

BUSINESS EXPANSION KITCHEN TABLE PRESENTATION

Business Expansion Presentation Script 5/2014

Kitchen Table Presentation

1st TIME IN HOME

The Kitchen table presentation is one of the building blocks of your business. We find that middle income families are comfortable making financial decisions in the familiar environment of their home. However, the presentation can be given in the office if both husband and wife can meet you there. Your #1 goal is to get them to like you and want to listen to you.

Who:

- You can do in home kitchen table appointments with 4-6 pointers. Others can be invited to the business briefing or you can do a recruiting interview. If married, both the husband and wife must sit through the presentation.
- Understand, Accept and Embrace the numbers.
 - 15 Kitchen Table Appointments Set
 - 8 Kitchen Table Appointments
 - 5 FNA's =
 - 3 Closed Transactions +
 - 1 Recruit
- 50% of your appointments will reschedule or cancel so you must overbook. Schedule twice as many appointments as you want to do. For example, if you want to do at least two appointments in the evening, schedule appointments for 5:30,6:30,7:30 and 8:30. If two cancel you still do two.
 - If you get to an appointment and either the husband or the wife isn't there you can do a recruiting interview with the spouse that is there and reschedule the kitchen table appointment.

What:

The purpose on the presentation is to disturb the prospects about their current situation and let them know that you can help them. Your objectives are to:

1. Recruit them
2. Get recruit referrals & commitment for client referrals
3. Get an FNA & commitment to do business

Where:

When you get to the home ask if you can sit at the kitchen or dining room table. Your last resort is to sit in the living room or family room and present from the couch.

When:

Prime Time for kitchen table appointments is:

1. Weeknights 5:00 p.m.-9:00 p.m.
2. Saturday afternoon and evening
3. Sunday afternoon before 6:00 p.m.

Why:

There is a direct correlation between the number of kitchen table appointments you do in a qualified market and the amount of money that you make. **YOU BUILD YOUR BUSINESS AT THE KITCHEN TABLE!**

HOW TO GIVE A SUCCESSFUL FIELD PRESENTATION

- 1. BE PREPARED AND ON TIME.**
- 2. WEAR PROPER ATTIRE (DRESS PROFESSIONALLY!)**
- 3. HAVE THE PROPER ATTITUDE: POSITIVE AND EXCITED!**
- 4. ALLOW ENOUGH TIME. GOAL IS 1HR. 15-8-5-3-1**
- 5. ASK THEM TO TURN THE TV/RADIO OFF**
- 6. SIT AT KITCHEN TABLE. NEW RECRUIT REMAIN STANDING UNTIL YOUR FIELD TRAINER GETS CLIENT(S) SEATED.**
- 7. SEAT BOTH HUSBAND AND WIFE TO YOUR RIGHT OR LEFT**
- 8. HAVE THEIR BACKS TOWARD THE DOORS OR WINDOWS**
- 9. HAVE GOOD LIGHTING**
- 10. WORK CLEAN. PRESENTATION SHOULD FACE YOUR CLIENT(S).**
- 11. POINT WITH PEN. POINT AT WHAT YOU ARE REFERRING TO.**
- 12. STOP YOUR PRESENTATION WHEN INTERRUPTED BY CHILDREN OR ONE PERSON LEAVES THE TABLE. WHEN YOU CONTINUE THE PRESENTATION, DO A BRIEF RE-CAP.**
- 13. BE EMOTIONAL AND ENTHUSIASTIC. DON'T BE MONOTONE.**
- 14. NEW RECRUIT SHOULD FOLLOW ALONG ON GOALS/DREAMS AND PRESENTATION, FNA DATA SHEET. PAY CLOSE ATTENTION/ TAKE NOTES. DO NOT ADD COMMENTS, JUST SMILE AND NOD. YOU WILL BE DOING THE PRESENTATION SOON!**

THE PRIMARY OBJECTIVE OF THE FIELD APPOINTMENT IS TO PRESENT THE PFS BUSINESS OPPORTUNITY AND GET THE PROSPECT INTERESTED IN JOINING THE BUSINESS. YOU SHOULD LEAVE THE APPOINTMENT WITH THE FOLLOWING COMMITMENTS:

- A. IBA OR PROSPECT WILL COME TO A BRIEFING**
- B. RECRUIT REFERRALS & CLIENT REFERRALS**
- C. COMMITMENT TO IMPLEMENT FNA & LIFE SALE**

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You Will Need:

TMM Business Expansion Presentation
TMM FNA Data Collection Form
Recruiting Brochures
The Right Protection Brochure (A8983)
Legal Pad
Life Insurance Forms/Applications
Independent Business Application (IBA)

DebtWatchers Brochure (A9087)
Fin. Independence Council Book
Primerica Secure (A9040)
Rate Book/Calculation Template
IPhone/IPad/Droid or Laptop
PLPP Brochure (A8813)

INTRODUCTION

Look around for common ground and make comments and small talk for a moment or two, to build rapport.

I want to thank you so much for allowing me to come here today. *(if training a new associate say... ASSOCIATE is being trained and this is really for his/her benefit. A lot of the questions and things I'll be doing are really to help her/him so that she/he can learn the business.)*

Primerica is a financial education company. We help people take control of their financial future and make their money work harder for them. I think you're going to be very **impressed** when I show you what we're able to do for families. I want you to look at the information I share from three perspectives. First, the personal benefit, most of the people I meet will end up being interested in taking advantage of some of the services we offer. If you see some things tonight that interest you I will be glad to follow-up with you on them. Second, we also hope that if you feel comfortable with the things we do for people, you will feel great about referring people to me (or RECRUIT).

Third and **most importantly**, we're expanding aggressively here in Metro Atlanta and we're opening new offices. We're always looking for sharp people who may be interested in our business opportunity. I'm going to also ask you to look at the information I share with you from a business perspective.

So, let me start by finding out a little more about you...

CLIENT SURVEY FROM TMM FNA DATA COLLECTION PACKET

Page 1: PRIMERICA

- Primerica was started in 1977. We are the largest independent financial services marketing organization in the U.S.
- Primerica insures more than 4.3 million lives and has more than 2 million investment clients.
- Our market is expanding; our company is expanding all over North America. There are amazing things happening in our company right now

Page 2: OUR MISSION IS TO HELP FAMILIES EARN MORE INCOME AND BECOME PROPERLY PROTECTED, DEBT FREE AND FINANCIALLY INDEPENDENT

- Most people don't achieve those goals because they are going through life without a plan.

Do you have a written program to get you out of debt and retire financially secure? (WFA =Wait For Answer)

Now, if I were able to formulate a plan and put together some strategies to allow you to get debt free and retire financially independent, would you allow us to help you to do that? (WFA)

Page 3: HOW DO YOU GET STARTED TOWARD FINANCIAL INDEPENDENCE? HERE SOME IMPORTANT STEPS

- Look at your current spending habits & determine if money can be saved
- Reduce the amount & length of time in debt
- Reduce auto & home insurance costs
- Reduce taxes with an IRA
- Earn extra income
- We provide the education, products and services than can help you

Page 4: THE NEED FOR WHAT WE DO IS GROWING

- Primerica offers great products and services to better serve the needs of our clients
- We market life insurance through Primerica Life and Investments through several companies like MetLife, Invesco and American Funds. We also offer Legal Protection, Auto & Home Insurance and Debt Elimination programs.

Almost everybody can benefit from some of our services, wouldn't you agree?(WFA)

If you got involved with our company, could you feel good about representing companies like these? (WFA)

Page 5: HAVE YOU HEARD OF THE RULE OF 72?

This is another way to understand the power of compound interest. The Rule of 72 helps you determine how long it will take money to double. Take the interest rate you're earning on your money and divide it into the number 72 and that will tell you how many years it will take your money to double. For example if you had \$10,000 and you invested it at 4% it would double every 18 years, at 6% it would double every 12 years and at 12% it would double every 6 years. *(Show the example)* After 36 years you'll have \$640,000 instead of \$40,000. Isn't that phenomenal?

CLIENT and SPOUSE, if you were in business with us, and you sat down with 10 people you care about, family members, good friends, and you moved them from here (point to 4%) to here (12%) how would they feel about you? How would you feel about yourself?

Worksheet RULE OF 72 FOR MONTHLY INVESTMENTS WORKSHEET

Page 6: ONE OF THE MOST IMPORTANT PARTS OF FINANCIAL PLANNING IS HAVING INCOME PROTECTION

"Income Protection is life insurance. The main purpose of life insurance is to replace the breadwinner's income if he or she dies. There are only two kinds of life insurance, cash value and term. One of the biggest investments people make is in cash value policies such as whole life, universal life and variable life. Do you have any personal life insurance outside of your job? *(If yes)* Do you know which kind you have? Let me explain the difference.

Cash value policies cost more than Term because the life insurance & investments are bundled together.

We don't believe it is in your best interest to save money in your policy for three reasons.

#1 Cash value policies yield a lower rate of return on the investment portion. For example a traditional whole life policy might yield an average rate of return between 4 and 7%

#2 You must borrow and pay interest of 5-8% to access cash value from your policy. Since you sent the money in by paying your premium, if you borrow it out who's money are you borrowing? Does it make sense to borrow your own money?

#3 Upon death, your family receives your face amount of coverage, but not your cash value, in most cases.

Does that sound like a good savings plan to you? *(WFA)* We don't believe you should ever save money in your life insurance policy. Instead we believe in a philosophy called Buy Term and Invest the Difference. There are no savings inside the policy so the premium is less expensive than on a cash value policy. We then show you how to invest your money outside of your

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life insurance policy. You earn a market rate of return on your investment. The market has averaged 10% a year over the last 80 years. You do not have to borrow or pay interest to access your investments. Also, upon death, your family receives the face amount of your term insurance plus your investments.

Page 7: HAVE YOU EVER HEARD OF SUZE ORMAN?

She is a financial advisor. She says “I strongly believe that term is the best insurance for the vast majority of people, and it literally costs a fraction of other forms of life insurance

Page 8: LET’S LOOK AT AN EXAMPLE OF BUY TERM AND INVEST THE DIFFERENCE

We have John & Mary, before Primerica they each had \$75,000 worth of cash value life insurance paying \$114 per month, we changed them to a term policy with \$300,000 on each of them and \$10,000 on the children for only \$77 per month. This is four times the coverage for \$37 less per month. This will pay off the mortgage and consumer debt and replace lost income due to death.

*If you did this for them do you think they would like you or love you?
(WFA)*

Let me show you what we do with the difference. We help John & Mary invest \$37 per month at 10% for 32 years and that grows to be \$103,000 at age 67. Isn’t that incredible? (WFA)

According to Dave Ramsey, “Cash value life insurance is one of the worst financial products available.”

“Term insurance is pure protection, like fire insurance or auto insurance. Its sole function is to support your family if you die. You can buy large amounts of coverage for the most amounts of money – and big policies are what your spouse and children need.” Says Jane Bryant Quinn.

: *Adequately protecting your family is important to you isn’t it?(WFA)
So, if we can put together a program that helps you to do that for your family, is there any reason you would not take advantage of that?*

Page 9: WE BELIEVE IN A PHILOSOPHY CALLED THE THEORY OF DECREASING RESPONSIBILITY

In the early years, you may need a lot of life insurance coverage because you have young children, debt and a mortgage but not a lot of money in savings. A loss of income would be devastating to your family. As you get closer to retirement, you may not need as much coverage because your children are grown; the debt and mortgage are lower, and you should have more money saved. Retirement income is your biggest priority.

This is how life usually works isn’t it?(WFA)

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Page 10: PRIMERICA OFFERS SOLUTIONS

In addition to Life Insurance and Investments, Primerica offers solutions in other important areas. For example, even though a will is an important part of estate planning, 55% of Americans do not have a will. Do you have a current will? (WFA) The average American household with at least one credit card has over \$15,000 in credit card debt. Do you think they would be interested in strategies for getting out of debt faster? (WFA) Of course almost everyone would be interested in saving money on their Auto Insurance, wouldn't you agree? (WFA) If we could assist you in any of these areas would you be interested? (WFA)

Page 11: THE FINANCIAL HOUSE IS A PICTURE OF WHAT WE DO

We help you put together a blueprint for achieving your dreams and goals. The blueprint is called a Financial Needs Analysis or FNA. The FNA is Customized, Confidential and Complimentary. We then help you build your financial house on a solid foundation. The foundation of the financial house protects you in case something unexpected happens. It includes Life Insurance, Emergency Savings and a Will. From there we address debt elimination. The next level is retirement, and then saving for college and other goals and dreams. At the top of the house is increasing your income. Because if you are making more money, then you can reach your goals much faster.

On a scale of 1-10, 10 being the highest, how would you rate your desire to have a strong Financial house with a bulletproof, solid foundation? WFA

If can put together a blueprint that helps you do that, would you be interested? (WFA)

Page 12: NOW THAT YOU KNOW WHAT WE DO, LET ME TELL YOU ABOUT THE BUSINESS OPPORTUNITY. THERE ARE 5 REASONS PEOPLE GET INVOLVED WITH PRIMERICA.

1. They don't like their current job and are looking for a career change and better income potential.
2. They love what they do but earning part-time income would make a positive difference in their lives.
3. They want to get a financial education so they can learn to win the money game.
4. They love helping people and making a difference.
5. They dream of having their own business.

Can you see that most people would be interested in at least one of these areas? (WFA) Which one would interest you the most? (WFA)

Page 13: You can start with us part-time. Our entry-level leadership position is District Leader. You can earn this promotion within 60 days. You would earn a \$300 bonus for successfully completing the training program. If you help about 3 families a month with life insurance, auto insurance and debt elimination and your team also helps 3 families you would earn \$1,485. Since you train and coach your team you are compensated for their efforts.

What would you do with an extra \$1,400 per month?(WFA)

Our top part time position is Regional Leader. If you help 1 family fully implement their insurance and investment program and you had two District Leaders on your team do the same each month, you would earn \$2,800/month. The more successful representatives you have the more money you will earn.

How many reps do you want to override?(WFA)

Our Full Time position is Regional Vice President. You could get there in 18-24 months. You can build a 6 figure income by developing successful part-time leaders on your team who help you develop about 12 clients a month.

If you could earn a Six Figure Income that wasn't dependent on you doing all the work would that interest you?(WFA)

Page 14: PRIMERICA HAS A PHENOMENAL CAREER PATH

Step 1: You start part-time and work out of our Regional Vice President's office. You help families reach their financial goals and build your own team.

Step 2: Within 1-2 years you can become an RVP and open your own office and build a business that is as big as you want it to be. You help your team make great part-time money and you get paid on the team's efforts.

Step 3: You develop RVP's who open their own offices and still remain a part of your business. You earn income on your office and their offices. The more successful RVP's you develop the more successful you are. Your income potential is unlimited.

Page 15: SO, BASED ON WHAT I'VE SHARED WITH YOU WHAT DID YOU LIKE BEST? WAS IT THE FINANCIAL PLAN, THE BUSINESS PLAN OR COULD IT BE A LITTLE BIT OF BOTH! (WFA)

Scenario I

If they say “**just the financial plan**”

Say to the prospective client, “Great. Let me get some information so I can do your financial analysis”. (If you are training someone say: “At this point _____ can step out if you prefer while I take the financial information.”)

Step 1: Complete the TMM FNA Confidential Questionnaire. Read it word for word.

Complete the life paperwork

Get Referrals, use the Warm Market Introductions for best 3 referrals (5 ptrs)

Scenario II

If they say “**business plan or a little bit of both**” say “Great! **GO TO NEXT PAGE.**”

Page 15: LET ME SHOW YOU HOW TO GET STARTED IN THE BUSINESS.

We have a fantastic training program. You will have a personal mentor who will train you and help you build a team while you are getting licensed.

1. First you will get a Life Insurance License. The cost of this license is approximately \$600. The great news is Primerica will pay all the cost of this license except \$99.

2. You will also have an online support system called Primericaonline. For only \$25 per month you get all your business resources and Primerica will pay for your Investment license. This support is valued at over \$5,000 per year.

Where else can you start a professional business for \$99 and run it for only \$25/month?(WFA)

3. It gets even better. You can qualify to earn a bonus of \$300 for successfully completing the training program. All you have to do is get 3 life insurance training sales and 3 business partners in your first 30 days and pass your Life exam within 90 days

4. So, the Keys to Success are to
Submit your Independent Business Application with \$99
Get trained and licensed
Get your financial analysis done so you can get your game plan started

If you can start your business with an investment of only \$99 and earn a \$300 bonus for completing training, can you see that you don't have anything to lose?(WFA)

What would keep you from getting started right now?(WFA)

Page 16: LET'S GET STARTED

IF "YES" TO STARTING BUSINESS TONIGHT, GIVE THE IBA TO THE PERSON WHO IS COMING INTO THE BUSINESS AND HAVE THEM COMPLETE IT

Say "While you are completing the IBA I'm going to get some information from you so I can do your Financial Needs Analysis." Excuse the new Rep while you are taking the FNA information. Follow instructions in Scenario I. If client is completing IBA you may not be able to close the life insurance tonight. The IBA is more important.

IF "NO" TO STARTING TONIGHT, TAKE FNA; Follow instructions in Scenario I.