

May 2024

FOR TRAINING AND INTERNAL PURPOSES ONLY



“Building Simple to Follow Financial Plans That Fit Your Life”

New Advisor Guide

Welcome to the RFinances Team! The purpose of this guide is to help you complete your required training and licensing in order to become a competent and confident financial advisor and begin growing a successful business.

Following the steps outlined in this guide will help you get on a path to reach your goals as quickly as possible, become fully licensed fast and start building a massive-passive income.

I have learned the most important skill in our business is Setting Qualified Appointments. We challenge you to become a master of setting appointments and stay committed to doing your best these next 90 days of training. Our system is proven and if you remain coachable and trust the system, you can experience great results and soon be leading others to do the same.



Mission: “Supporting communities by building financially strong families”

- Open 50 offices in the next 10 years developing 5 RVPs who develop 5 RVPs

Values:

1. ALWAYS do what is right even if you don't get paid
2. Treat every family like it was your own – time, patience and respect
3. Integrity in everything you do
4. ALWAYS find ways to serve those your meet
5. Be a Go-Giver
6. ALWAYS be positive
7. Practice the financial concepts we teach

Vision:

For RFinances to be a household name for middle-income families. To be a business built on servant leadership and motivation to support communities by building financially strong families.

BUILDING YOUR BUSINESS

ASSETS UNDER MANAGEMENT (AUM)

WALL OF WEALTH

68 Trillion Dollars

\$10M AUM = \$5000/mo

PASSIVE

ADVISORS UNDER MANAGEMENT

If Coke was just invented and you were offered \$1000 for every vending machine you could get established, what would you do?



\$1,000 per machine

$\times 100 =$ _____

How a Business Owner Thinks

$20 \times 100 \times \$250 =$ _____

Who are 3 people you feel may be as good or better than you in this business?

If you had 2 crab buckets and 1 lid, which bucket would you put the lid on...?



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“Don’t let someone who gave up on their dreams talk you out of yours”

ABCs To Build Your Business Plan

RECRUIT – TRAIN – LICENSE - PROMOTE

A – always show up **B** – be coachable **C** – cheer the system **S** – self improve

☐ **YOUR PERSONAL PROGRAM**

Your personal story is the FOUNDATION for your success with families. You must speak from the heart about your plan and believe in the services we offer families. Build your personal plan FIRST!

☐ **TRAINING SCHEDULE: When are you available for training (min. 8-10 hrs/wk)**

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
8 pm Business Training		8 pm Team Training				

☐ **SET APPOINTMENTS**

Give yourself a deadline. I will set 10 appointments by: _____

☐ **ATTEND BIG Event - #1 Thing you can do to be successful in this business**

DATE(S) __July 11-13__ TIME __All Day__ WHERE? __Atlanta, GA__

☐ **STAY PLUGGED IN**

✓ **TELEGRAM – ADD THIS APP TO YOUR PHONE. SEND YOUR TELEGRAM ID TO RVP.**

✓ **WEEKLY BUSINESS LEADERSHIP CALL: Sundays 8pm**

Zoom ID: 875-953-2216

Password: fortress

**Accountability Call – 845-900 – for those who want to be trainers / owners

✓ **WEEKLY RFINANCES TEAM TRAINING: Tuesdays at 8pm**

Zoom ID: 922-726-6457

Password: strong

**Open Forum – ask any questions, case studies, focus on the fundamentals of the business

Step 1 & 2: Recruit & Train

This is the most important skill in the business! Your goal is to master this so you can teach it to others.

Setting Appointment Link

<https://schedule.rfinances.com>

HOW TO SET APPOINTMENTS

I'm calling to see if you can help me out? (PAUSE) I started working with a financial advisory business, RFinances and I'm very EXCITED about it. I need to observe some training appointments to complete my state licensing requirements. Would (day) or (day) work better for you to help? **WFA**. What is better, earlier like 6 or later like 8? **WFA** (avoid 7pm)

*** CAN YOU MAKE SURE THIS IS A GOOD TIME FOR (spouse), because I need both of you there for it to count for my training requirements?

Answering Common Questions

What is it? Tell me more.

It's kind of hard to explain by phone, but we teach people about money and how it works, would you say there is a need for that? **WFA**. Like I said, I'm really EXCITED about it, but I need help completing my hours for the state licensing requirements. So would (day) or (day) work better for you? **WFA**. What is better, earlier like 6 or later like 8? **WFA**

How long will it take?

About 30-45 minutes depending on your questions, So would (day) or (day) work better for you? **WFA** What is better, earlier like 6 or later like 8? **WFA**

Let me check with my spouse and I will call you back.

Great. While I have you on the phone, **let's pencil something in** and when you talk with (spouse) if it doesn't work, you can just call me back tonight or tomorrow and we can reschedule. So what do you think would work best for (Spouse) (day) or (day)? **WFA** Earlier like 6 or later like 8? **WFA** Great!

Leave a message: Hey _____, this is _____ I have a quick question for you, call me back when you get this, thanks!

Prospecting Scripts

So how long have you been working here?

What do you like best about working here?

Do you plan on working here for the next 30 to 40 years?

Do you keep your options open when it comes to making more money?

Well, (I help run a business / I have a friend who owns a business) that is opening up more offices in the area and looking to hire people both part-time and full-time. Give me your name and number and I'll have him call you with more information.

OR

THEY WILL SAY WHAT IS IT?

We are a financial advising business. Have you ever worked in financial services? WFA That's okay, we train people from the ground up. What we do is teach people about money and how it works, would you say there is a need for that? WFA. This really isn't the right time with you at work but I will have someone call you and they can answer your questions, what is your number? WFA

Do you keep your options open when it comes to making more money because you would be great in my business? WFA

What is your business?

I teach people about money and how it works. Would you say there is a need for that? WFA

Great! Let's exchange numbers and when I get back to the office I will call you and give you more information. What's your number?

Are you open to new opportunities at this point if the business was a good fit? WFA

Great, well given your background in _____ you'd be perfect for our business.

I'd like to schedule a time for a short zoom call with our hiring manager and I to share more information with you and see if you would be a good fit. We have (date/time) or (date/time) available, what works best for you? WFA

Great, what is the best email for you to send the zoom information?

Links to Schedule:

Interview - <https://bit.ly/RFinances-interview>

Step 3 & 4: Licensing & Promotions

FOCUS ON DISTRICT LEADER

3 Quick Wins & Pass Life Insurance Exam in **30 Days**

(1 X \$1000 = \$200 Bonus – no limit)

		Average <u>Term Life</u> Income
	Representative	25% \$250
	Senior Rep	35% \$350
	District Leader	50% \$500
	Division Leader	60% \$600
	Regional Leader	70% \$700
	RVP	110% \$1,100

**Quick Win = 1 Recruit or 1 Client

**Life Exam Requires 24 hours of Studying + 70% on Practice Exam

District Leader Promotion Deadline

PROMOTION GUIDELINES

DISTRICT (50%): 3 Quick Wins (any combination of Life and Recruits **AND** PASS Life Exam in 30 days

**If you do not complete 3 Quick Wins before getting licensed,
promotion to District Leader is 6 Quick wins or 3 x \$2500 as a team in one month.

DIVISION (60%): 5 x \$5000 as a team; 1 Licensed District **AND** PASS SIE, Series 6 & Series 63

REGIONAL (70%): 7 x \$7500 as a team; 3 Licensed Districts **AND** Pass Series 65

REGIONAL VICE PRESIDENT (110%): Custom plan with RVP

Important Phone Numbers and Websites

Pre-licensing Website: <https://www-ucanpass.examfx.com/>

Clearing House Back Office: www.primericaonline.com

Team Resource Website

www.RFinances.com/team

password: strong

1.888.737-2255 Field Technology Support – primericaonline.com (7 days a week!)

1.804.706.6255 Primerica Virginia/Pennsylvania Regional Licensing Center