, Just bought a Home, Just had a Child, Just retired, Just graduated

1) Name(s) _____ Phone _____ Relationship _____
 Occupation _____ ☐ Age 25-55 ☐ Married ☐ Children ☐ Homeowner ☐ Employed
 They would be most interested in: ☐ Financial Analysis ☐ Business Opportunity ☐ Both

2) Name(s) _____ Phone _____ Relationship _____
 Occupation _____ ☐ Age 25-55 ☐ Married ☐ Children ☐ Homeowner ☐ Employed
 They would be most interested in: ☐ Financial Analysis ☐ Business Opportunity ☐ Both

3) Name(s) _____ Phone _____ Relationship _____
 Occupation _____ ☐ Age 25-55 ☐ Married ☐ Children ☐ Homeowner ☐ Employed
 They would be most interested in: ☐ Financial Analysis ☐ Business Opportunity ☐ Both

4) Name(s) _____ Phone _____ Relationship _____
 Occupation _____ ☐ Age 25-55 ☐ Married ☐ Children ☐ Homeowner ☐ Employed
 They would be most interested in: ☐ Financial Analysis ☐ Business Opportunity ☐ Both

5) Name(s) _____ Phone _____ Relationship _____
 Occupation _____ ☐ Age 25-55 ☐ Married ☐ Children ☐ Homeowner ☐ Employed
 They would be most interested in: ☐ Financial Analysis ☐ Business Opportunity ☐ Both

6) Name(s) _____ Phone _____ Relationship _____
 Occupation _____ ☐ Age 25-55 ☐ Married ☐ Children ☐ Homeowner ☐ Employed
 They would be most interested in: ☐ Financial Analysis ☐ Business Opportunity ☐ Both

7) Name(s) _____ Phone _____ Relationship _____
 Occupation _____ ☐ Age 25-55 ☐ Married ☐ Children ☐ Homeowner ☐ Employed
 They would be most interested in: ☐ Financial Analysis ☐ Business Opportunity ☐ Both

8) Name(s) _____ Phone _____ Relationship _____
 Occupation _____ ☐ Age 25-55 ☐ Married ☐ Children ☐ Homeowner ☐ Employed
 They would be most interested in: ☐ Financial Analysis ☐ Business Opportunity ☐ Both

9) Name(s) _____ Phone _____ Relationship _____
 Occupation _____ ☐ Age 25-55 ☐ Married ☐ Children ☐ Homeowner ☐ Employed
 They would be most interested in: ☐ Financial Analysis ☐ Business Opportunity ☐ Both

10) Name(s) _____ Phone _____ Relationship _____
 Occupation _____ ☐ Age 25-55 ☐ Married ☐ Children ☐ Homeowner ☐ Employed
 They would be most interested in: ☐ Financial Analysis ☐ Business Opportunity ☐ Both

Tools

The “Four Minute Name Game”

<div><u>Family Members</u></div> <div></div> <div></div>	<div><u>Co-workers Past & Present</u></div> <div></div> <div></div>
<div><u>Friends: Who would I invite to a Party?</u></div> <div></div> <div></div>	<div><u>Organizations/Church Members</u></div> <div></div> <div></div>

Total from 4 minute name game =

Tools

MEMORY JOGGER

Credit Union/banker	Fast food restaurants	Guidance counselor	Works second job
Boss	Doctor	Fish with	Groomsmen
Partner	Principal	Tennis with	Singers
Janitor	Teacher	Ski with	Plumber
Security guard	Coach	Soccer with	Plays bridge
Delivery person	Gym	Baseball with	Plays bingo
Administrative staff	Therapist	Softball with	Plays poker
Customer	Hairdresser	Football with	Church
Parking attendant	Carpenter	Bike with	Plays pool
Landscaper	Mechanic	Racquetball with	Carpool
Coffee shop	Car salesperson	Swim with	Yoga
Personnel manager	Gas station	Jogs with	PTA
Salespeople	Police officer	Fire fighter	Hometown
Boss's boss	Painter	Scout leader	School reunion
Competition	Book store	Auctioneer	Optimist
Repair person	Department store	Photographer	Eat out with
Copier person	Grocery store	Golf with	Dancing with
Complainers	Convenience store	Musician	Daycare center
Inspector	Waitress/waiter	Sister-in-law	Park
Co-worker	Chef	Brother-in-law	From out of state
Fired-up male	Dishwasher	Father-in-law	Has a truck
Fired-up female	Cashier	Mother-in-law	Plays instrument
Federal Express	Hardware store	Brother	Lifts weights
UPS	Truck driver	Sister	Beard
Delivers mail	Pharmacist	Father	Little league
Lost job	Flower shop	Mother	YMCA
Will be laid off	Health spa	Cousin	Apartment manager
Job hunters	Dentist	Aunt	Ambitious
Dislikes job	Toy store	Uncle	Outgoing
Missed promotion	Dry cleaner	Nephew	Enthusiastic
Most likable	Student	Niece	Trustworthy
Needs part-time job	Repair person	Best friend	Hard worker
Engineer	Movie rental	Farmer	Chiropractor
New employee	Theater	Military	Nice smile
Time keeper	Realtor	Babysitter	Works nights
Operator	Office supplies	Sitter's parents	Quit smoking
Payroll	Pizza delivery	Neighbors	Scuba diver
Contractor	Phone installer	Best man	College professor
Mover and shaker	Pest control	Maid of honor	In Management
Preacher	Bowl with	Bartender	Does odd jobs
Nurse	Hunt with	Bridesmaids	Works second job

Other Potential Resources: Address book, PDA contacts, cell phone contacts, church directory, myspace / facebook, work directory, wedding list, graduation / family reunion invite lists, etc.

Tools

Who Do You Know?

- The Best Leader, Manager, Friend
- The Most Successful Salesperson, Teacher, Coach
- The Most Enthusiastic, Ambitious, Money Motivated

What Do We Do?

- We Show People How To Make and Save Money
- How Do You Feel About Making Money
- How Do You Feel About Saving Money

				MARKET						CREDIBILITY			
				Married	No. of Kids	Homeowner	Age over 25	Employed	Total Points	Known Over 1 Year	Been to Their Home	Visited Home in 6 Months	Ever Helped You
1	Name	Spouse	Phone #	City									
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
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18													
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20													
21													
22													
23													
24													
25													

Tools

The greatest compliment you can give is your referrals.

We will mention that we are helping you with your finances.

Date: _____

Introduced by: _____

Phone #: _____

For your Representative: _____

WHO DO YOU KNOW?

BEST FRIEND

FAMILY

CO-WORKERS

Life Insurance	Mutual Funds	Debt Reduction	New Home Mortgage	LTC/Seminars	New Associates
<ul style="list-style-type: none"> Couples with Children at Home New Babies Just Adopted 	<ul style="list-style-type: none"> Young Children Wants to Retire Money in Bank Age 50+ Just Changed Jobs Thrifty Owns a Small Business Has Grandchildren 	<ul style="list-style-type: none"> Homeowners Downsized 	<ul style="list-style-type: none"> Homeowners Selling Home Firs-Time Buyers Wants to Move Up in Size 	<ul style="list-style-type: none"> Over Age 50 with Assets to Protect Churches Employers Organizations 	<ul style="list-style-type: none"> Motivated Wants More Great Salesperson Great with People Always Talking About \$

Please circle the person we should speak with and list their occupation in the comments area.

Husband	Wife	Last Name	Home Phone ()	Work Phone ()	Email
Address	City	State	Zip	Relationship	
Comments					
<input type="checkbox"/> Age 25 - 45	<input type="checkbox"/> Married	<input type="checkbox"/> Children	<input type="checkbox"/> Homeowner	<input type="checkbox"/> Employed F-T	<input type="checkbox"/> Income 25K+
Husband	Wife	Last Name	Home Phone ()	Work Phone ()	Email
Address	City	State	Zip	Relationship	
Comments					
<input type="checkbox"/> Age 25 - 45	<input type="checkbox"/> Married	<input type="checkbox"/> Children	<input type="checkbox"/> Homeowner	<input type="checkbox"/> Employed F-T	<input type="checkbox"/> Income 25K+
Husband	Wife	Last Name	Home Phone ()	Work Phone ()	Email
Address	City	State	Zip	Relationship	
Comments					
<input type="checkbox"/> Age 25 - 45	<input type="checkbox"/> Married	<input type="checkbox"/> Children	<input type="checkbox"/> Homeowner	<input type="checkbox"/> Employed F-T	<input type="checkbox"/> Income 25K+
Husband	Wife	Last Name	Home Phone ()	Work Phone ()	Email
Address	City	State	Zip	Relationship	
Comments					
<input type="checkbox"/> Age 25 - 45	<input type="checkbox"/> Married	<input type="checkbox"/> Children	<input type="checkbox"/> Homeowner	<input type="checkbox"/> Employed F-T	<input type="checkbox"/> Income 25K+
Husband	Wife	Last Name	Home Phone ()	Work Phone ()	Email
Address	City	State	Zip	Relationship	
Comments					
<input type="checkbox"/> Age 25 - 45	<input type="checkbox"/> Married	<input type="checkbox"/> Children	<input type="checkbox"/> Homeowner	<input type="checkbox"/> Employed F-T	<input type="checkbox"/> Income 25K+

Tools

Referral Letter (For Use With Current Clients Only)

Dear Client:

I've had a pleasure working with you on your investment goals and objectives, and I hope the services my team and I have provided met, and continue to meet, your expectations.

I am currently making a concerted effort to broaden my clientele while maintaining a high standard of service to my present clients.

Therefore, I'd like to ask for your assistance. If you know people from your work or social circle who would benefit from investment recommendations or other financial services, please write their names below and return this letter to me. If you prefer, your referral will remain confidential.

Again, I sincerely appreciate your business and the confidence you have shown in me. Additionally, I thank you in advance for any referrals that you make.

Best regards,

Name of Representative
Authorized Title

Tools

Referral Letter (Canadian Version)

(For Use With Current Clients Only)

Dear Client:

I have had the pleasure of working with you on your investment goals and objectives, and I hope the services my team and I have provided met, and continue to meet, your expectations.

I am currently making a concerted effort to broaden my clientele while maintaining a high standard of service to my current clients.

Therefore, I would like to ask for your assistance. If you know of people from your work or social circle who would benefit from investment recommendations or other financial services, please write their names below and return this letter to me. Also, if you give me permission to use your name when I contact these people, please write a note indicating so next to the names.

Again, I sincerely appreciate your business and the confidence you have shown in me. Additionally, I thank you in advance for any referrals you can send me.

Best regards,

Name of Representative

Authorized Title

Tools

Referral Letter to Opp Meeting Attendees

Dear Prospect,

Thank you for attending our Primerica Opportunity Meeting. I know you've decided that this is not the right time for you to take advantage of our entrepreneurial opportunity. However, you may know friends, relatives or colleagues who deserve a chance to hear about our unique company and how we help families through our total financial solutions. Many of them may benefit greatly from our services or may be interested in exploring a new career with us.

Any referrals you share will be treated with respect, and will remain confidential if you wish. Of course, we ask that you only refer people of integrity and responsibility who are eager to fulfill their professional, personal and financial potential. If you'll let me know by phone or letter about these referrals, I will follow up with them promptly.

If you haven't already done so, please consider this an invitation to make use of our resources, especially our no-cost, no-obligation Financial Needs Analysis (FNA). The FNA can help you take control of your financial situation and achieve long-term security.

Thank you for your consideration. It was a pleasure meeting with you, and I wish you all the very best in your future endeavors. If you ever have any questions or concerns about your financial situation, please feel free to call me at (xxx) xxx-xxxx for assistance.

Sincerely,

Name of Representative
Authorized Title

Tools

Thank You for the Referral Letter

Dear Client:

I just want to take this opportunity to thank you for the recent referral you sent to me. There isn't a better feeling than one that comes from having satisfied clients who refer you to their friends, acquaintances, or family. I feel honored that you feel strongly enough about my services to recommend me to others.

Again, thank you very much. Please feel free to call me, or my assistant, (assistant's name)*, if you have any questions or if there is anything additionally we can do for you.

Sincerely,

Name of Representative

Authorized Title

CANADA SUPPLEMENT DOCUMENT

Canada Supplement Document

The contents of this supplement cover rules, reminders and disclaimers, which apply to Leaders and Representatives who conduct business in Canada.

RULES AND DISCLAIMERS

1. A representative must hold a valid life insurance license in each province where he/she intends to offer the products of Primerica Life Insurance Company of Canada and discuss life insurance products, including Segregated Funds.
2. A representative must hold a valid Mutual Funds license in each province where he/she intends to represent PFSL Investments Canada Ltd. and discuss and offer mutual funds.
3. In Canada, the part time business opportunity is not available in all jurisdictions. Where it is available, it is subject to certain restrictions.
4. Legal protection services is underwritten by PPL Legal Care of Canada Corporation, a subsidiary of Pre-Paid Legal Services Inc. The Pre-Paid Legal Services program is offered through PPL Legal Care of Canada Corporation (PPL). PPL is only available in BC, AB, MB and ON.
5. Automobile and Homeowners Insurance products are not available in Canada.
6. Long Term Care (LTC) Insurance products are not available in Canada.
7. DebtWatchers™ is only available in QC, ON and BC.

Canada Supplement Document

Primerica Telephone Solicitation Policy in Canada - Summary

DO NOT CONTACT POLICY

The Primerica “Do Not Call” or “Do Not Contact” (DNC) List is a registry of phone numbers for people who have requested not to be contacted by Primerica representatives over the phone. You must always check the Primerica “Do Not Call” or “Do Not Contact” List found on POL before making a call related to your Primerica business. In addition, if an individual you contacted by telephone asks to no longer be contacted by Primerica, you must have this individual added to the Primerica DNC List; this can be done on POL.

The National Do-Not-Call List is a nation-wide registry of numbers of people who do not want to be solicited over the phone. The purpose of this List is to prevent unwanted solicitation calls. You are still allowed to make calls for your Primerica business, but only if the calls are wanted or expected. It is important that you check the National Do-Not-Call List as well as the Primerica-specific List on POL before making a call.

You must never call any number that appears on the National Do-Not-Call List unless you have:

- an existing business relationship with the person you are calling
- express consent from the person you are calling
- a pre-existing personal relationship with the person you intend to call since such people will probably welcome your call (in FFPA states and Canada).

Canada Supplement Document

Mandatory Disclosures for Telephone Solicitation

Where there is a possibility that an appointment for recruiting/training could also lead to a sales/product presentation, your telephone script **MUST** disclose both a recruiting and a sales purpose. For example, if you are calling to contact a background reference check, and intend to promote our business opportunity, you must disclose both purposes at the beginning of the call.

Material information included in approved telephone scripts must be disclosed by the caller as written below. You may not delete or change information included in the script. You must immediately, **WITHIN THE FIRST 30 SECONDS** of making the phone call, disclose the following information:

1. Identify yourself (first and last name), your title (representative - or other approved title) and the name of the company you represent (i.e., Primerica or Primerica Financial Services);
2. The type of product or business being promoted (i.e., our business opportunity or Primerica products and services, or both);
3. The **TRUE PURPOSE** of your call (i.e., to conduct warm market training sale or background check and/or to make person aware of our business opportunity or Primerica products and services)

Detailed information about Primerica's telephone solicitation policy and "Do Not Call" or "Do Not Contact" rules can be found in chapter 14 or the U.S. Advertising Handbook and in chapter 7 of the Canadian Advertising Handbook

Canada Supplement Document

COLD CALLING

Rampant and improper cold calling is the quickest way to violate Primerica “Do Not Contact” and National Do-Not-Call List requirements and can ruin the reputation of the company. Although isolated cold market calls are sometimes necessary, these numbers must always be checked against both lists under any and all circumstances. Always remember continuous cold market selling is simply not in tune with our market or the fundamental way that we do business, and it is not an acceptable practice.

Canada Supplement Document

Permission Required to Use a Referrer's Name

In Canada, when contacting the individuals on the list of referrals given to you by a client, you must have obtained written permission from the client to use his/her name during the calls. Below is a sample letter/note a client or recruit can write and sign, to give permission to use his/her name when contacting referrals.

SAMPLE LETTER FOR CLIENT/RECRUIT PERMISSION

Dear (name of Primerica Representative):

I/We are excited about the information provided to us by Primerica Financial Services and I/we wholeheartedly give permission for my/our name(s) to be used in promoting your business services.

I/We have reviewed the sample letter(s)/script(s) you propose to use and would be pleased to have my/our name appear in this contact with prospective clients/recruits. I/We would be pleased if you would contact the individuals attached.

_____ Name of Client/Recruit	_____ Signature	_____ Date
_____ Name of 2nd Client/Recruit	_____ Signature	_____ Date

Canada Supplement Document

Referral Letter (Canadian Version)

(For Use With Current Clients Only)

Dear Client:

I have had the pleasure of working with you on your investment goals and objectives, and I hope the services my team and I have provided met, and continue to meet, your expectations.

I am currently making a concerted effort to broaden my clientele while maintaining a high standard of service to my current clients.

Therefore, I would like to ask for your assistance. If you know of people from your work or social circle who would benefit from investment recommendations or other financial services, please write their names below and return this letter to me. Also, if you give me permission to use your name when I contact these people, please write a note indicating so next to the names.

Again, I sincerely appreciate your business and the confidence you have shown in me. Additionally, I thank you in advance for any referrals you can send me.

Best regards,

Name of Representative

Authorized Title

Canada Supplement Document

Referral Card (Canadian Version)

Name _____	Spouse's name _____
Street Address _____	City/Province Postal Code _____
Home phone # _____	Work phone # _____
Ages of children: _____	
Special interests: _____	
Referred by: _____	
<i>By signing this card, you agree to a Primerica Representative contacting this referral to offer Primerica products and services and mention your name.</i>	
Signature _____	
Reason referred: _____	
Best time to meet: _____	Appointment: _____



www.primerica.com www.primericacanada.ca

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